



Department of Agriculture, Animal Husbandry & Co-operative
(Cooperative Division)
Government of Jharkhand

Request for Proposal (RFP)
for
Selection of Insurance Companies for
Implementation of “Birsa Pradhan Mantri Fasal
Bima Yojana (B-PMFBY)”
Crop Years 2024-25 & 2025-26 (Kharif & Rabi)

*(Only from Empanelled Insurance Companies by Ministry of Agriculture and Farmers Welfare,
Govt. of India)*

Yield Based Crop Insurance Scheme
Bid type: Limited
RFP Reference No.: 1306, dated 29-06-2024

Issued by

Office of the Registrar, Co-operative Societies 3rd Floor,
Pashupalan evam Sahkarita Bhawan, Hesag, Hatia, Ranchi-
834003

Contact No.: 0651-2290444

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Website: www.cooperative.jharkhand.gov.in

Office of the Registrar, Co-operative Societies , Govt. of Jharkhand

Tender Notice for selection of Insurance Companies for implementation of Birsa Pradhan Mantri Fasal Bima Yojana (B-PMFBY) for the seasons Kharif 2024, Rabi 2024-25, Kharif 2025 and Rabi 2025-26

RFP No. 1306, Dated 29-06-2024

Office of the Registrar, Cooperative Societies, Jharkhand invites quotations from empanelled insurance companies by Ministry of Agriculture and Farmers Welfare, Govt. of India, for the implementation of the Birsa Pradhan Mantri Fasal Bima Yojana (B-PMFBY) in 7 clusters consisting of 24 Districts under yield based crop insurance models viz. standard PMFBY, Cup and Cap 80:110 model and Cup and Cap 60:130 model.

All empanelled Insurance Companies are mandated to get enrolled on <https://jharkhandtenders.gov.in> in order to download the tender documents and participate in the subsequent bidding process. Bidders can also obtain the Tender Document and the draft Insurance Contract from the address given below or from the website <https://cooperative.jharkhand.gov.in> . The details of the proposed crop insurance covers, the instructions to bidders, the process of submission of bids and bid evaluation criteria have been set out in the Tender Document.

The department will follow the following schedule in respect of the Bid Process

1	Issuance of tender documents	: 29-06-2024
2	Start date of downloading of bid	: 30-06-2024
3	Submission of pre-bid queries	: On or before pre-bid meeting date and time
4	Pre-bid meeting	: 04-07-2024, 12:00 PM
5	Last date and time of technical and financial bid submission	: 13-07-2024, 05:00 PM
6	Date of opening of technical bid	: 15-07-2024
7	Date of opening of financial bid	: After technical evaluation
8	Date of issuance of notice of award	: Will be intimated later

The completed Bid documents must be submitted before due date and time at <https://jharkhandtenders.gov.in/> Bidders should have valid Digital Signature Certificate (DSC) obtained from any licensed Certifying Authorities (CA).

The prospective bidder(s) should submit their pre-bid queries through email by the date as mentioned in the RFP schedule. Only suggestions/observations received in writing/email will be clarified and any modification of the RFP documents shall be made by Office of the Registrar, Co-operative Societies exclusively through the issue of an addendum/corrigendum. The RFP uploaded shall be read along with any modification. Authorized representatives of prospective bidder(s) can attend the said meeting and obtain clarification regarding specifications, works & RFP conditions.

The RFP document is available on www.cooperative.jharkhand.gov.in and <http://jharkhandtenders.gov.in> portal along with this Bid notice. However, the bidder shall have to pay "RFP Fee" (Non-Refundable) **online** on <https://jharkhandtenders.gov.in> along with the bid.

Office of the Registrar, Co-operative Societies, Jharkhand shall not be liable for any omission, mistake or error in respect of any of the above or on account of any matter or thing arising out of or concerning or relating to the RFP or the Bidding Process, including any error or mistake therein or in any information or data given by the Authority.

The Office of the Registrar, Co-operative Societies, Jharkhand reserves the right to reject all or any of the bid(s) without assigning any reason at any stage.

Bidders shall note that any corrigendum issued regarding this bid notice/RFP will be published on the portal only. No corrigendum will be published in the local newspapers.

For any clarification, kindly contact
The Registrar,
Office of the Registrar, Cooperative Societies
Pashupalan evam Sahkarita Bhawan
Hesag, Ranchi, Jharkhand.
Email: jharkhand.coopregistrar@gmail.com

Sd/-
Registrar Co-operative Societies,
Jharkhand

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Bid Schedule

Scheme Name	Birsa Pradhan Mantri Fasal Bima Yojana (B-PMFBY)
Tender Reference No.	1306, Dated 29-06-2024
Bid Submission Mode	Online(http://jharkhandtenders.gov.in)
Date of Issue of Tender Document	29-06-2024
Date & time for Pre-Bid Meeting	04-07-2024, 12:00 PM onwards
Pre-Bid Meeting Venue	Address: Conference Hall, Office of the Registrar, Cooperative Societies, 3 rd Floor, Pashupalan evam Sahkarita Bhawan, Hesag, Ranchi Jharkhand PIN 834003 Or Through Online Video Conference Call (Will be informed and VC Link will be shared)
Last date for receiving queries	On or before pre bid meeting
Last date and time for submission of Technical and Financial Bid	13-07-2024, 05:00 PM
Date of opening of technical bid	15-07-2024
Date of opening of financial bid	After technical evaluation
Mode of Technical and Financial Bid submission	Online (http://jharkhandtenders.gov.in)
Venue Date and time of Technical and Financial Bid opening	Address: Conference Hall, Office of the Registrar, Cooperative Societies, 3 rd Floor, Pashupalan evam Sahkarita Bhawan, Hesag, Ranchi Jharkhand PIN 834003.
Acceptance of Notification of Award (NOA) and agreement	Within 2 days of the issue of NOA
Contact Person and phone no for all queries	Shri Prakash Kumar, Nodal Officer, B-PMFBY, Jharkhand Mob No: 8271101634
Email ID for all queries	jharkhand.coopregistrar@gmail.com jhpmfby@yahoo.com
Address for communication	B-PMFBY Cell, Office of the Registrar, Cooperative Societies, 3 rd Floor, Pashupalan evam Sahkarita Bhawan, Hesag, Ranchi Jharkhand PIN 834003
Addendum/Corrigendum	To be uploaded on as and when such addendums /corrigendum is issued
Tender Fee:	INR 10,000, (Ten Thousand) Only. To be submitted online on https://jharkhandtenders.gov.in along with the bid filing. (Non-Refundable) Bidders can use internet banking facility for faster processing of tender fee. Alternatively, Bidders can use NEFT/RTGS Challan generated for the tender from https://jharkhandtenders.gov.in

Bid Submission Checklist

SN	Criteria	Document/ Format	Pg No
1.	Tender Fee (INR 10000/- Ten Thousand Only) to be submitted through online mode. Bidders can use internet banking facility for faster processing of tender fee. Alternatively, Bidders can use NEFT/RTGS Challan generated for the tender from jharkhandtenders.gov.in portal		
2.	Bid Acceptance Letter (Bid Application cum Technical Bid)	Annexure H	
3.	Self-Certification Letter	Annexure L	
4.	Certified copy of latest registration/renewal License issued by IRDAI	License/Registration Document issued by IRDAI	
5.	Proof of empanelment by Government of India under PMFBY, mentioning the period of empanelment	Empanelment certificate	
6.	Signed and stamped certificate confirming that the company has not been debarred/blacklisted in any state since Kharif 2017 under crop insurance program (A declaration can be submitted on company's letter head with the signature of the institutional head/power of attorney.)	Non-Black Listing Declaration	
7.	Office address, phone number of the company in the state of Jharkhand on official letterhead.	As applicable	
8.	Bidder's Authorization Certificate with Name, designation, seal, email id, phone & mobile number authorized signatory on official letterhead.	Annexure M	
9.	Declaration on authorized channel partners/insurance intermediaries/technical partners on company's letterhead and signature of competent authority on the behalf of company.	As applicable	
10.	Declaration on appointment of well qualified resources as District Managers and Block Coordinators on company's letterhead signature of competent authority on the behalf of company.	As applicable	
11.	Bid Application letter in prescribed format along with undertaking from the bidder for unconditional acceptance of terms and conditions of the tender document and declaration for not having declared ineligible, insolvent, de-empaneled or expelled to implement the scheme as per Annexure-I .	As applicable	
12.	Plan and arrangements for implementation of the scheme in Jharkhand	As applicable	
13.	Financial Bid Cover Letter	Annexure N	
14.	Financial Bid/Quote	BoQ	

Disclaimer

The information contained in this Tender Document or subsequently provided to the Bidder, whether verbally or in written form or any other form, by or on behalf of the Bid Inviting Authority, any of its employees or advisors, is provided to the Bidders on the terms & conditions and provisions set out in the Operational Guidelines of PMFBY to ensure proper delivery targeted under the Scheme.

The Tender Document do not constitute an agreement and do not constitute either an offer or invitation by the Bid Inviting Authority to the Bidders or any other person. The purpose of the Tender Documents is to provide the Bidders with information that may be useful to them in the preparation and submission of their Bids.

The Bid Inviting Authority, its employees and advisors also accept no liability of any nature, whether resulting from negligence, reliance of any Bidder upon the statements contained in the Tender Document or otherwise. The Bid Inviting Authority may, in its absolute discretion but without being under any obligation to do so, update, amend or supplement the information, assessment or assumptions contained in the Tender Documents.

The issue of the Tender Document does not imply that the Bid Inviting Authority is bound to appoint the Successful Bidder as the Insurer, as the case may be, and the Bid Inviting Authority reserves the right to reject all or any of the Bidders or Bids or not to award the Contract for the implementation of PMFBY in the State without assigning any reasons whatsoever.

Each Bidder shall bear all its costs associated with or relating to the preparation and submission of its Bid including but not limited to preparation, copying, postage, delivery fees, expenses affiliated with any demonstrations or presentations which may be required by the Bid Inviting Authority or any other costs incurred in connection with or relating to its Bid. All such costs and expenses will be borne by the Bidders and the Bid Inviting Authority and its employees and advisors shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by any Bidder in preparation or submission of its Bid, regardless of the conduct or outcome of the Bidding Process.

In case any difference is found in interpretation or reference of terms & conditions and various provisions as mentioned in the Tender document, the terms & conditions and provisions of Operational Guidelines will be final and binding in all situations to all stakeholders.

No additional terms & conditions and provisions other than as contained in the Operational Guidelines of PMFBY have been made in the Tender Document.

Abbreviations and Definitions

ABBREVIATIONS & DEFINITIONS	
Authorized Signatory	The bidder's representative/officer vested (explicitly, implicitly, or through conduct) with the powers to commit the authorizing organization to a binding agreement. Also called signing officer/ authority having the Power of Attorney (PoA) from the competent authority of the respective bidding firm/company.
Bid	A formal offer made in pursuance of an invitation by a procuring entity and includes any tender, proposal or quotation.
Bidder	Insurance Companies empaneled by Department of Agriculture, cooperation and Farmers Welfare, Ministry of Agriculture and Farmers Welfare, Govt. of India participating in the procurement/ bidding process with the procurement entity.
Bidding Document	Documents issued by the procuring entity, including any amendments thereto, that set out the terms and conditions of the given procurement and include the invitation to bid.
Competent Authority	An authority or officer to whom the relevant administrative or financial powers have been delegated for taking decision in a matter relating to procurement.
Completion	Means the fulfillment of the services by the successful/ selected bidder in accordance with the terms and conditions set forth in the Contract.
Contract	Means the Agreement entered between the Registrar, Cooperative Societies, Ranchi, Jharkhand and the successful/ selected bidder, together with the Contract Documents referred to therein, including all attachments, appendices, and all documents incorporated by reference therein.
Contract Document	Means the documents listed in the Agreement, including any amendments thereto.
Contract/ Procurement Contract	A contract entered between the procuring entity and a successful bidder concerning the subject matter of procurement.
Delivery	Means the transfer of the services from the successful/ selected bidder in accordance with the terms and conditions set forth in the Contract.
GOI/ GOJ	Govt. of India/ Govt. of Jharkhand.
IA	Implementing Agencies
IFB	Invitation for Bids (A document published by the procuring entity inviting bids relating to the subject matter of procurement and any amendment thereto and includes notice inviting bid and request for proposal) .
ITB	Instruction to Bidders
LOA	Letter of Acceptance
LOI	Letter of Intent
NIB	Notice Inviting Bid
PAN	Permanent Account Number
Project Period	The Project Period shall commence from the 1st April 2022 to 31st March 2023 or all liability paid by the insurance company and resolved all the issues during the Insurance Period, whichever is later.
Purchaser/ Tendering	Person or entity that is a recipient of a good or service provided by a seller (bidder) under a purchase order or contract of sale. Also called buyer.
Authority/Procuring Entity	Office of The Registrar, Cooperative Societies, Hesag, Ranchi, Jharkhand in this tender.
B- PMFBY	Birsa Pradhan Mantri Fasal Bima Yojana
RFP	Request for Proposal
Services	Means all of the services relating to implementation of Birsa Pradhan Mantri Fasal Bima Yojana (B-PMFBY).

ABBREVIATIONS & DEFINITIONS	
Service Provider/ Selected Bidder	Means the bidder whose Bid has been accepted by the Purchaser and includes the legal successors or permitted assigns of the successful/ selected bidder.
State Government	Government of Jharkhand (GOJ)
State Public Procurement Portal	https://jharkhandtenders.gov.in/

Note: Pradhan Mantri Fasal Bima Yojana in Jharkhand (PMFBY) State is implemented as Birsa Pradhan Mantri Fasal Bima Yojana (B – PMFBY) as per Department of Agriculture, Animal Husbandry and Cooperatives, govt of Jharkhand (Cooperatives Division) resolution, Memo No – 07/PMFBY -23/2023/322 Ranchi, dated 16th March 2024, section 12 (ii)

PMFBY and B-PMFBY is being used synonymously in the context of Jharkhand state and should be considered same in any communications in any documentation or communication.

