

Government of Andhra Pradesh Department of Agriculture



Tender Document for Selection of an Insurance Company to provide Additional Insurance Risk Protection Layer under Pradhan Mantri Fasal Bima Yojana (PMFBY) Yield Based - 2024-25

Bid issuing Authority:
The Director of Agriculture,
Government of Andhra Pradesh,
IHC Corporate, Mangalagiri,
Guntur District.

Tender Notice for selection of an insurance company to provide an additional risk protection layer of Rs.500 Cr to the Government of Andhra Pradesh under Pradhan Mantri Fasal Bima Yojana (PMFBY) – Yield Based during 2024-25.

<<>>

The Department of Agriculture, Government of Andhra Pradesh, hereby invites bids from eligible General Insurance Companies (as listed) to provide an additional insurance risk protection layer under the Pradhan Mantri Fasal Bima Yojana (PMFBY) – Yield Based for 2024-25. This supplementary coverage aims to enhance the risk protection outlined in the base policy, as specified in Notification G.O.MS. NO.80, A&C Department, Dt 04-09-2024 issued for implementation of PMFBY using the Alternative Risk Model (ARM) 60:130 (Cup & Cap). The additional protection will be implemented across 9 clusters, covering 26 Districts, during 2024-25 (Kharif 2024 & Rabi 2024-25).

The following General Insurance Companies (that have been empaneled by the Ministry of Agriculture and Farmers' Welfare, Government of India, for the implementation of PMFBY) are **pre-qualified to participate** in the bidding process.

SI No	Name of the Insurance Company	SI No	Name of the Insurance Company
1	AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED	11	IFFCO TOKIO GENERAL INSURANCE CO. LTD.
2	NEW INDIA ASSURANCE COMPANY LIMITED	12	KSHEMA GENERAL INSURANCE LIMITED
3	NATIONAL INSURANCE COMPANY LIMITED	13	RELIANCE GENERAL INSURANCE CO. LTD.
4	ORIENTAL INSURANCE COMPANY LIMITED	14	ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED
5	UNITED INDIA INSURANCE COMPANY LIMITED	15	SBI GENERAL INSURANCE CO. LTD
6	BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD	16	SHRIRAM GENERAL INSURANCE CO. LTD.
7	CHOLAMANDALAM MS GENERAL INSURANCE CO. LIMITED	17	TATA AIG GENERAL INSURANCE CO. LTD.
8	FUTURE GENERALI INDIA INSURANCE CO. LTD.	18	UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD.
9	HDFC ERGO GENERAL INSURANCE CO. LTD.	19	GO DIGIT GENERAL INSURANCE LIMITED
10	ICICI LOMBARD GENERAL INSURANCE CO. LTD.	20	RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED,

The above ICs need to get enrolled on <https://www.apecurement.gov.in/> portal in order to download the tender document so as to participate in the bidding process. Bidders can also obtain the Tender Document from the Department of Agriculture Official website <https://www.apagrisnet.gov.in/>.

For any clarification kindly contact

Dy Director, (Crop Insurance)

O/o. The Commissioner & Director of Agriculture,

Andhra Pradesh, IHC Corporate, Mangalagiri,

Guntur District, AP. Email: cropinsurance.ap@gmail.com

Phone: +918331056037, 39, 40

Table of Contents

S. No.	Contents	Page No.
1	Bid Schedule	4
2	Disclaimer	5
3	Section - I: Introduction	6
	3.1 Base Policy	7
	3.2 Type of Product	7
	3.3 Period of Contract	7
	3.4 Coverage Limit	8
	3.5 Premium Rates	8
	3.6 Technical Specifications	9
	3.7 System of Payment	9
	3.8 Taxes, Duties & Levies	10
	3.9 Goods & Service Tax	10
	3.10 Claim Liability & Settlement Procedure	10
	3.11 Roles and Responsibilities	11
	3.12 Penal Provision	12
4	Section - II: Description of Bidding Process	13
5	Section - III: Instructions to Bidders	15
6	Section - IV: Eligibility of Bidders	21
7	Section - V: Preparation and Submission of Bids	22
8	Section - VI: Bid Opening & Evaluation	25
9	Section - VII: Work Order & Execution of Agreement	29
10	Section - VIII: Bid Submission Checklist	30
11	Annexure - A: Bid Application cum Technical Bid Format	31
12	Annexure - B: Financial Bid Format	34
13	Annexure - C: Cluster Wise Implementing Agencies	35
14	Annexure - D: Dist/Crop Wise Sum Insured, Indemnity Levels and Applicable Premium Rates For 2024-25 & 25-26	36
15	Annexure - E: Seasonality Discipline	45

Bid Schedule

Scheme Name	Pradhan Mantri Fasal Bima Yojana (PMFBY) – Yield Based
Insurance Type	Top-Up/Layer/Tailormade Insurance Policy
Tender Reference No	AGC02-21021/6/2024-2509225
Bid Inviting Authority	Director of Agriculture, Andhra Pradesh
Bid Submission Mode	Online (https://www.apecurement.gov.in/index.html)
Date of Issue of Tender Document	01-10-2024
Eligibility criteria for participation	General Insurance Companies that have been empanelled by the Govt of India, Ministry of Agriculture & Farmers Welfare, New Delhi (As per the list provided above)
Date & time for Pre-Bid Meeting	07-10-2024 at 4 PM
Pre-Bid Meeting Venue	Address: Through Webex (link will be communicated one day in advance)
Last Date for receiving bid Queries	10-10-2024 at 4 PM
Last date and time for submission of Financial Bid	14-10-2024 at 3 PM
Financial Bid submission format	Online (https://www.apecurement.gov.in/index.html)
Date and time of Technical Bid opening	14-10-2024 at 3.30 PM
Venue, Date & Time of opening financial Bids	14-10-2024 at 4 PM After evaluation of technical bid through AP e-procurement account of Agriculture Department. Office of the Commissioner & Director of Agriculture, Andhra Pradesh, Ground floor, IHC Corporate, Mangalagiri, Guntur Dist
Contact person for all queries	Sri D. Venugopal, Dy Director (Crop Ins) Office of Commissioner & Director of Agriculture, AP, IHC Corporate, Mangalagiri, Guntur District 8331056037, 39, 40
Email ID for all queries	cropinsurance.ap@gmail.com
Address for communication	The Director of Agriculture, Govt of Andhra Pradesh, Andhra Pradesh, Ground floor, IHC Corporate, Mangalagiri, Guntur Dist
Addendum/Corrigendum	Will be uploaded on https://www.apecurement.gov.in/index.html as and when such addendums /corrigendum are issued

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 and conditions set out in this Tender Document and any other terms and conditions subject to which such information is provided.