If any discrepancy occurs in the interpretation of terms & conditions in RFP and Revamped PMFBY Operation Guidelines2020, the T&C of later shall prevail. .

Legal Disputes and Jurisdiction: Any disputes arising out of or in connection with this RFP shall be subject to the exclusive jurisdiction of the courts in Ranchi, Jharkhand. The laws of India shall govern this RFP and any subsequent agreement.

1. Introduction

The Pradhan Mantri Fasal Bima Yojna (PMFBY) is the flagship crop insurance scheme launched by Govt. of India in 2016 and is being implemented by various state government for past many years in major crop seasons as per the operational guidelines and instructions issued by the MoA&FW, Gol from time to time. All instructions issued by the MoA&FW, Gol will be applicable during the tender period.

PMFBY is a yield based crop insurance scheme. The financial loss of a farmer growing notified crops in notified areas is calculated under PMFBY by comparing Actual Yield of the crop for a season against pre-defined historical Average Yield Index values; whereas under RWBICS; Actual Weather data is compared against pre-defined triggers over an insurance period.

All farmers growing the notified crops in notified areas can insure their crops under the scheme, however the enrollment of farmers under the scheme is voluntary. Farmer's share of premium will be borne by the state govt, the remaining premium will be shared equally between state and central government. Selection of insurance company will be done by state govt, for implementation of scheme through competitive bidding. Selected insurance company is responsible for claim compensation to the affected farmers based on the claim settlement protocol defined in the operational guidelines of the scheme. Apart from state govt., farmers and insurance company, there is a wide and important role of other stakeholders like Banks, CSC, Insurance Intermediaries, District Administration who are liable to perform their roles and duties as defined in operational guidelines and the instructions issued/will be issued in future by MoA&FW, Gol regarding implementation of Revamped PMFBY.

2. Project Profile and Background

Notified Crops

PMFBY will be implemented in all districts with kharif and Rabi crops as mentioned below. These crops are notified for all 24 districts in the state.

Kharif: Aghani Paddy and Bhadoi Maize

Rabi: Wheat, Rapeseed/Mustard, Bengal Gram and Potato

Cluster Approach

The scheme is implemented in cluster approach method. In each cluster a set of districts has been allocated based on risk profiling of districts and keeping the risk of clusters even.

District Names	Cluster No.
Deoghar	Cluster – I
Garhwa, Koderma, East Singhbhum, Lohardaga	Cluster – II
Godda, Bokaro, Latehar, Chatra	Cluster – III
Dumka, Giridih, Seraikela, Kharswan	Cluster – IV
Pakur, Ranchi, Simdega,	Cluster – V
Sahebganj, Palamu, Ramgarh, West Singhbhum	Cluster – VI
Gumla, Jamtara, Hazaribagh, Dhanbad	Cluster – VII

Notified Insurance Unit

SN	Crop Name	Crop Season	Crop Category (Major/Minor)	Notified Level (Insurance Unit)
1	AghaniPaddy	Kharif	Major	Gram Panchayat
2	BhadoiMaize	Kharif	Minor	Block
3	Wheat	Rabi	Major	Gram Panchayat
4	Gram	Rabi	Minor	Block
5	Mustard/Rapeseed	Rabi	Minor	Block
6	Potato	Rabi	Minor	Block

3. Enrolment of Farmers

- a) The scheme is optional for all farmers loanee and Non-Loanee. Existing Loanee farmers will be given a provision to opt-out from the scheme by submitting requisite declaration to concerned bank branches/through portal at-least 7 days prior to the cut-off-date for enrolment of farmers for the respective seasons. Bank shall also maintain proper records of farmer declarations. Whereas non-loanee farmers can submit online and tointermediators with valid documents. Tenant farmers must submit tenant certificate in a prescribed format.
- b) All farmers are entitled to change the crop up to 2 working days before cut-off date of enrolment through respective Bank branches/CSCs and other intermediaries.
- c) Insurance companies must approve/reject all enrolled farmers within the stipulatedtime period as defined in the 16.4(13) of Revamped Operational Guideline of PMFBY. Insurance Company cannot reject the policy without prior approval of Agriculture & Farmers Welfare Department.
- d) All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However, farmers should have insurable interest for the notified/insured crops.
- e) All the Loanee farmers who have been sanctioned Seasonal Agricultural Operations (SAO) loans from Financial Institutions for the Notified Crops/Seasons will be deemed covered automatically unless a declaration for opting-out is given by the farmer in writing to the concerned bank/branch any time during the year but at-least seven days prior to the cutoff date for enrolment of farmers for the respective seasons.
- f) All the Non-Loanee farmers are required to submitonline applicationon PMFBY portal.Necessary documentary evidence of land records prevailing in the State (Records of Right (RoR), Land possession Certificate (LPC) etc.) and/ or applicable contract/ agreement details/ other documents notified/ permitted by State Govt. Non Loanee farmers are also required to submit, aadhar card, a valid mobile number, bank details, declaration by applicant farmer and consent form from tenant in case applicant is a sharecropper farmer in the prescribed format.
- g) Non-Loanee farmers can enroll themselves under the scheme through nearest bank branch, Common Service Centers, authorized and licensed Insurance Intermediaries appointed by concerned Insurance Company or directly through field employees of concerned insurance company or National Crop Insurance Portal (NCIP).
- h) All farmers can change the name of insured crop up to 2 working days before cut-off date for enrolment subject to terms & conditions and provisions mentioned in Operational Guidelines of PMFBY.

4. Period of Contract

The period of Contract between the Bid Inviting Authority and the selected Bidder shall be forCrop year 2024-25 (Kharif and Rabi) and Crop year 2025-26 (Kharif and Rabi).

5. Coverage of Risks

Yield based basic cover is mandatory. Based on the risk assessment, the bid inviting authority has decided to opt for the following additional risk covers under the scheme and District-crops wise list of risks covered along with applicable TY Calculation Methodwith Normal Sowing and Harvesting dates is given in Annexure-A.

The Add on Coverages are:

- Add-On Cover 1: Preventive/failed Sowing and Preventive Planting/Germination Losses
- Add-On Cover 2: Post Harvest Losses

Risk inception date: - The risk under PMFBY will commence from the date of notification of the scheme or date of commencement of season whichever is earlier.

Yield loss damage for localized calamities and post-harvest losses will be assessed on the basis of individual insured farm level and hence lodging of loss information by farmer/designated agencies is essential. In case of widespread localized calamities, the intimations by Individual farmers are not required. Claims will be calculated based on the loss assessment report/ average yield at village level submitted by State Govt. designated agencies.

If localized calamities occurred after conducted Crop Cutting Experiments then the same procedure will be followed for conducting the loss survey and claim assessment will be applicable as in before harvesting period.

General exclusions: Losses arising out of war and nuclear risks, malicious damage and other preventable risks.

Note: All loss assessment and claim settlement process will be as per detailed protocol defined in the relevant sections of Operational Guidelines.

6. Coverage Limit/ Sum Insured Value of Crops

- a) Sum Insured, of each notified crop for each district has been calculated on the basis of scale of Finance received from DLTC. The same has been approved by SLCCCI. In subsequent crop year i.e Crop Year 2025-26 (Kharif and Rabi) the sum insured for all crops in all districts shall increase by 5%.
- b) List of notified crops along with per hectare Sum Insured value has been given in Annexure-B

7. Notification of Crops and Threshold Yield (TY)

- a) Details about Notified Scheme (PMFBY), Notified Crops, Level of Notified IUs, Crop-wise Sum Insured, Crop-wise Indemnity Level is given in Annexure-B
- b) Year wise historical Average Yield data for each notified crop at Notified IU level for past 10 years has been given in Annexure-D
- c) Year wise, Crop-wise, IU level historical Coverage for PMFBY 2018-19 and 2019-20 has been given in Annexure-E
- d) List of district wise crop wise Irrigated area 2021-22 has been given in Annexure-F
- e) Cluster wise Distribution of Notified Districts has been given in Annexure-G
- f) State reserves the right to include or exclude crops and /or IUs from the notified list before commencement of respective season subject to such inclusion/exclusion remains <10% of the total insured cropped area/total number of IUs.

8. Calculation of Threshold Yield

Calculation of Threshold yield (TY):

Fixed TY-Threshold Yield (TY), as derived from the best 5 of the immediate last 7 years crop yield data and notified indemnity level, will remain unchanged for entire contract period. The premium rates quoted by insurance companies will remain unchanged for entire contract period.

In B - PMFBY Fixed Threshold Yield is calculated and is used/going to be used for crop year 2024-25 and 2025-26.

9. Publicity and Awareness

- a) Adequate publicity needs to be given in all the villages of the notified districts/areas. All possible means of electronic and print media, farmer's fairs, exhibitions, SMS, short films, and documentaries shall be utilized to create and disseminate awareness about provisions and benefits of the Scheme among the cultivators and the agencies involved in implementing the Scheme.
- b) Insurance Companies will conduct Publicity and Awareness immediately on receipt of award of work. All the publicity material/ information should necessarily be uploaded on the National Crop Insurance Portal along with coverage/frequency/ duration, dates etc.
- c) A detailed plan of Awareness and Publicity shall be submitted by the Insurance Company along with the acceptance of Notification of Award.
- d) Insurance Companies and state govt will chalk out plan for capacity building of the associated agents, banks etc. for effective implementation of the Scheme and share it with State Government for their inputs and finalize it. Insurance Companies will also organize training workshops/sensitization program for them. Insurance companies will share the output of these activities to State Govt. & Gol periodically.
- e) Insurance company should spend 0.5% of the total gross premium for publicity expenses at the field level and the corresponding details should be submitted to Central Govt. and State Govt./Nodal Department at the end of every season. In case of expenditure in this category is less than 0.5% of Total Gross Premium, the IC shall deposit the difference in Technology Fund within 3 months of cut-off date for enrolment.
- f) Insurance Company will ensure District and Block/Tehsil/Taluka or equivalent level contact centers manned by a regular manpower for day to day interaction and capacity building of farmers and other stakeholders including banks and district administration.
- g) Insurance company will submit list of its district and block level offices along with list of manpower deployed on field at district and blocks at the time of contract.

10. Premium Rates and Subsidy Premium

- a) Farmer's premium will be maximum of 1.5% for rabi season, 2% for Kharif season and 5% for commercial crops. All farmers enrolled under the scheme would be entitled for subsidy on the Actuarial Premium.
- b) In section 12 (3) of the Departmental resolution (No. PMFBY-23/2023/322, dated 16-03-2024) passed by the Dept. of Agriculture, Animal Husbandry & Co-operative, GoJ, farmer's share of actuarial premium rate shall be borne by State Government.
- c) **The evaluation of bid will necessarily be done based on weighted average premium rate quoted for each crop based on coverage area of last corresponding seasons. If new crops are added in subsequent seasons 30% of average area sown during last three corresponding seasons should be used as weights for calculating weighted average premium rates for these crops.**

11. Goods and Services Tax

Premium collected under the Birs PMFBY scheme is exempted from applicability of Goods and Service Tax until the same is reviewed by the competent authority of Govt. of India.

12. Seasonality Discipline

Seasonality discipline with timelines as approved by SLCCCI for various activities is given in Annexure -K. The applicability of these timelines will be in accordance with the Terms & conditions and provisions contained in the Operational Guidelines of PMFBY.

13. Assessment of Yield Loss

Widespread Calamities (based on season-end yield): The Scheme operates on the basis of 'Area Approach' i.e., Defined Areas for each notified crop for widespread calamities and insurance unit is Gram Panchayat and block.

In order to maintain the transparency and credibility of CCEs as an objective method of yield estimation, the modalities mentioned in the Operational Guidelines of PMFBY shall be followed.

14. Smart Sampling and Two Yield Estimation

For major crops across states, the following method of Rationalization of number of CCEs without impacting the quality of sampling and estimation results will be adopted.

a) Smart Sampling of CCEs: Technology solutions for rationalization of CCEs based on homogeneous selection of sample/experimental pilots based on crop health condition analysed through Remote Sensing Technology and other New Age technological solutions shall be used for rationalization of number of CCEs for specific areas and crops as notified by GOI from time to time.

b) Two Step Yield Estimation: Two-Step yield estimation shall be adopted for specific areas and crops as notified by GOI from time to time in order to further reduce the number of CCEs to be conducted based on defined parameters to assess the crop-health through proxy indicators like weather data, satellite indices, etc.

15. Implementation of YES-TECH

YES-TECH will be implemented in the state, for paddy in kharif and wheat in rabi from Kharif 2024 onwards. In the first phase, 5 districts will be selected. After selection of Mentor Institute for Technology Rollout (MITR) & Technical Implementation Partner (TIP), and getting all administrative approvals, the state will roll out YES-TECH. In the districts where YES-TECH is going to be implemented, minimum 30% of the weightage will be given to technology driven yield assessment of the given IU. Further, relevant clauses under Revamped Operational Guideline of PMFBY 2020 and YES-TECH manual would be applicable.

The 5 districts for YES-TECH implementation are, Garhwa, Giridih, Jamtara, Ranchi and East Singhbhum for paddy in kharif and wheat in rabi.

Further any clarifications, notifications and circulars etc. issued from time to time by the GOI, MNCFC and Government of Jharkhand shall always be binding on all Implementing Agencies.

16. Assessment of Payable Claims

16.1. Widespread calamities

If 'Actual Yield' (AY) per hectare of insured crop for the insurance unit (calculated on basis of requisite number of CCEs) in insured season, falls short of specified 'Threshold Yield' (TY), all insured farmers growing that crop in the defined area are deemed to have suffered shortfall of similar magnitude in yield. PMFBY seeks to provide coverage against such contingency.