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 Additional Insurance Risk Protection for risk beyond the ARM 60:130 model of Pradhan Mantri Fasal Bima Yojana (PMFBY) in the State without assigning any reasons what so ever. The Bid Inviting Authority reserves the absolute right, at its sole discretion and without prejudice to any other right or remedy available under the terms and conditions of the tender document or by law, to cancel the tender at any time without assign any reasons thereof.

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 decision of the Govt of Andhra Pradesh will be final and binding in all situations to all stake holders.

Bid conditions have been made available in the Tender Document.

Section – I

Introduction

The Pradhan Mantri Fasal Bima Yojana (PMFBY) is the flagship crop insurance scheme launched by Govt. of India in 2016 as per the operational guidelines and instructions issued by the DAC&FW, GoI from time to time. All instructions issued by the DAC&FW, GoI, and Govt of Andhra Pradesh will become applicable during the tender period.

For the implementation of the PMFBY Yield-Based Crop Insurance Scheme during 2024-25 and 2025-26, the State has issued online tenders (Tender Ref No. AGC02-21025/6/2024) in May 2024. These tenders were offered to 19 General Insurance Companies empaneled by the Government of India. Interested companies have submitted bids for 9 clusters, based on three models outlined in the tender document.

After a thorough evaluation, the State selected the Alternative Risk Management (ARM) model 60:130 (Cup & Cap) for PMFBY implementation during the tender period and issued Notification G.O.MS. NO.80, A&C Department, Dt 04-09-2024. Under this structured risk-sharing model, the Government of India (GoI) equally contributes to claims exceeding 130%, with the claim ratio determined at the season/cluster level.

For Kharif 2024, all farmers cultivating notified crops in notified areas will be covered automatically, based on data from the e-panta (formerly e-crop) system, following e-KYC verification. There is no separate enrollment process, as e-panta data will be transmitted directly to the National Crop Insurance Portal (NCIP).

Starting from Rabi 2024-25, the scheme will transition to a voluntary basis for farmers, in accordance with the PMFBY Operational Guidelines.

The Department of Agriculture, Government of Andhra Pradesh, is now inviting bids to provide an additional insurance layer to cover losses of the State from severe events, for the loss ratio beyond 130% of the Gross Premium under each cluster.

The aggregate of the loss beyond 130% shall be calculated across all clusters in the State for the Kharif 2024 season, followed by Rabi 2024-25. The liability of the Insurance Company (IC) selected for this top-up insurance will cease either when claim payments reach Rs. 500 Cr (or) upon the completion of the Rabi 2024-25 season, whichever comes first.

The State Government will select one Insurance Company for entire State through competitive bidding to provide coverage for 50% of the State's share of claim liability payable for claims beyond 130%.

3.1. Base Policy overview:

The Notification issued vide G.O.MS. NO.80, dated 04-09-2024, governs the implementation of the Pradhan Mantri Fasal Bima Yojana (PMFBY) for the years 2024-25 and 2025-26 considered as the Base Policy. Base policy outlines the standard terms, conditions, coverage parameters, and exclusions in accordance with PMFBY guidelines. It serves as the primary risk transfer mechanism, covering insured crops against specified perils under the ARM 60:130 (Cup & Cap) model.

For Kharif 2024, enrollment is universal and free, while for Rabi 2024-25, Kharif 2025, and Rabi 2025-26, the enrollment is voluntary. The Base Policy terms are binding, structured in line with statutory notifications from the State Government, ensuring adherence to all stipulated provisions, including premium rates, risk coverages, and claim settlement processes.

3.2. Type of Product:

a. Required Top-Up/Additional Layer/Tailored Insurance Product:

The required insurance product is a Top-Up or Additional Layer designed to extend the coverage limits of the Base Policy. This tailored product aims to provide enhanced financial security by covering risks that exceed the limits set under the Base Policy. The structure of this product must align with the requirements of the PMFBY as implemented in the State.

b. Base Policy/Scheme Implementation:

The base policy/scheme is being implemented with no-frills, meaning that no add-on covers or optional extensions are included. The scheme follows the Alternative Risk Management (ARM) 60:130 model, wherein the risk coverage is structured to protect the insured crop within these specific thresholds. Under this model, all claims are settled strictly based on the final yield estimates derived from Crop Cutting Experiments (CCEs), ensuring an objective and transparent process.

3.3. Period of Contract:

The contract between the Bid Inviting Authority and the selected bidder will be for a period of 1 year, covering the 2024-25 (Kharif 24 & Rabi 24-25). The period of Contract between Bid Inviting Authority and the selected Bidder shall be for 1 year i.e., for 2024-25; Year will be considered as a whole for calculation of claim.

On mutually agreed terms, this contract may be extended for another 1 year i.e., for 2025-2026 (Kharif 2025 & Rabi 2025-26).

However, the contract period does not absolve the selected bidder/insurance company from fulfilling any obligations, duties, or responsibilities until all eligible claims are fully settled with the State Government.

3.4. Coverage Limit:

a. Total Sum Insured:

The total sum insured for the year 2024-25 (Kharif and Rabi), is Rs. 500 Crores. This represents the maximum liability under the insurance contract for the specified period.

b. Coverage Limits and State Liability:

The coverage is structured to limit the State's liability, which is 50% of claims for any losses exceeding 130% of the Gross Premium under the base policy/scheme at the cluster and season level. Claims that fall beyond the threshold of 130% at season and cluster levels, for the State share of liability (50%) with an overall cap on the sum insured is **Rs.500 Crores**.

Statement – I
PMFBY- Yield Based (60-130)
Details of Estimated coverage and additional cover (indicative) – Rs in Cr

Season	Estimated Gross premium	Claim Threshold of 130% payable by IC	50% State Liability for which, additional insurance coverage now sought
Kharif 24 (Universal, Free ins)	421	547	Rs.500 Cr (*)
Rabi 24-25 (Voluntary basis)	250	325	
	671	872	

(*) The additional insurance coverage is not season specific.

3.5. Premium Rate:

- The Actuarial Premium Rate (APR) must be quoted by the Insurance Company at State Level.
- The quoted prices shall remain firm throughout the contract duration, with no allowance for price adjustments.
- The APR quoted should be exclusive of GST at the applicable rate will be paid by the State.
- In case GoI also wants to procure the same cover for protection of their share of claim liability, the same rates as quoted for the State share of liability shall also be applicable to the GoI share of claim liability. Premium for the same shall be paid by the GoI and discretion to opt for the Insurance cover for GoI share of liability shall be of GoI.
- District-crop/season wise list L1 premium rates under 60-130 model applicable for 2024-25 & 25-26 are given in **Annexure-D**.