'Claim' shall be calculated at IU level as per the following formula:

$$\frac{(\text{Threshold Yield} - \text{Actual Yield})}{\text{Threshold Yield}} \times \text{Sum Insured Threshold Yield}$$

Where Threshold Yield (TY) for a crop in a notified insurance unit is the average yield of best 5 years from past seven years of that season multiplied by applicable Indemnity Level for that crop.

17. Claim Liability and Settlement Procedure

Insurance Company shall take appropriate re-insurance support for their portfolio in order to safeguard insured's interest. Insurer will be solely responsible for settlement of all admissible claims to the farmers.

All payable claims under the scheme will be settled in accordance with the corresponding provisions contained in Operational Guidelines of PMFBY.

18. Payment of Service Charges

All payable service charges to Banks, CSC, other Intermediaries under the scheme will be paid in accordance with the corresponding provisions contained in Operational Guidelines of PMFBY and IRDAI regulations on Payment of commission or remuneration or reward to insurance agents and insurance intermediaries.

19. Monitoring and Review of Implementation

Insurance Companies will ensure effective implementation of the scheme as per provisions given in the Operational Guidelines of PMFBY and share the data as desired by State Government from time to time.

20. Grievance Redressal Mechanism

Insurance Companies will ensure robust grievance and dispute redressal mechanism for effective implementation of the scheme as per provisions given in the Operational Guidelines of PMFBY and share the data as desired by State Government from time to time.

21. Roles and Responsibilities of Stakeholders

Roles and responsibilities as defined in the Operational Guidelines of PMFBY for each stakeholder will be applicable. Call center will also be designated to register the grievances and after due docketing same will be forwarded to the concerned stakeholder for disposal.

22. Performance Evaluation of Insurance Company

The performance of the empaneled Insurance Companies will be monitored as per the detailed performance evaluation matrix containing key performance indicators with assigned weightage given in the Operational Guidelines of PMFBY.

23. Penal Provision

Selected Insurance Companies are required to follow the seasonality discipline and provision of Operational Guidelines and instructions issued by the Government from time to time to ensure benefit of the Scheme is reached within stipulated timelines. Non-adherence of the guidelines and cut-off dates should attract penalty as envisaged in the Operational Guidelines.

24. Objections time period

- a) Farmers can raise his objection in written to the office of Deputy Director Agriculture within 144 hours (6 days) after survey of localized calamity/ Crop Cutting Experiment/ Post Harvesting Loss, similarly Insurance Companies can raise objection on survey of localized calamity/ Crop Cutting Experiment/ Post Harvesting within 96 hours (4 days) after that no objection will be entertained.
- b) On the objection raised by farmers/insurance companies the concerned Deputy Director Agriculture will constitute a committee for the resurvey in above mentioned cases & Committee decision will be final. The committee will submit resurvey report within 3 days.

25. Description of Bidding Process

As part of the Bidding Process, Bidders are required to submit a single Bid consisting of two parts:

- a) The Technical Bid – Bid Application Letter and other Supporting Documents.
- b) The Financial Bid.

The evaluation of bids will be carried out in two stages:

- i. The First stage will involve the evaluation of the responsiveness of the Bid Application Letters submitted by the Bidders. Only those Bidders that have submitted substantially responsive Bid Application Letters will be notified as being Qualified Bidders and will be qualified to have their financial bids opened and evaluated in the second stage.
- ii. The Second Stage will involve the evaluation of Financial Bids of the Qualified Bidders to determine the Successful Bidder for the award of the Insurance Contract.
- iii. The bidder shall comply with the all the terms and conditions of this tender document unconditionally.
- iv. The Bids must be valid for a period of not less than 60 days from the Bid Due Date (excluding the Bid Due Date).
- v. The Bid Inviting Authority will receive Bids pursuant to the Tender Document and all Bids are required to be prepared and submitted in accordance with the terms of this Tender Document, on or before the Bid Due Date.

- vi. Only those Bidders that agree with the terms of the Tender Documents are invited to participate in the Bidding Process. If any Bidder seeks any deviations to the terms of the Tender Documents or includes any conditions in its Bid, such Bidder shall be disqualified. Hence, all Bidders are requested to go through the Tender Documents carefully and submit their Bids in the formats prescribed in the Tender Documents, only if they unconditionally agree with all the terms and conditions as specified in this tender document.
- vii. Important Note: For this purpose, all Bidders are requested to review and fully familiarize themselves with the Tender Document issued by the Bid Inviting Authority. Ignorance of or failure to review the terms of the Tender Documents (including Bid submission formats) will not be accepted as an excuse for any deviations taken or conditions included by any Bidder in its Bid.
- viii. The Bid Inviting Authority may make available additional information to the Bidders to facilitate the Bidders' due diligence in respect of the insurance cover as and when available with the Bid Inviting Authority, including claims data and historical coverage information.
- ix. It will be assumed that the Bidders have undertaken their own independent due diligence and an independent analysis of all the risk factors that will or that are likely to affect the Premium quoted by them. Such risk factors that the Bidders may consider are: the scope of the cover, the number of farmers in the State, the local and geographical conditions, the enrolments and claims in the previous years, the number of localized intimations reported, the profile of calamities, information on estimated crop yield, availability of service providers, the previous claims experience, the average loss cost, the proposed additional coverages and weather parameters and the rights and obligations of the Insurer under the Insurance Contract.
- x. The Bidders will be deemed to have full knowledge of the Cover, the terms and conditions of the Insurance Contract, whether or not they have undertaken any investigations or studies.
- xi. The Successful Bidder will not be permitted to seek a change in the Premium on the basis of the information provided to it as part of the Tender Documents or its failure to undertake its independent investigations or studies or a breach of any of the assumptions taken by it in its Bid, whether after the Bid Due Date or after the execution of the Insurance Contract, except as expressly permitted in this Tender Document or in the Insurance Contract.
- xii. Bidders are required to quote Crop-wise, District-wise, Actuarial Premium Rates for each cluster for providing the Insurance Cover in their Financial Bids.
- xiii. The Premium quoted by the Bidder shall be the rate of premium payable up to 2 decimal points and shall be exclusive of Goods and Service Tax.
- xiv. The Premium quoted, except for variations under variable TY system shall be binding on the Insurer for the entire Term of the Insurance Contract and the Bidders will not be allowed to revise their Financial Bids anytime during the contract period.
- xv. The Bidders must take into account all risks, costs, liabilities, fees and expenses likely to be incurred in relation to the provision of the insurance services for implementation of the scheme.

26. Instructions to Bidders

- a) The Tender Documents consist of the documents listed in the “**Bid Submission Checklist**”.
- b) The Bidders agree that the Bid Inviting Authority shall not be responsible for the completeness of the Tender Documents, if the Bidder does not obtain them in the manner prescribed in the Tender Notice.
- c) The Tender Documents must be read as a whole. If any Bidder finds any ambiguity or lack of clarity in the Tender Documents, the Bidder must inform the Bid Inviting Authority at the earliest. The Bid Inviting Authority will then direct the Bidders regarding the interpretation of the Tender Documents. If any discrepancy, ambiguity, or contradiction arises between the terms of the Tender Documents in relation to:
 - The Bidding Process, the provisions of the Tender Document, the terms and conditions of the insurance cover and the implementation of the scheme, shall prevail.

- d) Bidders are expected to review all instructions, forms, terms and specifications in the Tender Documents. Failure to furnish all information required by the Tender Document or submission of a Bid that is not substantially responsive to the Tender Document in every respect will be at the Bidder's risk and may result in rejection of the Bid.
- e) At any time, prior to the deadline for presenting bids, the procuring entity may for any reason, whether on its own initiative or as a result of a request for clarification by a bidder, modify the bidding documents by issuing an addendum in accordance with the provisions below.
- f) In case, any modification is made to the bidding document or any clarification is issued which materially affects the terms contained in the bidding document, the procuring entity shall publish such modification or clarification in the same manner as the publication of the initial bidding document.
- g) In case, a clarification or modification is issued to the bidding document, the procuring entity may, prior to the last date for submission of bids, extend such time limit in order to allow the bidders sufficient time to take into account the clarification or modification, as the case may be, while submitting their bids.

27. Fraud and Corrupt Practices

- a) The Bidder and its officers, employees, agents and advisers shall observe the highest standard of ethics during the Bidding Process. The Bid Inviting Authority shall reject a Bid without being liable in any manner whatsoever to the Bidder, if it determines that the Bidder has, directly or indirectly or through an agent, engaged in a corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice in the Bidding Process.
- b) Without prejudice to the rights of the Bid Inviting Authority, if a Bidder is found by the Bid Inviting Authority to have directly or indirectly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice during the Bidding Process, such Bidder shall not be eligible to participate in any tender or bid process conducted by the State Govt. or any of the other ministries, departments, state owned enterprises or undertakings of the Government or the Bid Inviting Authority for a period of 5 years from the date that such finding.

For the purpose of clarity, the following terms will have the meanings given to them below:

Corrupt practices mean:

- a) Offering, giving, receiving or soliciting, directly or indirectly of value to influence the actions of any person connected with the Bidding Process. For the avoidance of doubt, offering of employment to, or employing, or engaging in any manner whatsoever, directly or indirectly, any official of the state or the Bid Inviting Authority who is or has been associated in any manner, directly or indirectly, with the Bidding Process or has dealt with matters concerning the Scheme or arising from it at any time prior to the expiry of 1 year from the date such official resigns or retires from or otherwise ceases to be in the service of the State or the Bid Inviting Authority, will be
- b) deemed to constitute influencing the actions of a Person connected with the Bidding Process; or
- c) Engaging in any manner whatsoever, whether during the Bidding Process or before or after the execution of the Insurance Contract, as the case may be, any Person in respect of any matter relating to the scheme, the Bidding Process or the Insurance Contract, who at any time has been or is a legal, financial or technical advisor of the State or the Bid Inviting Authority on any matter concerning scheme.
- d) Fraudulent practice means any act or omission, including a misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a person to obtain a financial or any other benefit or to avoid an obligation.
- e) Coercive practice means impairing or harming, or threatening to impair or harm, directly or indirectly, any person or the property of the person to influence improperly the actions of a person.

Undesirable practice means:

- a) Establishing contact with any person connected or employed or engaged by the Bid Inviting Authority or its advisors with the objective of canvassing, lobbying or in any manner influencing or attempting to influence the Bidding Process; or
- b) Bidder having a Conflict of Interest. A Bidder shall be deemed to have a Conflict of Interest, if:
 - i. Such Bidder or an Affiliate of such Bidder Controls, is Controlled by or is under common Control with any other Bidder or any Affiliate thereof; provided that this disqualification shall not apply if:
 - ii. The person exercising Control is the Govt, a State government, other government company or entity controlled by a government, a bank, pension fund or a financial institution (other than another insurer, whether Indian or foreign); or
 - iii. Any direct or indirect ownership interest in such other Bidder or Affiliate thereof is less than 26%.
 - iv. such Bidder or its Affiliate receives or provides any direct or indirect subsidy, grant, concessional loan, subordinated debt or other funded or non-funded financial assistance from or to any other Bidder or such other Bidder's Affiliate; or
 - v. Such Bidder has the same legal representative for purposes of this Bidding Process as any other Bidder; or
 - vi. Such Bidder or its Affiliate has a relationship with another Bidder or such other Bidder's Affiliate, directly or through common third party or parties, that puts either or both of them in a position to have access to the others' information about, or to influence the Bid of either one or the Bids of each other.
- c) Restrictive practice means forming a cartel or arriving at any understanding or arrangement amongst Bidders with the objective of restricting or manipulating full and fair competition in the Bidding Process.

28. Eligibility of Bidders

Qualification Criteria

1. Only those insurance companies which are registered with IRDAI and empaneled by the Ministry of Agriculture and Farmer's Welfare, Govt. of India for implementation of the scheme shall be eligible to submit a Bid for award of the Contract for implementation of the scheme.

29. Preparation and Submission of Bids

29.1. Requirements and Conditions of Bid Submission

The RFP tender fees of Rs. 10000/- (non-refundable) to be submitted through online mode. Bidders can use internet banking facility for faster processing of tender fee. Alternatively, Bidders can use NEFT/RTGS Challan generated for the tender from jharkhandtenders.gov.in portal.

Proposals received without or with inadequate RFP Application fees shall be rejected.

Tender Fee shall be submitted through online mode only on or before the last date and time of submission of Technical Proposal.

Technical proposal of only those applicants will be accepted and opened whose tender fee is received on or before the date of submission of technical bid.

Bidders should submit their responses as per the procedure specified in the manual. The bidder must ensure that the bid is digitally signed by the Authorized Signatory of the bidding firm and has been duly submitted (frozen) within the submission timelines. The RFP inviting authority will in no case be responsible if the bid is not submitted online within the specified timelines.

All the pages of the Proposal document must be sequentially numbered and must contain the list of contents with page numbers. Any deficiency in the documentation may result in the rejection of the Bidder's Proposal. All the pages of proposal document should have a seal and sign of authorized signatory.

Please Note that Prices should not be indicated in the Technical Proposal.

The response to RFP must be submitted on the <https://jharkhandtenders.gov.in> by the date and time specified in RFP Schedule for the RFP. Any proposal submitted on the portal after the mentioned deadline will not be accepted and hence shall be automatically rejected. RFP inviting authority shall not be responsible for any delay in the submission of the documents.

Bids submitted after the due date will not be accepted by the e-Tender system and hence will automatically be rejected. The RFP inviting authority shall not be responsible for any delay in the online submission of the proposal.

Bids submitted by telex/telegram/fax/e-mail/post etc. shall not be considered. No correspondence will be entertained on this matter.

29.2. Cost of Bidding

The Bidder shall bear all costs whatsoever associated with the preparation of the Bid, carrying out its independent studies on the implementation of the scheme or verification of data provided by the Bid Inviting Authority. The Bid Inviting Authority shall not be responsible or liable for any costs, regardless of the outcome of the Bidding Process.