3.6. Technical Specifications:

Section	Details
Introduction	The State Government of Andhra Pradesh is implementing PMFBY under 60-130 ARM hence invites quotations from empanelled insurance companies to provide an additional protection of layer beyond 130% of Gross Premium under each cluster for the years 2024-25 (Kharif and Rabi)
Coverage	- As per the Notification issued by the State under PMFBY - Risk Cover: Claims beyond 130% of Gross Premium - Seasons: Kharif & Rabi
Clusters	The State is divided into 9 clusters for the purpose of insurance coverage under PMFBY
Claim settlement	Shall be made directly to the Department through Online transfer.
Premium Rate	The premium rate will be determined at the State level
Insurance Period	1 year (Kharif & Rabi; 2024-25)
Sum Insured	- Total Sum Insured: INR 500 Crores State shall start by calculating the loss ratio for each cluster and aggregating any excess over 130% across all clusters in the State for Kharif 2024, followed by Rabi 2024-25. The liability of the Insurance Company (IC) selected for top-up insurance shall cease either when the claim payments reach Rs. 500 crore or upon completion of Rabi 2024-25, whichever comes first.

3.7. System of Payment:

- a. Unless mutually agreed otherwise, payment for the premium will be made upon submission of a valid invoice.
- b. The total premium amount, inclusive of GST, will be paid by the Department of Agriculture.
- c. In case of any excess payment, whether due to error or other reasons, the bidder shall refund the excess amount received beyond the premium payable as per the Work Order (WO).
- d. GST at the applicable rate will be borne by the State.

3.8. Taxes, Duties & Levies:

- a. **The quoted prices shall be exclusive of all applicable taxes, duties, and levies.**
- b. The applicable rates of taxes, duties, and levies shall be clearly mentioned separately in the offer.
- c. The gross price, however, shall include of all applicable taxes, duties, and levies.

3.9. Goods & Service Tax:

- a. The quoted prices shall be exclusive of GST. The applicable GST rate must be specified separately in the offer.
- b. GST will be charged in addition to the quoted prices and will be payable by the State as per the prevailing law at the time of invoicing.
- c. The bidder is responsible for complying with GST regulations and timely payment. The State Government will not be liable for any penalties or interest due to non-compliance by the bidder.

3.10.Claim Liability & Settlement Procedure:

- a. Claims arising under this contract that are deemed acceptable as per the operational guidelines/notification, shall be settled in accordance with the ARM model of 60:130 (Cup & Cap).
- b. State shall start by calculating the loss ratio for each cluster and aggregating any excess over 130% across all clusters in the State for Kharif 2024, followed by Rabi 2024-25.
- c. The liability of the Insurance Company (IC) selected for top-up insurance shall cease either when the claim payments reach Rs. 500 crore or upon completion of Rabi 2024-25, whichever comes first.
- d. The final claim calculation will be conducted by the Department on season basis strictly in accordance with the procedures outlined in the operational guidelines of PMFBY and shall be considered final and binding on the Insurance Company.
- e. To ensure transparency, Insurance Unit wise AY and TY will be uploaded and Post validation of claim can also be done through digi-claim module of the NCIP after taking necessary permissions from the GOI.
- f. The Insurance Company must settle the claim directly with the Department within 15 days of receiving such intimation during or after the period of insurance.

- g. Failure to comply with the settlement timeline shall attract an 18% simple interest per annum on the claims payable. Additionally, such failure may result in the blacklisting of the Insurance Company from participating in future tenders in the State. The Department also reserves the right to pursue legal remedies to recover any outstanding amounts or to enforce the terms of the contract, including but not limited to, filing claims in a court of competent jurisdiction.
- h. Nevertheless, the contract/ insurance period shall not relieve the selected bidder/insurance company from any obligation, duty or responsibility of the contract and till the eligible claims are paid to the State Govt.

3.11.Roles and Responsibilities:

3.11.1. Central Government:

- a. The Central Government will equally share with the State Government any claim liability arising when the claim ratio exceeds 130%.
- b. The sharing of claim liabilities between the Insurance Company and the Government (GoI and State Government equally) will be conducted at the cluster level and season level.

3.11.2. State Government:

- a. The State Government shall release the all-inclusive premium payment before the commencement of insurance coverage.
- b. The State Government will conduct the final calculation of claims in strict accordance with the operational guidelines of PMFBY, ensuring accuracy and adherence to the ARM model of 60:130 (Cup & Cap) for the State's share of liability (50%) for claims beyond 130%.
- c. The State Government is responsible for notifying the Insurance Company if claims in any cluster during any season exceed the 130% threshold during the insurance period along with the details of calculations made.

3.11.3. Insurance Company:

- a. The Insurance Company shall settle all claims directly to the Department within 15 days of receiving intimation of claims in the clusters that exceed the 130% threshold of Gross premium.
- b. The Insurance Company must comply with the ARM model of 60:130 (Cup & Cap) for the State's share of liability (50%) for claims exceeding 130% and adhere to the final claim calculations provided by the Department.

- c. The Insurance Company is required to process and settle claims promptly, in accordance with the settlement timelines specified in the contract.
- d. The Insurance Company must comply with all operational guidelines, notifications, and instructions issued by the Department.
- e. The Insurance Company shall fully cooperate to ensure the effective and efficient implementation of the insurance policy.

3.12.Penal Provision:

Selected Insurance Company have to follow the terms & conditions of the tender document and instructions issued by the Government from time to time. Non adherence of the guidelines and cut-off dates shall attract penalty as envisaged in the Tender/Agreement/Operational Guidelines.

Section – II

Description of Bidding Process

4.1. 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

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

- a. 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.
- b. 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.
 - (i). The bidder shall comply with the all the terms and condition of this tender document unconditionally.
 - (ii). The Bids must be valid for a period of not less than 45 days from the Bid Due Date (excluding the Bid Due Date).
 - (iii). 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.
 - (iv). Only those Bidders that are in agreement 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.

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.

- (v). 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.
- (vi). 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.
- (vii). 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.
- (viii). 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 it 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.
- (ix). Bidders are required to quote the State level Actuarial Premium Rates for providing the Insurance Cover in their Financial Bids.
- (x). 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.
- (xi). 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 policy.
- (xii). The premium quoted by the Bidders shall be binding on the insurers for the entire term of insurance contract and the bidders will not be allowed to revive their financial bids anytime during the contract period.

<<>>

Section – III

Instructions to Bidders

- 5.1. EMD is not applicable. The e-procurement platform charges @ Rs.29500/- (Rs.25000 + GST 4500/-) to be borne by the bidder.
- 5.2. The Tender Documents consist of the documents listed in the table of contents.
- 5.3. 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.
- 5.4. 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.

5.5. Taxes, Duties & Levies:

- a. The bidder shall be responsible for the payment of all taxes, duties, and levies imposed by the Central and State Governments or any other authorities as applicable at the time of submission of the bid and during the contract period.
- b. Any increase in these taxes, duties, and levies during the contract period shall be borne by the bidder.

5.6. Anti-Profitteering:

The bidder shall ensure compliance with the anti-profitteering provisions under the Goods and Services Tax (GST) law. Any reduction in the rate of tax or benefit of input tax credit must be passed on to the State by way of a commensurate reduction in prices. The bidder shall not retain any additional profit arising from such reductions. In the event of non-compliance, the State reserves the right to take appropriate legal action, including recovery of the excess amount charged.

5.7. Right to Negotiation:

The Bid Inviting Authority reserves the right to negotiate with the lowest evaluated bidder (L1) or other bidders as deemed suitable, to secure the most favorable terms for the State Government and shall be conducted in good faith with confidentiality. The Authority is not obligated to award the contract based solely on negotiation outcomes and may explore other options if satisfactory terms are not reached.

5.8. Language:

Offer submitted by the Tenderer and all correspondence and documents relating to the offer exchanged between the Tenderer and the Purchaser shall be written in the English

Language. Any printed literature furnished by the bidder may be written in another language so long as it is accompanied by a duly signed English translation in which case, for the purposes of interpretation of the offer, the English translation shall govern.

5.9. Legal Jurisdiction & Governing Law:

- a. This Contract shall be governed by and construed in accordance with the laws of India and Andhra Pradesh. Any dispute arising out of or in connection with this Contract shall be subject to the exclusive jurisdiction of the courts located in Guntur, Andhra Pradesh, India.

5.10.Risk Purchase:

- a. In the event that the Insurance Company fails to fulfill any of its obligations under this agreement—whether it be timely claim settlement, adherence to policy terms and conditions, or any other breach of contract—the State Government of Andhra Pradesh reserves the right to terminate the contract after providing a 30-day notice period.
- b. Upon termination, the State Government may procure the required insurance services from an alternative source/open source as the State deems fit (hereinafter referred to as the “Risk Purchase”), and any additional costs incurred due to such procurement shall be borne by the defaulting Insurance Company.
- c. In such case, the Insurance Company shall be liable to pay the entire contract amount of Rs.500 Cr plus any additional expenses incurred as a result of the Risk Purchase, including but not limited to the difference in premium rates and any other associated costs. The State Government may recover these amounts from any payments due to the IC under this or any of their contract or by any other means available under law.
- d. This Risk Purchase Clause shall not absolve the Insurance Company from its obligations and liabilities under this agreement or from any claims for damages or compensation that the State Government may have against the Insurance Company due to its breach of contract.
- e. The decision of the State Government regarding the necessity and extent of the Risk Purchase and the amount recoverable from the Insurance Company shall be final and binding.

5.11.Change of Order:

The Bid Inviting Authority reserves the right to make changes to the scope of work, quantities, specifications, or delivery schedules under the contract. Any such changes will be communicated in writing to the Insurance Company, and the Insurance Company shall carry out the changes as directed. If the changes result in an increase or

decrease in the cost, the contract price may be adjusted accordingly, subject to mutual agreement between the parties. Any adjustment to the contract terms must be documented in writing and signed by both parties. Failure to agree on an adjustment shall not excuse the Insurance Company from proceeding with the change as instructed.

5.12.Contract Amendment Clause:

Any amendments or modifications to this contract must be made in writing and signed by authorized representatives of both parties. No amendment shall be effective unless it is in writing and expressly states that it is an amendment to this contract. All amendments will become an integral part of the contract and shall have the same force and effect as the original contract. The terms and conditions of this contract shall remain in full force and effect, except as amended by such written agreement. Any verbal or informal agreements or understandings that are not documented in this manner shall not be binding.

5.13.Subcontract:

The Insurance Company shall NOT assign, in whole or in part, its obligations to perform under the Contract, except with the Purchaser's prior written consent, nevertheless this shall not relieve the Insurance Company from its obligation.

5.14. Force Majeure:

- a. The Bidder shall not be liable for termination for default if, and to the extent that, delays in performance or other failures to perform its obligations under the Contract are the result of an event of Force Majeure.
- b. For the purposes of this clause, "Force Majeure" refers to an event beyond the control of the Bidder, not involving the Bidder's fault or negligence, and not foreseeable. Such events may include, but are not limited to, acts of the Department of Agriculture in its sovereign capacity, wars, revolutions, fires, floods, epidemics, quarantine restrictions, and freight embargoes.
- c. If a Force Majeure situation arises, the Bidder shall promptly notify the Department of Agriculture in writing of such condition and its cause. Unless otherwise directed by the Department of Agriculture in writing, the Bidder shall continue to perform its obligations under the Contract as far as is reasonably practical and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.
- d. The Bidder shall provide a certificate from the relevant authority, such as the Railway/Port Authority, Chamber of Commerce, or a Government/Quasi-Government body, to support the declaration of Force Majeure. If such a certificate is not available, a certificate signed by the Company Secretary and one Director of the Bidder shall be provided. The Bidder must also notify the Department of Agriculture upon the cessation of the Force Majeure event,

accompanied by a supporting certificate.

- e. In the event that the Force Majeure event persists for a continuous period of three months, both parties shall consult with each other to determine whether the Contract should continue or be terminated.

5.15.Right to Terminate the Process:

The Bid Inviting Authority reserves the right to terminate the tender or procurement process at any stage without assigning any reason or incurring any liability. This includes the right to reject any or all bids, withdraw the tender, or cancel the process entirely. Such termination shall be at the sole discretion of the Authority and may occur before or after the evaluation of bids. In the event of termination, the Bid Inviting Authority shall not be obligated to compensate any bidder for any costs or expenses incurred in connection with the preparation and submission of their bids.

5.16.Completeness of Response:

Bidders must submit complete and comprehensive responses as specified in the tender documents. Incomplete submissions may result in disqualification. The Bid Inviting Authority reserves the right to seek clarifications but is not obligated to do so. It is the bidder's responsibility to ensure their submission meets all tender requirements.