29.3. Language of Bid and Correspondence

The Bid prepared by the Bidder and all correspondence and documents related to the Bid exchanged by the Bidder and the Bid Inviting Authority shall be in English.

29.4. Validity of Bids

Each Bid shall remain valid for a period of 60 days from the Bid Due Date (excluding the Bid Due Date). In exceptional circumstances, the Bid Inviting Authority may extend the Bid validity period prior to the expiration of the Bid validity period. The request and the responses shall be made in writing. An extension of the Bid validity period will not entitle a Bidder to modify its Bid.

29.5. Number of Bids

Each Bidder shall only submit one Bid consisting of the Bid Application Letter, the Technical Bid and the Financial Bid. If a Bidder submits more than one Bid, then all such Bids submitted by the Bidder shall be rejected.

Note: The bidder can participate in all clusters identified for Jharkhand state in the same tender and premium has to be entered in the same BoQ. No separate bids has to be submitted for each cluster.

29.6. Bid Submission

The Bidder shall submit the following documents as part of the Bid Application Letter submission:

Technical Bid:

The Technical Bid should be prepared as per order of documents requested below with Table of Content and Page No on front page. The bidders should ensure that all documents are submitted in order.

- a) **Certified copy of latest registration/renewal License issued by IRDAI**
- b) **Proof of empanelment by Government of India under PMFBY**, mentioning the period of empanelment
- c) **Signed and stamped certificate** confirming that the company has not been debarred/blacklisted in any state since Kharif 2017 under crop insurance program (A declaration can be submitted on company's letter head with the signature of the institutional head/power of attorney.)
- d) **Office address, phone number of the company** in the state of Jharkhand on official letterhead. The Selected Implementing Agencies(IA) should will open an office in the District Head Quarter with regular land line phone apart from mobile phone. One staff capable to handle the calls should be available in the office. The company is to submit details of the office, officer, phone no. etc before getting the work order. A declaration on company's head need to be submitted.

- e) **Name, designation, seal, email id, phone & mobile number authorized signatory** on official letterhead.
- f) **Declaration** on authorized channel partners/insurance intermediaries/technical partners on company's letterhead and signature of competent authority on the behalf of company.
- g) **Declaration** on appointment of well qualified resources as District Managers and Block Coordinators on company's letterhead signature of competent authority on the behalf of company.
- h) Bid Application letter in prescribed format along with undertaking from the bidder for unconditional acceptance of terms and conditions of the tender document and declaration for not having declared ineligible, insolvent, de-empaneled or expelled to implement the scheme as per Annexure-H.
- i) Plan and arrangements for implementation of the scheme in Jharkhand

Financial Bid:

- a) The Bidder shall directly upload all-inclusive financial quote as its Financial Bid in the format set out in Annexure-I and as per the online bid **submission format (BoQ)** of the procurement portal of the state. The online bid should be submitted on or before the time stipulated in Tender notice. The Bidder shall not include any other documents as part of the Financial Bid.
- b) The Bidders are required to quote premium rate in %ge (Numeric) and %ge In Words for all clusters in which they are willing to participate ,District-wise, Crop Wise, and Model Wise together for Crop Year 2024-25 and Crop Year 2025-26. The bidders should consider cost of implementation expenses, IEC & BCC expenses, Manpower, overheads etc. in the premium rate they have quoted. Bidders need to ensure that they quote for all districts,all crops, all models in the clusters they are participating. The premium rate quoted remain applicable for crop year 2024-25 and crop year 2025-26 for both kharif and rabi crops. .
- c) **The bidders need to quote for**
 - Model I: standard/normal PMFBY,**
 - Model II: 60:130 cup and cap model**
 - Model III: 80:110 cup can cap models****in the sameBoQ (excel sheet).**
- d) **The successful bidder for every cluster shall be decided based on the model chosen for a cluster. The choosing of a model for a cluster is at the discretion of state govt based on its evaluation.**
- e) Premium quoted should be in percentage terms up to two decimal places.
- f) Selection of models would be done at the time of financial opening of the tender. Crop Insurance Model will be selected based on financial viability. The selection of model will be at the discretion of the competent authority/committee and will be intimated to al ICs.

Signing of Bid:

Each Bid must be digitally signed only by the authorized signatory of the Bidder.

Submission of Bids:

- a) Bidder shall submit their Technical and Financial bids containing all requisite certificates/undertaking and supporting documents online through e-procurement portal of the state [www.https://jharkhandtenders.gov.in/nicgep/app](https://jharkhandtenders.gov.in/nicgep/app). The documents submitted in this portal must be digitally signed and the documents should meet the specified file format stipulated in the guideline of eProcurement website.
- b) As a legal requirement, Class3 certificate (preferably with token) is required to access the e- procurement portal. Interested bidders shall need to procure both Signing and Encryption certificates. Signing certificate will be used for Logging in and Encryption certificate will be used for Bid submission. Bidders may approach a Certifying Authority in India for obtaining Digital Signature Certificates, details of which can be accessed from the Controller of Certifying Authorities of the Ministry of Electronics and Information Technology, Government of India at www.cca.gov.in
- c) Bids submitted by in person, post, fax, telex, telegram or e-mail shall not be entertained and shall be rejected.

- d) The Bid Inviting Authority shall not be responsible for any delays, loss or non-receipt of Bids.
- e) If there are delays by the State Government in deactivating the bid submission provision on the e-tender portal, and a bidder is able to upload the documents, the same shall be summarily rejected if the upload time in the software and the system is later than the submission time and date specified in tender notice.
- f) The Bid Inviting Authority may, at its discretion, extend the Bid Due Date for all Bidders by issuing an Addendum/Corrigendum, in which case all rights and obligations of the Bid Inviting Authority and the Bidders will thereafter be subject to the Bid Due Date as extended.

Substitution and Withdrawal of Bids:

- a) A Bidder may substitute or withdraw its Bids after submission but prior to specified time on the Bid Due Date, provided that a written notice of the substitution or withdrawal is submitted to the Bid Inviting Authority.
- b) No Bid may be substituted or withdrawn after the specified time on the Bid Due Date.

30. Bid Opening and Evaluation

Opening of Bids:

- a) The Bid Inviting Authority shall open the bids at the date and time indicated in the Data Sheet.
- b) Only authorized representative (s) of the bidder (s) can attend the bid opening
- c) After opening of the Bids by the Bid Inviting Authority, all Bidders whose Bids have been successfully received on the e-procurement portal shall receive a mail notification informing the details such as the Bid has been opened by the official, department and date and time of opening.
- d) Once all the Qualifying Bids have been opened online through e-Tendering procedure, they will be evaluated for responsiveness and to determine whether the Bidders will qualify for the opening of the Financial Bids.
- e) Financial Bids of only the qualified Bidders will be considered for opening and evaluation on the intimated date. The Financial Bids will be evaluated in the presence of the representatives of the qualified bidders that choose to be present. Representatives of Bidders that have failed to qualify the Technical bid will not be permitted to attend the opening and evaluation of the Financial Bids. However, the results of the Financial Bids of all Bidders shall be available on the e-procurement Portal immediately after the completion of opening process.
- f) Bidders are advised that the qualification of Bidders and evaluation of the Bids will be entirely at the discretion of the Bid Inviting Authority. Bidders will be deemed to have understood and agreed that no explanation or justification on any aspect of the Bidding Process or selection will be given.

Evaluation of Bids and Qualification of Bidders:

Technical Bid Evaluation:

The Bid Application Letters will first be evaluated for responsiveness to the Tender Document. If any Bid is found to have below mentioned errors/omission, then such Bid will be deemed to be substantially non-responsive.

- i. Not complete in all respects; or
- ii. Not duly signed by the authorized signatory of the Bidder; or
- iii. Not in the prescribed formats; or
- iv. Contain material deviations or reservations,

For the avoidance of doubt, a "material deviation or reservation" is one that affects in any substantial way, the scope or the terms and conditions of providing the Covers; or limits in any substantial way that is inconsistent with the Tender Documents, the Bid Inviting Authority's rights or the Insurer's obligations under the Insurance Contract; or would affect unfairly the competitive position of other Bidders submitting substantially responsive bids.

- i. Bid Inviting Authority may reject/ seek clarifications the bids in case of incomplete information or non-compliance of operational guidelines as Bid Inviting Authority deems fit.
- ii. The Bid Inviting Authority will evaluate only those Bid Application Letters that are found to be substantially responsive and to determine whether such Bidders satisfy the Eligibility Criteria.
- iii. In order to determine whether the Bidder satisfies the Eligibility Criteria, the Bid Inviting Authority will examine the documentary evidence of the Bidder's eligibility submitted by the Bidder and any additional information which the Bid Inviting Authority receives from the Bidder upon request by the Bid Inviting Authority.
- iv. After completion of the evaluation of the responsiveness of the Bid Application Letters and the eligibility of the Bidders, the Bid Inviting Authority will notify the qualified Bidders of the date, time and place of evaluation of the Financial Bids. Such notice may be issued on the date of opening of the Bids, in which case the Financial Bids may be opened either on the same day or on the next working day.
- v. The Financial Bids of those Bidders who are not declared as Eligible Bidders will not be opened.

Financial Bid Evaluation:

Upon opening of the Financial Bids of the Empaneled Bidders, they will first be evaluated for responsiveness to the Tender Document. If any Bid is found to have below mentioned errors/omission, then such Bid will be deemed to be substantially non-responsive.

- i. Not complete in all respects; or
- ii. Not duly signed by the authorized signatory of the Bidder; or
- iii. Not in the prescribed format; or
- iv. To contain any material deviations or reservations, (a material deviation or reservation shall have the meaning ascribed to it in clauses above).
- v. A substantially non-responsive Financial Bid shall be rejected outright. The Bid Inviting Authority will only evaluate Financial Bids of those Qualified Bidders that have been found to be substantially responsive.
- vi. Once the Financial Bids of the Qualified Bidders have been opened and evaluated for substantial responsiveness:
- vii. The Bid Inviting Authority shall announce the bidders who have qualified the technical bid/bid application letter responsiveness on the day the financial bid is opened. The Bid Inviting Authority shall also notify the unqualified bidders that their financial bid shall not be evaluated further.
- viii. On the day of opening the Financial Bid, the Bid Inviting Authority shall evaluate and tabulate the Crop-wise District-wise Premium rate quoted by each qualified Bidder that has submitted substantially responsive Financial Bid.
- ix. In the course of tabulation, the Bid Inviting Authority shall check for arithmetical errors in each Financial Bid being evaluated. If any arithmetical errors are found, then they shall be rectified as follows:
 - a. If there is a discrepancy between words and figures in any or all of the premiums quoted, then the amount in words shall prevail.
 - b. The Bid Inviting Authority shall calculate the Weighted Average Premium Rate on the basis of rates quoted by the qualified bidders for each cluster and the actual acreage/Sum Insured value during immediate past season. In case a new crop has been chosen for insurance, 25% of the total sown area should be taken for calculation of weighted average premium (WAP). The detailed format and method of calculating WAP is given in Annexure-J
 - c. **The Bid Inviting Authority shall rank the Qualified Bidders based on cluster wise and model wise Weighted Average Premium rate as L1, L2, L3 and so on. The L1 is the bidder with the lowest cluster wise and model wise quoted Weighted Average Premium rate.**

- d. **The successful bidder for every cluster shall be decided based on the model chosen for a cluster. The choosing of a model for a cluster is at the discretion of state govt based on its evaluation. The final selection of Model will be done on the basis of assessment of financial viability of all models.**
- e. **The procedure of selection: “Each insurance company participating in the tender will get allocation of maximum of 3 clusters. After opening of financial bid of all the 7 clusters, In case any company is L1 in more than maximum limit of three clusters then that particular company will get allocation of three clusters which are having lowest weighted average premium rate among all the clusters and remaining clusters where that particular company is L1 will not get any further allocation of clusters and L2 company/companies will be asked for their consent on matching L1 premium rate to allocate cluster’s. If L2 company do not agree to match L1 premium rates, then L3 company will be asked for their consent to match L1 premium rates and so on.**

In case any of the “Non L1 company” is not agreeing to match the L1 premium rate, then that cluster shall be allotted to the original company who has proposed lowest weighted premium rate (L1) making an exception to the principle of allocation of maximum of 3 clusters per IC. Initially, cluster allocation will be done on the basis of maximum three clusters to each company. After that, the clusters which are pending for allocation will be allocated based on above mentioned process in the ascending order of cluster having lowest to highest weighted premium rate in the chosen model for the cluster”
- f. In a scenario where the premium quoted by the lowest bidder does not match the requirement of the Bid Inviting Authority, the Tender Committee shall have the right to call fresh tenders for short duration without disclosing the result of previous bids.
- g. The weighted average premium will be calculated for each cluster for crop year 2024-25 and 2025-26 together.
- h. Insurance company will be eligible for selection of more than one cluster after finalization of the bid.
- i. If one and more company quoted same weighted premium rate then L-1 rate will be considered by negotiations as per policy.

Clarification on Bids:

- a) In evaluating the technical Bid, the Bid Inviting Authority may seek clarifications from the Bidders regarding the information in the Bid Application Letter by making a request to the Bidder. The request for clarification and the response shall be in writing. Such response(s) shall be provided by the Bidder to the Bid Inviting Authority within the time specified by the Bid Inviting Authority for this purpose.
- b) If a Bidder does not provide clarifications sought by the Bid Inviting Authority within the prescribed time, the Bid Inviting Authority may elect to reject its Bid. In the event that the Bid Inviting Authority elects not to reject the Bid, the Bid Inviting Authority may proceed to evaluate the Bid by construing the particulars requiring clarification to the best of its understanding, and the Bidder shall not be allowed to subsequently question such interpretation by the Bid Inviting Authority.
- c) The Bid Inviting Authority may not seek any clarifications from the Bidders regarding the information in the Financial Bids. No change in the Premium quoted by the Bidder or any material change to the substance of any Financial Bid shall be sought, offered or permitted.