5.17.Rejection of Bids:

The Bid Inviting Authority reserves the right to reject any or all bids at its sole discretion without assigning any reason. Bids may be rejected for reasons including, but not limited to, non-compliance with the tender requirements, submission of incomplete or misleading information, failure to meet the eligibility criteria, or if the bid is deemed not to be in the best interest of the State Government. The Authority is under no obligation to inform the bidder of the grounds for rejection. Any costs incurred by the bidder in the preparation and submission of their bid are the sole responsibility of the bidder and shall not be reimbursed by the Authority.

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.

5.18.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 what so ever 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 5years from the date that such finding.

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

5.18.1. Corrupt practice means:

- a. Offering, giving, receiving or soliciting, directly 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 a rising 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 deemed to constitute influencing the actions of a Person connected with the Bidding Process; or
- b. 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.
- c. 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.
- d. 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.

5.18.2. 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 GoI, 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.

5.19 : Conflict of Interest:

PMFBY and the Additional Layer of Insurance shall operate independently and be treated as separate, exclusive contracts. In the event the Successful Bidder is also the Implementing Agency for PMFBY in the designated clusters, it shall not affect/influence or create a conflict or dispute between PMFBY and the Additional Layer of Insurance. Any disputes arising from these contracts shall be addressed independently, with no bearing on each other unless explicitly stated by the DOA. The decision of the DOA will be final and binding in this regard. If a conflict or dispute arises in connection with this Contract, both parties shall first seek to resolve it amicably through mutual consultation.

Section – IV

Eligibility of Bidders

6.1. Qualification Criteria:

The following General Insurance Companies that have been empanelled by the Ministry of Agriculture and Farmers' Welfare, Government of India, for the implementation of PMFBY are pre-qualified to participate in this process and to submit a Bid for award of the Contract for implementation of the scheme.

The following General Insurance Companies are only pre-qualified for participation.

SI No	Name of the Insurance Company	SI No	Name of the Insurance Company
1	AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED	11	IFFCO TOKIO GENERAL INSURANCE CO. LTD.
2	NEW INDIA ASSURANCE COMPANY LIMITED	12	KSHEMA GENERAL INSURANCE LIMITED
3	NATIONAL INSURANCE COMPANY LIMITED	13	RELIANCE GENERAL INSURANCE CO. LTD.
4	ORIENTAL INSURANCE COMPANY LIMITED	14	ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED
5	UNITED INDIA INSURANCE COMPANY LIMITED	15	SBI GENERAL INSURANCE CO. LTD
6	BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD	16	SHRIRAM GENERAL INSURANCE CO. LTD.
7	CHOLAMANDALAM MS GENERAL INSURANCE CO. LIMITED	17	TATA AIG GENERAL INSURANCE CO. LTD.
8	FUTURE GENERALI INDIA INSURANCE CO. LTD.	18	UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD.
9	HDFC ERGO GENERAL INSURANCE CO. LTD.	19	GO DIGIT GENERAL INSURANCE LIMITED
10	ICICI LOMBARD GENERAL INSURANCE CO. LTD.	20	RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED,

Section – V

Preparation and Submission of Bids

7.1. Cost of Bidding:

- a. The Bidder shall bear all costs what so ever 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.
- b. The Bid Inviting Authority shall not be responsible or liable for any costs, regardless of the outcome of the Bidding Process.
- c. Additionally, all charges & costs for online e-tendering, including portal transaction fees of Rs.29500/- (Rs. 25,000/- + Rs.4500/- towards GST) shall be borne by the Bidders, and no refunds shall be provided.

7.2. 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 only.

7.3. Validity of Bids:

- a. Each Bid shall remain valid for a period of 45 days from the Bid Due Date (excluding the Bid Due Date).
- b. 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.

7.4. Number of Bids:

For entire State, the bidder needs to submit a single Bid.

7.5. Bid Submission:

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

7.5.1. Technical Bid:

- a. Certified copy of the Latest registration/renewal License issued by IRDAI
- b. Bid application letter in the prescribed format, along with an

undertaking for unconditional acceptance of the tender terms, and a declaration of not being ineligible, insolvent, de-empaneled, or expelled from implementing the scheme, as per Annexure-A.

7.5.2. Financial Bid:

- a. The Bidder shall directly upload financial quote as its Financial Bid in the format set out in Annexure-B and/ or as per the online bid submission format 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 the Premium Rate for providing aggregate insurance coverage of ₹500 Crores to the State, covering 50% of the liability occurring beyond 130%, as determined at the Season and Cluster levels, as per Annexure B.
- c. The Bidders are required to quote Actuarial Premium Rate for providing the Insurance which shall be inclusive of all costs.
- d. Premium quoted should be in percentage terms up to two decimal places.

7.6. Signing of Bid:

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

7.7. 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 <https://www.apecprocurement.gov.in/index.html> The documents submitted in this portal must be digitally signed and the documents should meet the specified file format stipulated in the guideline of e-Procurement 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.

7.8. 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 maybe substituted or withdrawn after the specified time on the Bid Due Date.

Section – VI

Bid Opening & Evaluation

8.1. 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 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.
- g. Any information contained in a Bid will not in any manner be construed as binding on the Bid Inviting Authority, its agents, successors or assigns; but will be binding on the Bidder, in the event that the Insurance Contract is subsequently awarded to it on the basis of such information.

8.2. Evaluation of Bids and Qualification of Bidders:

8.2.1. 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.

- a. Not complete in all respects; or
- b. Not duly signed by the authorized signatory of the Bidder; or
- c. Not in the prescribed formats; or
- d. 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.

8.2.2. 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 Bids found to have below mentioned errors/omission, then such Bid will be deemed to be substantially non-responsive.

- a. Not complete in all respects; or

- b. Not duly signed by the authorized signatory of the Bidder; or
- c. Not in the prescribed format; or
- d. Non-uploading of excel sheet containing the premium quoted upto 2 decimal points.
- e. To contain any material deviations or reservations, (a material deviation or reservation shall have the meaning as cribbed to it in clauses above).
- f. 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.
- g. Once the Financial Bids of the Qualified Bidders have been opened and evaluated for substantial responsiveness:
- h. 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.
- i. 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.
- j. 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:
 - i. If there is a discrepancy between words and figures in any or all of the premiums quoted, then the amount in words shall prevail.
 - ii. The Bid Inviting Authority shall calculate the Premium Rate on the basis of rates quoted by the qualified bidders for the State with the Sum Insured of Rs. 500 Crores.
 - iii. The Bid Inviting Authority shall rank the Qualified Bidders based Premium rate as L1, L2, L3 and so on. The L1 is the bidder with the lowest quoted Premium Rate and shall be termed as the Successful Bidder.
 - iv. In a scenario where the premium quoted by the lowest bidder does not match the requirement of the Bid Inviting Authority, the Govt shall have the right to call fresh tenders for short duration.

8.3. 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.

8.4. Post-Tender Negotiation:

- a. If the State determines that the quoted rates are unreasonably high, post-tender negotiations may be conducted with the lowest evaluated bidder (L1) to achieve a more competitive price.
- b. These negotiations will be carried out in strict accordance with prevailing government guidelines and will focus on reducing the quoted prices and/or improving the terms of the offer.
- c. No negotiations will be conducted with any bidder other than the L1 bidder, unless exceptional circumstances arise.
- d. The decision of the Department of Agriculture in this regard shall be final and binding.

Section – VII

Work Order & Execution of Agreement

9.1. Work Order:

- a. Upon selecting the Successful Bidder, the Bid Inviting Authority shall issue Administrative Approval (Work order) to the Successful Bidder;
- b. The Insurance Company selected needs to countersign on it and handover to this Office
- c. If the L1 fails to honor the Administrative Approval, the IC will be blacklisted for a period of 3 years and as a last resort the same will be offered to the L2 bidder and so on to match the L1 rates.
- d. 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.
- e. The Penalty clauses, as laid down in the Tender/Operational Guidelines are applicable in this scenario.

Section – VIII

Bid Submission Checklist

Technical Bid:	
Bid Application cum Technical Bid	As per Annexure-A
Copy of IRDAI License & Renewal Receipt of 2024-25	
Financial Bid:	
Financial Bid:	As per Annexure-B

Annexure – A

Bid Application cum Technical Bid Format

[On the letterhead of the Bidder]

From:

[On the letterhead of the Bidder]

To:

The Director of Agriculture,
Government of Andhra Pradesh,
IHC Corporate, Mangalagiri, GUNTUR

Sub: Additional Insurance Risk Protection for risk beyond the ARM 60:130 model of Pradhan Mantri Fasal Bima Yojana (PMFBY) 2024-25

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 Additional Insurance Risk Protection for risk beyond the ARM 60:130 model of Pradhan Mantri Fasal Bima Yojana (PMFBY) 2024-25

We have examined the Tender Documents and other information made available by the Department of Agriculture, Govt. of Andhra Pradesh (Bid Inviting Authority). We here by 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 under take 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 Addendums, Annexures and Appendices issued by the Bid Inviting Authority.
 - b. We accept the terms of the Tender Document 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 45 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 as per the tender document.
 - j. We under take 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 asset out in Vol-II of the Tender Document.

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 ___

(Signature)

(insert name of the authorized signatory) In the capacity of [position]

Duly authorized to sign this Bid for and on behalf of [name of Bidder]

Annexure – B

Financial Bid Format

ANNEXURE - B												
Risk Cover - Beyond 130% Limit Rs. 500 Cr												
COMMON DATA							To be filled by ICs		Final Premium quoted by IC (%) (P) <small>(limited to 2 decimals)</small>	Final Premium quoted by IC (Rs. In Cr)	GST (%)	Gross Premium (Rs. in Cr) *System calculation
Sl.No	Crop Season	Notified Scheme	ARM Model	Risk Cover	Liability	Sum Insured (Rs. In Cr)	Premium (%) (P)	Premium (in words)				
1	2	3	4	5	6	7	8	9	10	11	12	13
1	Kharif 2024 & Rabi 2024- 25	PMFBY	60:130	Beyond 130%	State Liability	500			0.00%	0.00	0%	0.00

The Bidders are required to quote the Premium Rate for providing insurance coverage of ₹500 Crores to the State, covering 50% of the liability occurring beyond the range of 130%, as determined at the Season and Cluster level.

Annexure – C**Cluster Wise Implementing Agencies for PMFBY**

Cluster No.	No of Districts	Name of the Districts	Name of the Insurance Company selected
I	2	Anantapuram, Tirupati	Future Generali India Insurance Company Ltd
II	3	Nandyala, Visakhapatnam, Guntur	Future Generali India Insurance Company Ltd
III	3	Krishna, Chittoor, SPSR Nellore	TATA AIG General Insurance Co. Ltd.
IV	3	Prakasam, Annamayya, Eluru	ICICI Lombard General Insurance Company Ltd
V	3	Srikakulam, Palnadu, YSR Kadapa	Future Generali India Insurance Company Ltd
VI	3	West Godavari, Sri Satyasai, Vizianagaram	Agriculture Insurance Company of India Ltd
VII	3	Kurnool, Anakapalli, Dr BR Ambedkar Konaseema	TATA AIG General Insurance Co. Ltd.
VIII	3	NTR, Parvathipuram Manyam, Bapatla	TATA AIG General Insurance Co. Ltd.
IX	3	East Godavari, Alluri Seetaramaraju, Kakinada	SBI General Insurance Co Ltd

Annexure – D**Dist/Crop Wise Sum Insured, Indemnity Levels and Applicable Premium Rates For 2024-25 & 25-26****CLUSTER- I****District wise -Crop wise IL, Sum insured under PMFBY – 2024-25 & 2024-26**

S. No	District Name	Season	Crops	Insurance Unit	Indemnity level	Sum Insured 2024-25 & 2025-26 (Rs/Ha)	% of Gross Premium	% of Subsidy		Farmers share
								Central	State	
1	Ananthapuram	Kharif 2024 & 25	Redgram	VIU	70%	50000	0.40%	0.00%	0.00%	0.40%
	Ananthapuram		Paddy	MIU	70%	102500	0.40%	0.00%	0.00%	0.40%
	Ananthapuram		Jowar	MIU	70%	52500	0.40%	0.00%	0.00%	0.40%
	Ananthapuram		Maize	MIU	70%	82500	0.40%	0.00%	0.00%	0.40%
	Ananthapuram		Castor	MIU	70%	50000	0.40%	0.00%	0.00%	0.40%
	Ananthapuram		Red Chillies	MIU	70%	225000	0.64%	0.00%	0.00%	0.64%
	Ananthapuram	Rabi 2024-25 & 25-26	Bengal gram	VIU	70%	75000	12.00%	5.25%	5.25%	1.50%
	Ananthapuram		Paddy	MIU	80%	105000	2.00%	0.25%	0.25%	1.50%
	Ananthapuram		Jowar	MIU	80%	52500	8.00%	3.25%	3.25%	1.50%
	Ananthapuram		Maize	MIU	80%	87500	5.00%	1.75%	1.75%	1.50%
Ananthapuram	Groundnut		MIU	80%	80000	2.00%	0.25%	0.25%	1.50%	
2	Tirupathi	Kharif 2024 & 25	Paddy	VIU	70%	105000	0.40%	0.00%	0.00%	0.40%
	Tirupathi		Bajra	DIU	70%	40000	0.40%	0.00%	0.00%	0.40%
	Tirupathi	Rabi 2024-25 & 25-26	Paddy	VIU	80%	105000	13.20%	5.85%	5.85%	1.50%
	Tirupathi		Groundnut	MIU	80%	75000	2.00%	0.25%	0.25%	1.50%