31. Notification of Award and Execution of Contract

Notification of Award:

- a) Upon selecting the Successful Bidder, the Bid Inviting Authority shall send the proposal to the concerned Administrative Controller for its approval. After obtaining the approval, the Bid Inviting Authority shall issue 2 original copies of a notification of award (the NOA) to the Successful Bidder:
- b) Declaring it as the Successful Bidder;
- c) Accepting its Financial Bid
- d) Requesting it to execute the Insurance Contract and to fulfill the conditions precedent to execution

Within 3 days of receiving the NOA, the Bidder declared as the Successful Bidder shall:

- a) Sign and return 1 original copy of the NOA to the Bid Inviting Authority as acceptance of the terms of the Tender Document and Insurance Contract issued by the Bid Inviting Authority.
- b) If the Bidder that is issued the NOA does not comply with the above conditions; the Bid Inviting Authority may elect to grant such Bidder an extension of time for the completion of such condition(s) or to disqualify the Bidder selected as the Successful Bidder for participation in the re-bid and bids for next 2 Years.

If the Bid Inviting Authority elects to disqualify such Bidder, then the Bid Inviting Authority may:

- a) Ask the L2 bidder to agree to match the premium quoted by L1 bidder and so on.
- b) In case no bidder agrees to match the premium rates quoted by the L1 bidder, The Bid Inviting Authority may cancel the Tender Document and re-invite the bids by giving suitable time to submit the bids.

Execution of the Contract:

- a) The successful bidder will have to sign an agreement with the Office of the Registrar, Cooperative societies, Jharkhand Ranchi.
- b) The Bid Inviting Authority shall, before the date specified in the Bid Schedule for the execution of the Insurance Contract, provide the Successful Bidder with the final execution draft of the Insurance Contract.
- c) The Bid Inviting Authority and the Successful Bidder shall execute the Insurance Contract on the date specified in the Bid Schedule or such other date notified by the Bid Inviting Authority.
- d) The Bid Inviting Authority shall not entertain any request from the Successful Bidder for negotiations or deviations to the final execution draft of the Insurance Contract provided by the Successful Bidder shall execute the Insurance Contract published by the Bid Inviting Authority.
- e) If the Successful Bidder seeks to materially negotiate or seeks any material deviations from the final execution draft of the Insurance Contract, the Bid Inviting Authority may elect to disqualify the Successful Bidder and revoke the NOA issued to the Successful Bidder. If the Bid Inviting Authority elects to disqualify such Bidder and revoke the NOA, the bidder will be barred from participating in the re-bid and bids for next 3 years in the state.

Project Deliverables, Milestones & Time Schedule

The Bidder will be responsible to implement Birsa – Pradhan Mantri Fasal BimaYojana (B – PMFBY) project related tasks as mentioned in scope above & project activity / Job Description mentioned below. As part of the project deliverables, the Bidder needs to prepare and submit the following documents as per the frequency mentioned in the table below:

SN	Deliverable	Frequency	Timeline
1	Starting of the work.	One-Time from Kharif 2024 & Rabi 2024-25; Kharif 2025 & Rabi 2025-26	From award of the work, to 31st March 2025 and 1st April 2025 to 31st March 2026, all liability paid by the insurance company and resolved all the issues during the Insurance Period, whichever is later
2	Providing the list of staff engaged duly signed by the bidder along with contact number. Any changes in the staff, the IC need to inform Nodal office.	One time and as required thereafter.	Within 7 days from start of work and on 1st of every month.
3	Weekly Report	Once in a	Every Monday

Annexure A: Crop Seasonality, Notified Base Coverage and Add-On Coverage

B-PMFBmY							
District Name	1 District Code	"Aghani" Paddy		"Bhadoi" Maize		Rabi Bengal Gram	
		Normal Date of Sowing	Normal Date of Harvesting	Normal Date of Sowing	Normal Date of Harvesting	Normal Date of Sowing	Normal Date of Harvesting
		15th May to 15th August	1st Oct to 30th Nov	15 th May to 30th June	1st Oct to 30th Nov	10th Nov to 30th Nov	10 th Feb to 10th March
		Notified Coverage	TY Calculation Method	Notified Coverage	TY	Notified Coverage	TY
Bokaro	322	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Chatra	323	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Deoghar	324	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Dhanbad	325	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Dumka	326	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
East Singhbhum	327	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Garhwa	328	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Giridih	329	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Godda	330	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Gumla	331	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Hazaribagh	332	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Jamtara	333	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Khunti	606	Basic Cover,	Fixed	Basic Cover, PSPPG,	Fixed	Basic Cover, PSPPG,	Fixed

		PSPPG, PHL		PHL		PHL	
Koderma	334	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Latehar	335	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Lohardaga	336	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Pakur	337	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Palamu	338	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Ramgarh	607	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Ranchi	339	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Sahebganj	340	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
SaraikeLaKharsa wan	341	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Simdega	342	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
West Singhbhum	343	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed

B-PMFBY

District Name	District Code	Wheat		Mustard/Rapeseed		Potato	
		Normal Date of Sowing	Normal Date of Harvesting	Normal Date of Sowing	Normal Date of Harvesting	Normal Date of Sowing	Normal Date of Harvesting
		Notified Coverage	TY Calculation Method	Notified Coverage	TY Calculation Method	Notified Coverage	TY Calculation Method
Bokaro	322	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Chatra	323	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Deoghar	324	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Dhanbad	325	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Dumka	326	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
East Singhbhum	327	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Garhwa	328	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Giridih	329	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Godda	330	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Gumla	331	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Hazaribagh	332	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Jamtara	333	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Khunti	606	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Koderma	334	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Latehar	335	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed

Lohardaga	336	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Pakur	337	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Palamu	338	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Ramgarh	607	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Ranchi	339	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Sahebganj	340	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
SaraikeLaKharsawan	341	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
Simdega	342	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed
West Singhbhum	343	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed	Basic Cover, PSPPG, PHL	Fixed

Following is applicable on all the notified crops:

- Notified Scheme: PMFBY
- Notified Coverage: Basic Cover
- Add-On Cover 1: Preventive/failed Sowing and Preventive Planting/Germination (PSPPG)
- Add-On Cover 2: Post Harvest Losses (PHL) along with the specific list of perils attached separately
- TY Calculation Method: Fixed TY (FTY)
- IU Wise Fixed TY has been uploaded in NCIP portal

Annexure B: Notified Crop wise Sum Insured, Indemnity Level, Notified Level

Notified Scheme: PMFBY

SN	Crop Name	Crop Code	Crop Season	Crop Category (Major/ Minor)	Notified Level (Insurance Unit)
1	Aghani Paddy	010420200	Kharif	Major	Gram Panchayat
2	Bhadoi Maize	011517400	Kharif	Minor	Block
3	Wheat	010430800	Rabi	Major	Gram Panchayat
4	Gram	011902900	Rabi	Minor	Block
5	Mustard/Rapeseed	011619100	Rabi	Minor	Block
6	Potato	0221222406	Rabi	Minor	Block

District Name	Indemnity Level (%) (All Crops)	District Code	AghaniPaddy		BhadoiMaize		Wheat	
			Sum Insured (Rs./Ha)	Actual Area Insured (previous corresponding season (Ha)	Sum Insured (Rs./Ha)	Actual Area Insured (previous corresponding season (Ha)	Sum Insured (Rs./Ha)	Actual Area Insured (previous corresponding season (Ha)
Bokaro	80%	322	77,420.38	24768	48,349.71	568	56,219.70	2573
Chatra	80%	323	60,500.00	51891	46,000.00	2286	68,250.00	2385
Deoghar	80%	324	75,491.52	72490	61,960.33	1984	67,356.99	22461
Dhanbad	80%	325	73,527.08	16551	52,113.39	485	64,297.89	14725
Dumka	80%	326	72,896.97	76428	57,611.37	4876	76,413.20	20387
East Singhbhum	80%	327	87,087.00	13516	72,023.00	110	85,667.00	35
Garhwa	80%	328	69,188.00	40204	56,833.00	9220	66,717.00	32121
Giridih	80%	329	64,448.00	126007	41,994.00	4010	59,390.00	8555
Godda	80%	330	75,466.00	44425	56,454.00	2020	68,904.00	41759
Gumla	80%	331	61,499.00	54273	57,263.00	1293	66,913.00	211

Hazaribagh	80%	332	65,550.00	49545	50,750.00	2097	75,750.00	1542
Jamtara	80%	333	71,221.41	31993	67,075.30	750	74,317.80	1710
Khunti	80%	606	71,221.41	22695	62,225.32	377	56,407.74	10
Koderma	80%	334	62,925.00	20055	52,606.00	1204	65,485.00	702
Latehar	80%	335	72,029.65	22732	57,080.10	5260	69,583.36	898
Lohardaga	80%	336	77,515.00	16183	60,725.00	701	74,830.00	26
Pzukur	80%	337	74,000.00	47740	55,000.00	2682	66,000.00	20265
Palamu	80%	338	65,988.00	59637	49,772.00	7964	49,981.00	5974
Ramgarh	80%	607	65,500.00	16596	50,750.00	508	75,750.00	434
Ranchi	80%	339	71,221.41	58756	61,322.00	1524	54,967.00	388
Sahebganj	80%	340	81,724.35	41984	62,711.75	5655	69,999.85	19540
SaraikeLaKharsawan	80%	341	72,896.97	24150	57,611.37	141	76,413.20	780
Simdega	80%	342	68,775.34	16021	54,201.39	170	67,114.83	61
West Singhbhum	80%	343	71,221.41	24098	56,341.00	171	58,178.00	52
Total				972739				197594
*Method of Sum Insured (Scale of Finance)								

Area Insured from State Run Crop Assistant Scheme “Jharkhand Fasal Rahat Yojana (JRFRY)” for Crop year 2022-23

District Name	Indemnity Level (%) (All Crops)	District Code	Bengal Gram		Rapeseed/Mustard		Potato	
			Sum Insured (Rs./Ha)	Actual Area Insured (previous corresponding season (Ha))	Sum Insured (Rs./Ha)	Actual Area Insured (previous corresponding season (Ha))	Sum Insured (Rs./Ha)	Actual Area Insured (previous corresponding season (Ha))
Bokaro	80%	322	40,131.98	283	51,950.28	394	176,489.47	1066
Chatra	80%	323	64,750.00	445	45,750.00	575	274,250.00	124
Deoghar	80%	324	48,273.46	697	45,802.46	2305	150,049.00	1377
Dhanbad	80%	325	52,214.70	745	41,616.58	697	169,436.47	2100
Dumka	80%	326	56,746.52	1095	40,309.42	6270	181,850.77	2080
East Singhbhum	80%	327	43,250.00	3	39,347.00	30	194,154.00	10
Garhwa	80%	328	51,891.00	5732	44,478.00	7231	172,970.00	1074
Giridih	80%	329	46,237.00	469	30,429.00	880	169,662.00	933
Godda	80%	330	54,716.00	5423	41,166.00	12766	188,796.00	1558
Gumla	80%	331	55,793.00	45	46,190.00	78	156,325.00	70
Hazaribagh	80%	332	70,000.00	153	51,000.00	361	211,358.00	178
Jamtara	80%	333	58,196.99	18	41,920.52	1633	180,595.51	225
Khunti	80%	606	56,773.70	3	44,282.79	1	181,462.44	25
Koderma	80%	334	49,731.00	21	36,632.00	99	169,827.00	30
Latehar	80%	335	51,891.00	365	44,478.00	445	184,830.80	98
Lohardaga	80%	336	51,950.00	3	46,190.00	5	182,975.00	5
Pakur	80%	337	59,500.00	1406	40,500.00	3927	175,000.00	692
Palamu	80%	338	42,074.00	1833	27,107.00	1068	146,297.00	221

Ramgarh	80%	607	70,000.00	40	51,000.00	60	211,358.00	187
Ranchi	80%	339	46,523.00	79	43,565.00	97	166,299.00	127
Sahebganj	80%	340	69,027.64	5274	49,772.07	5973	188,835.03	415
SaraikelaKharsawan	80%	341	56,746.52	255	40,309.42	301	181,850.77	149
Simdega	80%	342	48,098.02	15	42,474.02	9	172,352.25	36
West Singhbhum	80%	343	45,325.00	36	33,202.00	24	168,075.00	12
Total				24438		45230		12789
*Method of Sum Insured (Scale of Finance)								

Note: For all conversion of acre to Hectare standard conversion factor of 2.471 Acre = 1 Hectares remains applicable wherever, whenever whoever required during contract period.

Annexure C: Reference AWS and Back -up AWS details under RWBCIS

RWBCIS is not being implemented in Jharkhand.

Annexure D: Notified Crop Wise, Notified Level Wise Historical Yield Data for the Past 10 Years

District Name	District Name	Block Name	Block Code	Crop Name	Crop Name	Crop Season	IU Level	IU Name	IU Code	Actual Yield (Kg/Ha) 2009	Actual Yield (Kg/Ha) 2010	Actual Yield (Kg/Ha) 2011	Actual Yield (Kg/Ha) 2012	Actual Yield (Kg/Ha) 2013	Actual Yield (Kg/Ha) 2014	Actual Yield (Kg/Ha) 2015	Actual Yield (Kg/Ha) 2016	Actual Yield (Kg/Ha) 2017	Actual Yield (Kg/2018)	Actual Yield (Kg/Ha) 2019

Note: Data on Notified Crop Wise, Notified Level Wise Historical Yield Data for the Past 10 Years can be accessed from (PMFBY) NCIP Portal.

Annexure E: Notified Crop Wise, Notified IU Wise Historical Coverage for the Last Year (PMFBY 2018-19 and 2019-20)

District Name	Year	Season Name	Crop Name	Loanee Application	Non Loanee Application	Total Area Insured (Ha)	Total Sum Insured (INR)	Total Premium(INR)
Bokaro	2018	Kharif	Maize (Makka)	36	6807	934	44544539	14254151
Bokaro	2018	Kharif	Paddy (Dhan)	6233	44700	20702	1201433156	168200102
Bokaro	2018	Rabi	Mustard	12	0	12	387510	5813
Bokaro	2018	Rabi	Potato	108	0	31	4670544	70058
Bokaro	2018	Rabi	Wheat	1093	0	924	51603466	3870245
Bokaro	2019	Kharif	Maize (Makka)	13	839	306	15170018	606797
Bokaro	2019	Kharif	Paddy (Dhan)	6151	50902	27718	1743465031	199800679
Bokaro	2019	Rabi	Potato	29	536	140	15562051	466860
Bokaro	2019	Rabi	Wheat	1148	17	547	30001505	1500056
Chatra	2018	Kharif	Maize (Makka)	163	45129	8887	500692383	100137903
Chatra	2018	Kharif	Paddy (Dhan)	10222	63214	44669	2715322387	190071552
Chatra	2018	Rabi	Bengal Gram (Chana)	0	46	10	555315	55531
Chatra	2018	Rabi	Mustard	0	19	4	173234	17323
Chatra	2018	Rabi	Potato	37	0	3	577613	28880
Chatra	2018	Rabi	Wheat	3698	40	2117	150114341	6004520
Chatra	2019	Kharif	Maize (Makka)	55	12931	2931	167131593	8740913
Chatra	2019	Kharif	Paddy (Dhan)	8927	23798	18145	1131489092	79204122
Chatra	2019	Rabi	Bengal Gram (Chana)	2	0	1	46866	5624
Chatra	2019	Rabi	Mustard	59	0	12	508736	61048
Chatra	2019	Rabi	Potato	64	0	6	1396066	83763
Chatra	2019	Rabi	Wheat	1073	30	797	57525629	3451521
Deoghar	2018	Kharif	Maize (Makka)	2	448	170	8544191	854413
Deoghar	2018	Kharif	Paddy (Dhan)	9394	64633	43616	2688960854	268894823
Deoghar	2018	Rabi	Mustard	1	0	0	1838	74
Deoghar	2018	Rabi	Potato	40	0	8	903250	36130
Deoghar	2018	Rabi	Wheat	4137	0	2312	152268777	7613384

Deoghar	2019	Kharif	Maize (Makka)	5	406	237	12245847	489831
Deoghar	2019	Kharif	Paddy (Dhan)	13374	54189	38998	2470970754	271806271
Deoghar	2019	Rabi	Bengal Gram (Chana)	0	3	1	22746	1137
Deoghar	2019	Rabi	Mustard	0	4	1	22746	1365
Deoghar	2019	Rabi	Wheat	2124	3	1443	97314796	5838856
Dhanbad	2018	Kharif	Maize (Makka)	78	1556	313	13302385	4256741
Dhanbad	2018	Kharif	Paddy (Dhan)	3795	22162	11371	632112359	63210900
Dhanbad	2018	Rabi	Mustard	3	0	4	115699	1735
Dhanbad	2018	Rabi	Potato	7	0	2	217626	3264
Dhanbad	2018	Rabi	Wheat	702	0	515	28035006	420522
Dhanbad	2019	Kharif	Maize (Makka)	14	1125	294	13160992	1085776
Dhanbad	2019	Kharif	Paddy (Dhan)	3415	26424	12132	711328472	81660400
Dhanbad	2019	Rabi	Bengal Gram (Chana)	10	1	5	218737	6562
Dhanbad	2019	Rabi	Mustard	44	55	31	1062326	31868
Dhanbad	2019	Rabi	Potato	3	5	1	138919	4168
Dhanbad	2019	Rabi	Wheat	390	132	243	13663706	409903
Dumka	2018	Kharif	Maize (Makka)	6	27772	2137	88427285	17685077
Dumka	2018	Kharif	Paddy (Dhan)	7470	49234	21866	1128123277	112811384
Dumka	2018	Rabi	Bengal Gram (Chana)	16	1	4	161881	16188
Dumka	2018	Rabi	Mustard	6	1	4	108063	10806
Dumka	2018	Rabi	Potato	8	1	0	70349	7035
Dumka	2018	Rabi	Wheat	2952	1	2124	86666330	3466610
Dumka	2019	Kharif	Maize (Makka)	110	4194	1473	62385379	2495401
Dumka	2019	Kharif	Paddy (Dhan)	9040	9088	10708	558954385	48349485
Dumka	2019	Rabi	Bengal Gram (Chana)	1	0	1	45540	2732
Dumka	2019	Rabi	Mustard	1	1	1	16394	984
Dumka	2019	Rabi	Potato	2	0	0	30382	3646
Dumka	2019	Rabi	Wheat	1177	19	774	32728843	1963712
Garhwa	2018	Kharif	Maize (Makka)	92	14602	8938	318396698	47759334
Garhwa	2018	Kharif	Paddy (Dhan)	5070	35959	31097	1579904175	252784179

Garhwa	2018	Rabi	Bengal Gram (Chana)	2	4	8	347411	13896
Garhwa	2018	Rabi	Mustard	0	9	10	304111	9123
Garhwa	2018	Rabi	Potato	3	0	2	255172	7655
Garhwa	2018	Rabi	Wheat	13100	8	15424	723429294	28936982
Garhwa	2019	Kharif	Maize (Makka)	551	13867	6954	255554803	10222145
Garhwa	2019	Kharif	Paddy (Dhan)	10330	37461	31315	1737964034	217245263
Garhwa	2019	Rabi	Bengal Gram (Chana)	0	29	12	439478	21974
Garhwa	2019	Rabi	Mustard	0	5	2	76356	4581
Garhwa	2019	Rabi	Potato	0	2	0	16747	837
Garhwa	2019	Rabi	Wheat	5337	29	6022	310133686	18607956
Giridih	2018	Kharif	Maize (Makka)	103	22410	2042	72041432	14407980
Giridih	2018	Kharif	Paddy (Dhan)	9492	42318	25277	1193613439	131296676
Giridih	2018	Rabi	Bengal Gram (Chana)	24	4	13	568848	28442
Giridih	2018	Rabi	Mustard	11	25	12	333022	16651
Giridih	2018	Rabi	Potato	14	2	3	446481	35718
Giridih	2018	Rabi	Wheat	1513	820	1197	64932863	5194590
Giridih	2019	Kharif	Maize (Makka)	29	9402	1685	70253058	2810071
Giridih	2019	Kharif	Paddy (Dhan)	6631	49936	30186	1846075282	147685741
Giridih	2019	Rabi	Potato	12	0	5	707572	63681
Giridih	2019	Rabi	Wheat	544	72	371	18885549	1699691
Godda	2018	Kharif	Maize (Makka)	17	70	36	1418176	24108
Godda	2018	Kharif	Paddy (Dhan)	4036	17282	8348	445116711	44555886
Godda	2018	Rabi	Bengal Gram (Chana)	17	1	5	193169	12092
Godda	2018	Rabi	Mustard	39	13	14	423954	10386
Godda	2018	Rabi	Potato	288	11	39	5375329	234901
Godda	2018	Rabi	Wheat	7881	761	4168	219267338	9209111
Godda	2019	Kharif	Maize (Makka)	194	347	226	9415446	941542
Godda	2019	Kharif	Paddy (Dhan)	3311	27254	13986	770935800	69384097
Godda	2019	Rabi	Bengal Gram (Chana)	69	4	37	1510470	304963
Godda	2019	Rabi	Mustard	38	23	12	371119	53886

Godda	2019	Rabi	Potato	321	3	41	5786309	228558
Godda	2019	Rabi	Wheat	3208	1943	1495	80264447	8026357
Gumla	2018	Kharif	Maize (Makka)	7	8479	879	42398034	8479447
Gumla	2018	Kharif	Paddy (Dhan)	6794	39622	21162	1166637232	69997456
Gumla	2018	Rabi	Potato	3	3	3	427461	42746
Gumla	2018	Rabi	Wheat	981	2	908	51305938	2052223
Gumla	2019	Kharif	Maize (Makka)	63	347	169	8782012	351278
Gumla	2019	Kharif	Paddy (Dhan)	4965	32224	20075	1183358865	106738817
Gumla	2019	Rabi	Potato	19	1	2	317846	33914
Gumla	2019	Rabi	Wheat	308	0	259	15722801	1025124
Hazaribagh	2018	Kharif	Maize (Makka)	15	9529	3610	146988974	1219956
Hazaribagh	2018	Kharif	Paddy (Dhan)	9808	39306	21607	1324621841	138289887
Hazaribagh	2018	Rabi	Bengal Gram (Chana)	4	0	2	96155	1461
Hazaribagh	2018	Rabi	Mustard	1	0	1	20579	924
Hazaribagh	2018	Rabi	Potato	58	0	30	5758889	36857
Hazaribagh	2018	Rabi	Wheat	3673	11	2806	161473136	888084
Hazaribagh	2019	Kharif	Maize (Makka)	23	3869	1696	52934354	5293423
Hazaribagh	2019	Kharif	Paddy (Dhan)	7516	32817	24829	1166682657	64167363
Hazaribagh	2019	Rabi	Bengal Gram (Chana)	0	3	1	32758	2100
Hazaribagh	2019	Rabi	Mustard	3	4	3	83059	1661
Hazaribagh	2019	Rabi	Potato	79	996	110	16150970	323014
Hazaribagh	2019	Rabi	Wheat	1166	22	1165	51379920	2594668
Jamtara	2018	Kharif	Maize (Makka)	9	15100	677	33224401	6644636
Jamtara	2018	Kharif	Paddy (Dhan)	5420	31237	20877	1148498479	195244307
Jamtara	2018	Rabi	Potato	10	0	1	151939	7597
Jamtara	2018	Rabi	Wheat	2333	0	1314	72945140	2917771
Jamtara	2019	Kharif	Maize (Makka)	0	3510	994	51579030	2063135
Jamtara	2019	Kharif	Paddy (Dhan)	7263	14353	13395	822506969	111860841
Jamtara	2019	Rabi	Mustard	0	22	6	211490	12689
Jamtara	2019	Rabi	Wheat	754	2	557	32721544	1963283

Khunti	2018	Kharif	Maize (Makka)	29	6911	453	21776108	875350
Khunti	2018	Kharif	Paddy (Dhan)	2904	33594	21491	1353312533	184185260
Khunti	2018	Rabi	Potato	91	0	27	3989261	105715
Khunti	2018	Rabi	Wheat	49	1	20	1901365	124919
Khunti	2019	Kharif	Maize (Makka)	22	7018	1013	48635334	2431735
Khunti	2019	Kharif	Paddy (Dhan)	3008	30465	20381	1298466942	103877189
Khunti	2019	Rabi	Bengal Gram (Chana)	5	173	5	235490	4705
Khunti	2019	Rabi	Mustard	170	143	73	2362400	47243
Khunti	2019	Rabi	Potato	9	215	20	2983995	76090
Khunti	2019	Rabi	Wheat	242	353	163	9091612	181823
Kodarma	2018	Kharif	Maize (Makka)	121	1322	869	39093870	12510017
Kodarma	2018	Kharif	Paddy (Dhan)	2121	13054	5897	318290056	57292008
Kodarma	2018	Rabi	Potato	1	0	0	52118	782
Kodarma	2018	Rabi	Wheat	503	2	389	21490269	752152
Kodarma	2019	Kharif	Maize (Makka)	8	661	107	5125240	205006
Kodarma	2019	Kharif	Paddy (Dhan)	1597	9405	5634	330300462	41122381
Kodarma	2019	Rabi	Potato	3	2	1	129461	3884
Kodarma	2019	Rabi	Wheat	414	0	329	19844150	793760
Latehar	2018	Kharif	Maize (Makka)	9	8641	4863	232184365	74298872
Latehar	2018	Kharif	Paddy (Dhan)	1573	20325	14218	835732443	150431540
Latehar	2018	Rabi	Wheat	2753	0	2727	154191770	11564344
Latehar	2019	Kharif	Maize (Makka)	5	2678	1436	70987769	2839503
Latehar	2019	Kharif	Paddy (Dhan)	4870	18845	16378	1014602897	118708445
Latehar	2019	Rabi	Bengal Gram (Chana)	12	84	44	2007444	60222
Latehar	2019	Rabi	Potato	17	6	12	2021192	60636
Latehar	2019	Rabi	Wheat	1253	18	1266	73441181	5486035
Lohardaga	2018	Kharif	Maize (Makka)	85	10027	2703	127556832	6377664
Lohardaga	2018	Kharif	Paddy (Dhan)	3413	19644	18150	1054859588	137131457
Lohardaga	2018	Rabi	Wheat	764	0	668	38783952	1163507
Lohardaga	2019	Kharif	Maize (Makka)	56	605	406	19402427	582069