CLUSTER- II

District wise -Crop wise IL, Sum insured under PMFBY – 2024-25 & 2024-26

S. No	District Name	Season	Crops	Insurance Unit	Indemnity level	Sum Insured 2024-25 & 2025-26 (Rs/Ha)	% of Gross Premium	% of Subsidy		Farmers share
								Central	State	
1	Nandyal	Kharif 2024 & 25	Paddy	VIU	70%	100000	3.20%	0.60%	0.60%	2.00%
	Nandyal		Maize	MIU	70%	82500	3.20%	0.60%	0.60%	2.00%
	Nandyal		Redgram	MIU	70%	50000	3.00%	0.50%	0.50%	2.00%
	Nandyal		Black Gram	MIU	70%	47500	1.00%	0.00%	0.00%	1.00%
	Nandyal		Red Chillies	MIU	70%	225000	3.20%	0.00%	0.00%	3.20%
	Nandyal		Jowar	DIU	70%	47500	1.00%	0.00%	0.00%	1.00%
	Nandyal		Bajra	DIU	70%	40000	1.00%	0.00%	0.00%	1.00%
	Nandyal		Korra	DIU	70%	40000	1.00%	0.00%	0.00%	1.00%
	Nandyal		Castor	DIU	70%	40000	1.00%	0.00%	0.00%	1.00%
	Nandyal		Onion	DIU	70%	112500	1.00%	0.00%	0.00%	1.00%
	Nandyal	Rabi 2024-25 & 25-26	Bengal gram	VIU	70%	70000	0.30%	0.00%	0.00%	0.30%
	Nandyal		Paddy	MIU	80%	105000	0.30%	0.00%	0.00%	0.30%
	Nandyal		Jowar	MIU	80%	49500	0.30%	0.00%	0.00%	0.30%
	Nandyal		Black gram	MIU	80%	47500	0.25%	0.00%	0.00%	0.25%
	Nandyal		Groundnut	DIU	80%	80000	0.20%	0.00%	0.00%	0.20%
	Nandyal		Onion	DIU	80%	112500	0.20%	0.00%	0.00%	0.20%
2	Visakhapatnam	Kharif 2024 & 25	Paddy	MIU	70%	105000	1.00%	0.00%	0.00%	1.00%
3	Guntur	Kharif 2024 & 25	Paddy	VIU	70%	100000	3.30%	0.65%	0.65%	2.00%
	Guntur		Red Chillies	MIU	70%	225000	3.00%	0.00%	0.00%	3.00%
	Guntur		Black Gram	DIU	70%	50000	1.00%	0.00%	0.00%	1.00%
	Guntur	Rabi 2024-25 & 25-26	Jowar	MIU	80%	47500	0.25%	0.00%	0.00%	0.25%
	Guntur		Maize	MIU	80%	95000	0.30%	0.00%	0.00%	0.30%
	Guntur		Green gram	MIU	80%	45000	0.25%	0.00%	0.00%	0.25%
	Guntur		Black gram	MIU	80%	50000	0.25%	0.00%	0.00%	0.25%
Guntur	Bengal gram	MIU	70%	70000	0.25%	0.00%	0.00%	0.25%		

CLUSTER- III

District wise -Crop wise II, Sum insured under PMFBY – 2024-25 & 20245-26

S. No	District Name	Season	Crops	Insurance Unit	Indemnity level	Sum Insured 2024-25 & 2025-26 (Rs/Ha)	% of Gross Premium	% of Subsidy		Farmers share
								Central	State	
1	Krishna	Kharif 2024 & 25	Paddy	VIU	70%	103750	3.45%	0.73%	0.73%	2.00%
	Krishna		Turmeric	DIU	70%	275000	1.00%	0.00%	0.00%	1.00%
	Krishna	Rabi 2024-25 & 25-26	Black gram	VIU	80%	50000	0.40%	0.00%	0.00%	0.40%
	Krishna		Paddy	MIU	80%	105000	0.20%	0.00%	0.00%	0.20%
	Krishna		Maize	MIU	80%	105000	0.20%	0.00%	0.00%	0.20%
	Krishna		Green gram	MIU	80%	45000	0.20%	0.00%	0.00%	0.20%
2	Chittoor	Kharif 2024 & 25	Paddy	MIU	70%	105000	2.00%	0.00%	0.00%	2.00%
	Chittoor		Ragi	MIU	70%	42500	1.00%	0.00%	0.00%	1.00%
	Chittoor		Redgram	MIU	70%	50000	3.00%	0.50%	0.50%	2.00%
	Chittoor	Rabi 2024-25 & 25-26	Paddy	MIU	80%	105000	0.20%	0.00%	0.00%	0.20%
	Chittoor		Groundnut	DIU	80%	75000	0.20%	0.00%	0.00%	0.20%
3	SPSR Nellore	Kharif 2024 & 25	Paddy	VIU	70%	105000	2.00%	0.00%	0.00%	2.00%
	SPSR Nellore		Groundnut	MIU	70%	70000	1.00%	0.00%	0.00%	1.00%
	SPSR Nellore	Rabi 2024-25 & 25-26	Paddy	VIU	80%	105000	0.40%	0.00%	0.00%	0.40%
	SPSR Nellore		Green gram	DIU	80%	45000	0.20%	0.00%	0.00%	0.20%
	SPSR Nellore		Black gram	MIU	80%	47500	0.20%	0.00%	0.00%	0.20%
	SPSR Nellore		Groundnut	DIU	80%	75000	0.20%	0.00%	0.00%	0.20%
	SPSR Nellore		Bengal gram	MIU	70%	70000	0.20%	0.00%	0.00%	0.20%

CLUSTER- IV

District wise -Crop wise II, Sum insured under PMFBY – 2024-25 & 20245-26

S. No	District Name	Season	Crops	Insurance Unit	Indemnity level	Sum Insured 2024-25 & 2025-26 (Rs/Ha)	% of Gross Premium	% of Subsidy		Farmers share
								Central	State	
1	Prakasam	Kharif 2024 & 25	Paddy	VIU	70%	107500	2.00%	0.00%	0.00%	2.00%
	Prakasam		Redgram	MIU	70%	53750	5.00%	1.50%	1.50%	2.00%
	Prakasam		Bajra	MIU	70%	39000	1.00%	0.00%	0.00%	1.00%
	Prakasam		Red Chillies	MIU	70%	225000	5.50%	0.25%	0.25%	5.00%
	Prakasam		Black Gram	DIU	70%	51250	1.00%	0.00%	0.00%	1.00%
	Prakasam		Sesamum	DIU	70%	30000	1.50%	0.00%	0.00%	1.50%
	Prakasam	Rabi 2024-25 & 25-26	Bengal gram	VIU	70%	80000	1.15%	0.00%	0.00%	1.15%
	Prakasam		Paddy	MIU	80%	107500	0.50%	0.00%	0.00%	0.50%
	Prakasam		Jowar	MIU	80%	49500	0.30%	0.00%	0.00%	0.30%
	Prakasam		Maize	DIU	80%	87500	0.30%	0.00%	0.00%	0.30%
	Prakasam		Black gram	MIU	80%	51250	0.50%	0.00%	0.00%	0.50%
	Prakasam		Red Chillies	MIU	80%	262500	0.50%	0.00%	0.00%	0.50%
2	Annamayya	Kharif 2024 & 25	Redgram	MIU	70%	50000	1.50%	0.00%	0.00%	1.50%
	Annamayya		Paddy	MIU	70%	105000	2.00%	0.00%	0.00%	2.00%
	Annamayya	Rabi 2024-25 & 25-26	Paddy	MIU	80%	105000	0.30%	0.00%	0.00%	0.30%
	Annamayya		Groundnut	MIU	80%	80000	0.30%	0.00%	0.00%	0.30%
3	Eluru	Kharif 2024 & 25	Paddy	VIU	70%	105000	5.00%	1.50%	1.50%	2.00%
	Eluru		Black Gram	DIU	70%	50000	1.50%	0.00%	0.00%	1.50%
	Eluru	Rabi 2024-25 & 25-26	Paddy	VIU	80%	102500	1.22%	0.00%	0.00%	1.22%
	Eluru		Maize	MIU	80%	105000	1.15%	0.00%	0.00%	1.15%
	Eluru		Green gram	MIU	80%	50000	0.30%	0.00%	0.00%	0.30%
	Eluru		Black gram	MIU	80%	50000	0.30%	0.00%	0.00%	0.30%

CLUSTER- V

District wise -Crop wise IL, Sum insured under PMFBY – 2024-25 & 2024-26

S. No	District Name	Season	Crops	Insurance Unit	Indemnity level	Sum Insured 2024-25 & 2025-26 (Rs/Ha)	% of Gross Premium	% of Subsidy		Farmers share
								Central	State	
1	Srikakulam	Kharif 2024 & 25	Paddy	VIU	70%	100000	0.40%	0.00%	0.00%	0.40%
	Srikakulam		Maize	MIU	70%	82500	0.20%	0.00%	0.00%	0.20%
	Srikakulam	Rabi 2024-25 & 25-26	Black gram	VIU	80%	50000	3.00%	0.75%	0.75%	1.50%
	Srikakulam		Paddy	MIU	80%	105000	3.00%	0.75%	0.75%	1.50%
	Srikakulam		Ragi	DIU	80%	40000	2.00%	0.25%	0.25%	1.50%
	Srikakulam		Groundnut	MIU	80%	80000	3.00%	0.75%	0.75%	1.50%
	Srikakulam		Maize	MIU	80%	95000	6.00%	2.25%	2.25%	1.50%
	Srikakulam		Green gram	MIU	80%	50000	3.00%	0.75%	0.75%	1.50%
2	Palnadu	Kharif 2024 & 25	Paddy	VIU	70%	100000	0.20%	0.00%	0.00%	0.20%
	Palnadu		Red Chillies	MIU	70%	225000	0.40%	0.00%	0.00%	0.40%
	Palnadu		Redgram	MIU	70%	50000	0.20%	0.00%	0.00%	0.20%
	Palnadu	Rabi 2024-25 & 25-26	Paddy	VIU	80%	105000	6.00%	2.25%	2.25%	1.50%
3	YSR Kadapa	Kharif 2024 & 25	Paddy	VIU	70%	105000	0.20%	0.00%	0.00%	0.20%
	YSR Kadapa		Redgram	DIU	70%	45000	0.20%	0.00%	0.00%	0.20%
	YSR Kadapa		Jowar	DIU	70%	47500	0.20%	0.00%	0.00%	0.20%
	YSR Kadapa		Black Gram	DIU	70%	47500	0.20%	0.00%	0.00%	0.20%
	YSR Kadapa		Turmeric	DIU	70%	225000	0.20%	0.00%	0.00%	0.20%
	YSR Kadapa		Onion	DIU	70%	112500	0.20%	0.00%	0.00%	0.20%
	YSR Kadapa	Rabi 2024-25 & 25-26	Bengal gram	VIU	70%	80000	17.97%	8.24%	8.24%	1.50%
	YSR Kadapa		Paddy	MIU	80%	105000	3.00%	0.75%	0.75%	1.50%
	YSR Kadapa		Jowar	MIU	80%	52500	3.00%	0.75%	0.75%	1.50%
	YSR Kadapa		Green gram	DIU	80%	45000	2.00%	0.25%	0.25%	1.50%
	YSR Kadapa		Black gram	MIU	80%	47500	6.00%	2.25%	2.25%	1.50%
	YSR Kadapa		Groundnut	MIU	80%	80000	3.00%	0.75%	0.75%	1.50%
	YSR Kadapa		Sesamum	MIU	80%	30000	3.00%	0.75%	0.75%	1.50%
YSR Kadapa	Sunflower	MIU	80%	50000	5.00%	1.75%	1.75%	1.50%		

CLUSTER- VI

District wise -Crop wise IL, Sum insured under PMFBY – 2024-25 & 2024-26

S. No	District Name	Season	Crops	Insurance Unit	Indemnity level	Sum Insured 2024-25 & 2025-26 (Rs/Ha)	% of Gross Premium	% of Subsidy		Farmers share
								Central	State	
1	West Godavari	Khariif 2024 & 25	Paddy	VIU	70%	105000	0.50%	0.00%	0.00%	0.50%
	West Godavari	Rabi 2024-25 & 25-26	Paddy	VIU	80%	102500	2.00%	0.25%	0.25%	1.50%
2	Sri Sathya Sai	Khariif 2024 & 25	Redgram	VIU	70%	50000	0.51%	0.00%	0.00%	0.51%
	Sri Sathya Sai		Paddy	MIU	70%	100000	0