Lohardaga	2019	Kharif	Paddy (Dhan)	2880	12432	11982	704501817	56360076
Lohardaga	2019	Rabi	Wheat	211	5	161	9477406	568641
Pakur	2018	Kharif	Maize (Makka)	7	36732	3611	165947928	929131
Pakur	2018	Kharif	Paddy (Dhan)	663	44289	10390	577195499	56968487
Pakur	2018	Rabi	Bengal Gram (Chana)	1	1	1	36874	553
Pakur	2018	Rabi	Potato	41	0	12	1751637	35033
Pakur	2018	Rabi	Wheat	2418	0	1142	62683074	463845
Pakur	2019	Kharif	Maize (Makka)	8	19430	3340	165049114	8252343
Pakur	2019	Kharif	Paddy (Dhan)	2711	34833	14293	859877224	51592411
Pakur	2019	Rabi	Bengal Gram (Chana)	0	78	1	41131	822
Pakur	2019	Rabi	Mustard	0	637	9	287729	5746
Pakur	2019	Rabi	Potato	18	16	11	1676751	67070
Pakur	2019	Rabi	Wheat	1606	531	1336	76986406	1539694
Palamu	2018	Kharif	Maize (Makka)	98	16554	7662	316779087	53883891
Palamu	2018	Kharif	Paddy (Dhan)	13129	49931	41410	2413653558	423353681
Palamu	2018	Rabi	Bengal Gram (Chana)	226	2	117	4189676	183504
Palamu	2018	Rabi	Mustard	117	2	45	951959	22560
Palamu	2018	Rabi	Potato	0	2	0	27514	289
Palamu	2018	Rabi	Wheat	12823	6	16622	728360510	17043448
Palamu	2019	Kharif	Maize (Makka)	368	23142	12018	537830671	53782961
Palamu	2019	Kharif	Paddy (Dhan)	14602	57772	53039	3160350332	426646952
Palamu	2019	Rabi	Bengal Gram (Chana)	0	285	89	3296716	65930
Palamu	2019	Rabi	Mustard	0	289	99	2158225	43159
Palamu	2019	Rabi	Potato	1	50	7	771177	30847
Palamu	2019	Rabi	Wheat	7038	391	10510	470356470	14110579
PashchimiSinghbhum	2018	Kharif	Maize (Makka)	3	873	151	7868632	2517954
PashchimiSinghbhum	2018	Kharif	Paddy (Dhan)	7704	35081	23982	1433174748	171980523
PashchimiSinghbhum	2018	Rabi	Mustard	2	0	3	74815	1122
PashchimiSinghbhum	2018	Rabi	Wheat	387	0	364	18996422	664870
PashchimiSinghbhum	2019	Kharif	Maize (Makka)	109	408	179	9476479	379057

PashchimiSinghbhum	2019	Kharif	Paddy (Dhan)	6200	32617	22333	1428705329	128154670
PashchimiSinghbhum	2019	Rabi	Bengal Gram (Chana)	0	4	0	16390	492
PashchimiSinghbhum	2019	Rabi	Wheat	423	18	303	15941570	637657
PurbiSinghbhum	2018	Kharif	Maize (Makka)	1	5899	806	39052168	3124091
PurbiSinghbhum	2018	Kharif	Paddy (Dhan)	4128	34912	24147	1372349624	123511010
PurbiSinghbhum	2018	Rabi	Bengal Gram (Chana)	14	0	6	235145	11757
PurbiSinghbhum	2018	Rabi	Wheat	308	0	215	15149208	757456
PurbiSinghbhum	2019	Kharif	Maize (Makka)	9	468	323	16446875	657872
PurbiSinghbhum	2019	Kharif	Paddy (Dhan)	4966	44053	37231	2481368047	272950378
PurbiSinghbhum	2019	Rabi	Bengal Gram (Chana)	0	12	0	12881	644
PurbiSinghbhum	2019	Rabi	Mustard	0	10	0	7110	426
PurbiSinghbhum	2019	Rabi	Wheat	280	32	140	10005970	600354
Ramgarh	2018	Kharif	Maize (Makka)	54	2952	395	16084552	5147018
Ramgarh	2018	Kharif	Paddy (Dhan)	2530	15926	11092	680023809	95203087
Ramgarh	2018	Rabi	Mustard	42	0	34	1372839	20592
Ramgarh	2018	Rabi	Potato	176	0	34	6479652	97194
Ramgarh	2018	Rabi	Wheat	589	0	405	23297736	2446255
Ramgarh	2019	Kharif	Maize (Makka)	55	682	354	11055583	912082
Ramgarh	2019	Kharif	Paddy (Dhan)	2140	17717	13421	630644043	100902942
Ramgarh	2019	Rabi	Mustard	6	0	3	93727	2812
Ramgarh	2019	Rabi	Potato	143	992	206	30054728	901637
Ramgarh	2019	Rabi	Wheat	327	0	196	8651064	865101
Ranchi	2018	Kharif	Maize (Makka)	34	6791	2758	129828762	10282335
Ranchi	2018	Kharif	Paddy (Dhan)	13988	67641	55241	2997010446	319180601
Ranchi	2018	Rabi	Mustard	36	3	35	1067857	73682
Ranchi	2018	Rabi	Potato	123	1	45	7256046	87797
Ranchi	2018	Rabi	Wheat	625	5	418	24865549	604224
Ranchi	2019	Kharif	Maize (Makka)	323	3211	1759	83754326	8375414
Ranchi	2019	Kharif	Paddy (Dhan)	13317	111865	88933	4881558879	341708597
Ranchi	2019	Rabi	Bengal Gram (Chana)	0	45	2	86035	5678

Ranchi	2019	Rabi	Mustard	0	123	3	85966	6531
Ranchi	2019	Rabi	Potato	521	220	178	29109521	785953
Ranchi	2019	Rabi	Wheat	963	328	558	33534864	3008057
Sahibganj	2018	Kharif	Maize (Makka)	407	5252	4812	221141743	28748355
Sahibganj	2018	Kharif	Paddy (Dhan)	2982	5362	4132	229549922	16068416
Sahibganj	2018	Rabi	Bengal Gram (Chana)	0	4	2	95950	5757
Sahibganj	2018	Rabi	Mustard	0	102	9	281596	11263
Sahibganj	2018	Rabi	Wheat	7283	265	3876	212695797	6380779
Sahibganj	2019	Kharif	Maize (Makka)	355	4553	4536	213313830	14931952
Sahibganj	2019	Kharif	Paddy (Dhan)	5627	4749	6592	374450632	37482461
Sahibganj	2019	Rabi	Bengal Gram (Chana)	0	1	0	1773	89
Sahibganj	2019	Rabi	Wheat	3911	5	3055	170655303	10239257
Saraikela-Kharsawan	2018	Kharif	Maize (Makka)	6	377	160	7834920	391740
Saraikela-Kharsawan	2018	Kharif	Paddy (Dhan)	5447	34650	18840	1075363622	118289562
Saraikela-Kharsawan	2018	Rabi	Bengal Gram (Chana)	12	10	12	426451	21322
Saraikela-Kharsawan	2018	Rabi	Mustard	0	11	2	63992	3199
Saraikela-Kharsawan	2018	Rabi	Potato	0	14	0	19298	3859
Saraikela-Kharsawan	2018	Rabi	Wheat	320	15	149	10528076	526399
Saraikela-Kharsawan	2019	Kharif	Maize (Makka)	8	419	302	14942233	597687
Saraikela-Kharsawan	2019	Kharif	Paddy (Dhan)	5447	35003	25005	1680628808	155626175
Saraikela-Kharsawan	2019	Rabi	Bengal Gram (Chana)	215	40	136	4891072	293460
Saraikela-Kharsawan	2019	Rabi	Potato	81	85	17	2525411	419974
Saraikela-Kharsawan	2019	Rabi	Wheat	199	39	142	10145955	608754
Simdega	2018	Kharif	Maize (Makka)	243	12821	307	14624825	731018
Simdega	2018	Kharif	Paddy (Dhan)	2962	16618	10556	584582526	81841298
Simdega	2018	Rabi	Potato	9	0	2	345687	17284
Simdega	2018	Rabi	Wheat	283	0	263	14958301	448744
Simdega	2019	Kharif	Maize (Makka)	7	119	81	3810615	152424
Simdega	2019	Kharif	Paddy (Dhan)	2509	28265	21925	1239678494	152852219
Simdega	2019	Rabi	Wheat	56	35	50	2880789	172846
Grand Total				404970	2029906	1304673	73828797490	7706852538

Annexure F: Notified District Wise Irrigated and Rainfed Status (Ha)2021-22

SN	District	Irrigated Area						Total Irrigated	Net Sown Area	Gross Sown Area	Rainfed Area
		Paddy	Maize	Gram	Wheat	Rapeseed/Mustard					
1	Bokaro	-	-	-	65	19	2831	26538	29536	26705	
2	Chatra	28	16	-	4722	268	7600	22494	33081	25481	
3	Deoghar	-	222	2981	5648	1051	13497	35114	67754	54257	
4	Dhanbad	-	-	1	77	3	834	8998	11463	10629	
5	Dumka	-	3	-	3192	1057	8189	53167	81370	73181	
6	East Singhbhum	-	2	14	108	22	1506	60900	68340	66834	
7	Garhwa	29587	87	197	14058	90	47509	73314	99287	51778	
8	Giridih	-	132	7541	10020	12150	39408	42103	161678	122270	
9	Godda	573	410	158	4265	233	8840	48728	57053	48213	
10	Gumla	-	4	4	291	5	10722	131731	165589	154867	
11	Hazaribagh	-	16	105	4331	218	13013	40134	54098	41085	
12	Jamtara	-	4	-	403	254	3439	62451	63877	60438	
13	Khunti	-	51	102	841	284	6122	55125	76246	70124	
14	Koderma	-	2	-	1560	163	3426	11203	13683	10257	
15	Latehar	6434	104	-	1926	-	14634	42785	55863	41229	
16	Lohardaga	607	182	-	1668	210	10208	44100	53409	43201	
17	Pakur	-	51	-	3522	1309	6502	41071	48349	41847	
18	Palamu	27582	472	623	16720	4127	56976	76973	133255	76279	
19	Ramgarh	-	87	134	455	396	4428	17570	22342	17914	
20	Ranchi	1032	152	-	10180	176	21504	211255	211757	190253	
21	Sahebganj	9	579	-	1852	374	3171	45419	48255	45084	
22	SaraikelaKharsawan	-	-	2	19	3	1043	60326	63451	62408	
23	Simdega	-	28	-	242	-	4685	81340	83162	78477	
24	West Singhbhum	-	-	2	32	9	745	85729	142487	141742	
	Total		2604	11864	86197	22421	290832	1378568	1845385	1554553	

Source: <https://data.desagri.gov.in/web/us/classification-of-area-report-web>

Annexure G: Cluster Wise Distribution of Notified Crops

District Names	Cluster No.
Deoghar	Cluster – I
Garhwa, Koderma, East Singhbhum, Lohardaga	Cluster – II
Godda, Bokaro, Latehar, Chatra	Cluster – III
Dumka, Giridih, SeraikelaKharswan	Cluster – IV
Pakur, Ranchi, Simdega,	Cluster – V
Sahebganj, Palamu, Ramgarh, West Singhbhum	Cluster – VI
Gumla, Jamtara, Hazaribagh, Dhanbad	Cluster – VII

Annexure H: Bid Application Cum Technical Bid Format

[On the letterhead of the Bidder]

Date:

From:

[insert name of Bidder]

[insert address of Bidder]

To:

Sub: Bid Application for Implementation of the Birsa - Pradhan Mantri Fasal Bima Yojna/ Restructured Weather Based Crop Insurance Scheme in the State of _____.

Dear Madam/Sir,

With reference to your Tender Documents dated _____, we, [insert name of Bidder], wish to submit our Qualification Bid for the award of the insurance contract(s) for the implementation of the Birsa-Pradhan Mantri Fasal Bima Yojna in your State.

We have examined the Tender Documents and other information made available by the Office of Registrar Cooperative Societies, Jharkhand Ranchi (Bid Inviting Authority). We hereby submit our Bids, which is unconditional and unqualified.

1. We acknowledge that the Bid Inviting Authority or any other person nominated by the Bid Inviting Authority will be relying on the information and documents provided in our Bids for selection of the Eligible Bidders, and we certify that all information provided in the Bid is true and correct. Nothing has been omitted which renders such information misleading and all documents accompanying such bid are true copies of their respective originals.
2. We shall make available to the Bid Inviting Authority any clarification that it may find necessary or require to supplement or authenticate our Bid.
3. We undertake that:
 - a. We satisfy the Qualification Criteria and meet all the requirements as specified in the Tender Documents.
 - b. We have not been black-listed or been declared as ineligible to bid for government sponsored Crop Insurance schemes by the IRDAI,
 - c. We have not failed to maintain the required solvency margin or the solvency ratio required to be maintained under the Insurance Act in the financial year immediately preceding the Bid Due Date;
 - d. We were not found or deemed to be insolvent in accordance with the Insurance Laws on or prior to the Bid Due Date; or
 - e. We have not been de-empanelled by Ministry of Agriculture & Farmer Welfare, Govt. of India for the implementation of a crop insurance scheme, as evidenced by the evaluation of performance of Insurer conducted by the authority prior to the Bid Due Date; or
 - f. Our any contract for the implementation of a government sponsored crop insurance scheme was terminated by any State Government for breach of Terms & Condition of Operational Guidelines in the last 2 years immediately prior to the Bid Due Date,
4. We represent and warrant that:
 - a. We have examined the Tender Documents and have no reservations or objections to the same, including all Addenda, Annexures and Appendices issued by the Bid Inviting Authority.
 - b. We accept the terms of the Insurance Contract and will abide by the same and shall seek no material deviation from or otherwise seek to materially negotiate the terms of the draft main Insurance Contract or the draft Supplementary Insurance Contract, if declared as the Successful Bidder.
 - c. We are registered with the IRDAI to undertake the general insurance (including Crop insurance) business in India and we hold a valid registration for the same as on the date of submission of this

Bid.

- d. We have not and will not undertake any canvassing in any manner to influence or to try to influence the process of selection of the Successful Bidder.
 - e. We undertake that we shall treat all information received from or on behalf of the Bid Inviting Authority as strictly confidential and we shall not use such information for any purpose other than for preparation and submission of this Bid.
 - f. We have satisfied ourselves about all things, matters and information, necessary and required for submitting an informed Bid and performance of our obligations under the Insurance Contract.
 - g. Our Bid shall be valid for a period of 30 days from the last date of bid submission date.
 - h. We undertake that if there is any change in facts or circumstances during the Bidding Process, or if we become subject to disqualification in accordance with the terms of the Tender Documents, we shall inform the Bid Inviting Authority of the same immediately.
 - i. We are submitting with this Letter, the documents that are listed in the checklist set out in the tender document.
 - j. We undertake that if we are selected as the Successful Bidder we shall:
 - i. Sign and return an original copy of the Notification of Award (NOA) to the Bid Inviting Authority within three days of receipt of the NOA, as confirmation of our acceptance of the NOA.
 - ii. Execute the Insurance Contract.
5. Details of Insurance Company:

Name:

Address of the corporate headquarters and its branch office head in the State, if any:

Date of incorporation and/or commencement of business:

Details of individual(s) who will serve as the point of contact/communication for the State Nodal Agency:

Name:

Designation:

Company:

Address:

This Bidding Process, the Tender Documents and the Bid shall be governed by and construed in all respects according to the laws for the time being in force in India.

We submit this Letter accompanying the Qualification Bid under and in accordance with the terms of the Tender Documents.

Dated this day of ,2024

Place

Annexure I: Financial Bid Format

Cluster No	Crop Season	Notified Scheme	District Name	Crop Name	Last Season's Insured Area	Sum Insured (Rs/Ha.)	Premium (%) (P)	Premium (In words)

Note: The bidders need to fill the BoQ which is available along with this RFP at the <https://jharkhandtenders.gov.in/nicgep/app>

The format in the BoQ is simplified and classified as per clusters. The bidders are instructed to fill the BoQ accordingly.

Annexure J: Financial Bid Evaluation Method

Cluster No	Season	Scheme	District	Crop	Last Season's Insured Area X	Sum Insured (Rs/Ha.) Y	Expected total Sum Insured (Rs.) Z	Premium (%) P	Total Gross Premium (Rs.) TP
							=X*Y		= Z*P
							=X*Y		= Z*P
							=X*Y		= Z*P
Gross Total									TP=Sum (1:3)

Note: Sample evaluation sheet has been attached along with the BoQ. The evaluation sheet format has been simplified cluster wise.

Annexure K: Seasonality Discipline

This seasonality discipline is tentative only.

SN	Activity	Kharif	Rabi	Action to be taken by
1	Conduct of SLCCCI meeting to take decision for notification of Crops and areas, adoption of Level of Indemnity and to inform crop wise Scale of Finance etc. for drafting of Tender documents	15th November	1st June	Nodal Department of States/UTs
2	Uploading of requisite information/data on crop insurance Portal and Issuing of tender documents	30th November	15th June	Nodal Department of States/UTs
3	Finalization of Tender and award of work by States/UTs	31st December	15th July	States/UT
4	Digitization of notification and downloading/ issuance of notification from crop insurance Portal for circulation amongst stakeholders	31st January	31st July	By State/UTs and concerned Insurance Companies
5	Awareness/ sensitization/training programs by State Govt. and ICs/IAs	From 15th March	15th September	By State/UTs and concerned Insurance Companies
6	Start of enrolment of farmers for the season (as per crop calendar)	From 1st April	From 1st October	All Stakeholders
7	Cut-off date for existing loanee farmers to submit the written consent for opting out from the Scheme to the concerned bank branches	7 days prior to cut-off date for enrolment under the scheme	7 days prior to cut-off date for enrolment under the scheme	Farmers/Bank
8	Cut-off date for intimation of change of insured crop by the Loanee farmer	2 working days prior to cut-off date for	2 working days prior to cut-off date for debit/collection of premium from farmers	Farmers/Bank
9	Cut-off date for receipt of Applications of farmers/debit of token amount(Rs 1) from farmer's account (Loanee and Non-Loanee) by all stakeholders including banks/CSC/ insurance agent/online enrolment by farmers etc.	Upto last date of enrolment of farmers as notified by States for notified crop(s)	Upto last date of enrolment of farmers as notified by States for notified crop(s) debit/collection of premium from farmers	Banks/CSC/ insurance agent/online enrolment by farmers etc.
11	Declaration of Prevented sowing	Strictly within 15 days from cut-off date for enrolment of farmers. Thereafter this provision cannot be invoked under any circumstances		Banks/Portal
12	Cut-off date for electronic remittance of premium along with consolidated Declarations to respective Insurance Company and uploading of details of individual covered farmers on crop insurance Portal by Bank branches (CBs/ RRBs/Jharkhand State Cooperative Bank/Dhanbad Central Cooperative Bank), followed by SMS to all insured farmers from Portal	Within 15 days of cut-off date for enrolment of farmers/debit of premium for both Loanee and Non- Loanee farmers i		Insurance company and their agents
13	Cut-off date for electronic remittance of farmer premium to Insurance Companies for farmers covered on Voluntary basis by designated insurance Agent(s) and	Within 48 Hours of receipt of application & premium.		Insurance Companies

	uploading of details of individual covered farmers on crop insurance Portal.			
14	Cut-off date for Insurer to accept or reject the farmer's data on Portal	Within 15 days from the cut-off date for uploading of data/information by Banks/CSC/Agent respectively. For Loanee and within 30 days for non-Loanee		Insurance Companies
15	Cut-off date for Insurer to accept the corrected/updated applications	Within 7 days from the date of submission of correction/updation by the Bank/CSC		Insurance Companies
16	Cut-off date for CSCs/Banks/Intermediary to correct/update the paid application intimated by ICs on Crop Insurance Portal	Within 7 days from the date of intimation by ICs		CSCs/Banks/Intermediary
17	Cut-off date for Banks/ICs to hand over insurance acknowledgement receipt along with folio to the insured farmer	Within 7 days from acceptance of proposal by concerned Insurance Company on Portal		Banks/ICs for enrolment through their intermediaries
18	Cutoff date for reporting of excess insured area (if any) to the State Govt. and Gol for verification of genuiness of coverage of Insured Farmers	45 days from the cut-off date for enrolment/debit of premium from farmers		Insurance companies/ State Governments/Gol
19	Cut-off date for processing of applications by ICs and auto approval of application of insured farmers on crop insurance Portal	60 days from the cut-off date for enrolment/debit of premium from farmers		Insurance companies/ crop insurance Portal
20	Cut-off date for raising bills/requisitions with supporting documents for releasing of advance premium subsidy based on 50% of 80% of respective share of Centre/State in corresponding previous season	Before cut-off date of enrolment of farmers		Insurance Companies/GOI/State
21	Release of advance upfront premium subsidy (First Installment) i.e. 50% of 80% of respective share of Centre/State in corresponding previous season	Within 15days of cut-off date of enrolment of farmers	Within 15days of cut-off date of enrolment of farmers	Gol & State Govt./UTs
22	Training and registration of field level workers assigned for conduct of CCEs and reporting of the same on crop insurance Portal through smart phones/CCE Agri App	Upto 15th August* *state may fix e/earlier dates for early Kharif crops	Upto 15th January**state may fix earlier dates for early Rabi crops	Designated Ground Level field Functionaries/ State/District Level Nodal Officer
23	Registration of mobile number of representative of ICs for co-witnessing of CCEs	Upto 31st August**state may fix earlier dates for early Kharif crops	Upto 30th January* *state may fix earlier dates for early Rabi crops	Insurance Companies
24	a) Uploading of tentative schedule/date for conducting CCEs (crop-wise/IU wise) followed by SMS on one day notice through CCEs app. ICs are equally responsible to liaise with district authorities/field workers to ascertain the schedule.	At least 7 days before tentative date for conducting CCEs		Concerned Department of States to incorporate the same in Notification
	b) Confirmation of the CCEs schedule	Via SMS on one day notice through Portal		
25	Timeline for lodging online complaint	Within 2 hours of conduct of CCEs		Insurance

	about defaulting CCEs data	through CCE Co- observation app.		Companies
26	Approval of district wise crop wise Actual yield data and uploading on Portal	Within one month of completion of CCEs from district wise crop wise specific cut off dates notified by States for a notified crop		Insurance Companies/ flagged on Portal
27	Cut-off date for intimation/ reconciliation/ clarification of any deficiency in Actual Yield data	Within 7 days from the date of uploading CCE Data from State Department, if any.		Insurance Companies/ flagged on Portal
28	Cut-off date for resolution by State Govt. on clarification sought by ICs/ flagged on Portal	Within 7 days of clarification sought by ICs/ flagged on Portal	Within 7 days of clarification sought by ICs/ flagged on Portal	State Govt.
29	Cut-off date for raising bills/requisitions with supporting documents for releasing of 2nd Installment of premium subsidy based on business statistics finalized on Portal/auto approval.	Within 15 days of auto approval of business statistics finalized on portal.	Within 15 days of auto approval of business statistics finalized on portal.	Insurance Company
30	Release of 2nd installment of Govt. subsidy	Within 15 days of receiving requisition from ICs based on business statistics finalized on portal.	Within 15 days of receiving requisition from ICs based on business statistics finalized on portal.	GOI/States
31	Auto approval of yield data	Within one week from receipt of yield data /reply to clarification sought by ICs to State Govt.		Portal/ Insurance Companies
32	Sharing of detailed information of claims with bank branches & other Stakeholders from crop insurance Portal	Within 7 days of approval of claims by ICS		Insurance Companies
33	Timelines for Payment of claims	Within 2 weeks from calculation/auto approval of claims irrespective of whether ICs have raised the bill of 2nd Instalment of premium subsidy or not		Insurance Companies
34	Payment of final government subsidy	On finalization of business statistics on portal after completion of approval/reconciliation for the season on portal		GOI/States
35	Reconciliation of claim amount by concerned bank branches for Loanee farmers disbursed either through Banks or directly to beneficiary accounts/ DBT In case of Non Loanee, reconciliation of claims, if required, to be done by enrolling agencies in consultation with concerned bank/State Govt.	Within a week after receipt of claims		Banks/Farmers/State Govt.

Annexure L: Self Certification by Bidder

Self-Certification by Bidder

To,

The Registrar,
Cooperative Societies
Ranchi, Jharkhand

In response to the RFP Ref. No. _____ dated _____ for selection of insurance companies as implementing agency for implementation of Birsa - Pradhan Mantri Fasal Bima Yojana for the season kharif 2024, Rabi 2024-25, Kharif 2025 and Rabi 2025-26, as an Owner/Partner/ Director/Auth. Signatory of _____.

I/ We hereby declare that presently our Company/firm _____, at the time of bidding, :- possess the necessary professional, technical, financial and managerial resources and competence required by the Bidding Document issued by the Procuring Entity; is having unblemished record and is not declared ineligible for corrupt & fraudulent practices either indefinitely or for a particular period of time by any State/ Central government/ PSU/ UT; does not have any previous transgressions with any entity in India or any other country during the last six years; does not have any debarment by any other procuring entity; is not insolvent in receivership, bankrupt or being wound up, not have its affairs administered by a court or a judicial officer, not have its business activities suspended and is not the subject of legal proceedings for any of the foregoing reasons; does not have, and our directors and officers not have been convicted of any criminal offence related to their professional conduct or the making of false statements or misrepresentations as to their qualifications to enter into a procurement contract within a period of six years preceding the commencement of the procurement process, or not have been otherwise disqualified pursuant to debarment proceedings; does not have a conflict of interest as mentioned in the bidding document which materially affects the fair competition; will comply with the code of integrity as specified in the bidding document.

If this declaration is found to be incorrect then without prejudice to any other action that may be taken as per the provisions of the applicable Act/Rules/Instructions issued by Govt of Jharkhand, my/ our security may be forfeited in full and our bid, to the extent accepted, may be cancelled.

Thanking you,

Name of the Bidder: -
Authorized Signatory: -

Seal of the Organization: -

Date:
Place:

Annexure M: Bidder's Authorization Certificate

Bidder's Authorization Certificate

To
The Registrar,
Cooperative Societies
Ranchi, Jharkhand

I/We {Name/ Designation} hereby declare/ certify that {Name/ Designation} is hereby authorized to sign relevant documents on behalf of the company/ firm in dealing with RFQ reference No. _____ dated. _____ He/ She is also authorized to attend meetings & submit technical & commercial information/ clarifications as may be required by you in the course of processing the Bid. For the purpose of validation, his/ her verified signatures are as under. A copy of the Power of Attorney /Board's resolution authorizing the above said person is enclosed.

Attached:

Copy of Power of Attorney / Board's Resolution

Thanking you,

Name of the Bidder: -

Verified Signature of the

Seal of the Organization: -

Authorized Signatory: -

Date:

Place:

Annexure N: Financial Bid Cover Letter

Financial Bid Cover Letter

Cover Letter {To Be Submitted By The Bidder On His Letter Head}

To

Reference: RFPNo. : Dated: _

Dear Sir,

We, the undersigned bidder, having read & examined in detail, the Bidding Document, the receipt of which is hereby duly acknowledged, I/ we, the undersigned, offer to supply/ work as mentioned in the Scope of the work, Technical specifications, Service Level Standards & in conformity with the said bidding document for the same.

Our Company is empaneled implementation agency by Gol for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY)

I / We undertake that the prices are in conformity with the specifications prescribed.

I / We undertake, if our bid is accepted, to deliver the services in accordance with the delivery schedule specified in the bidding documents.

I/ We hereby declare that in case the contract is awarded to us, we shall submit the performance security deposit as prescribed in the bidding document.

I / We agree to abide by this bid for a period of six months after the date of opening of financial bids and it shall remain binding upon us and may be accepted at any time before the expiry of that period.

Until a formal contract is prepared and executed, this bid/bids, together with your written acceptance thereof and your notification of award shall constitute a binding Contract between us.

I/ We hereby declare that our bid/bids is/are made in good faith, without collusion or fraud and the information contained in the bid is true and correct to the best of our knowledge and belief.

We understand that you are not bound to accept the lowest or any bid you may receive.

We agree to all the terms & conditions as mentioned in the bidding document and submit that we have not submitted any deviations in this regard.

Date:

Authorized Signatory Name:

Designation: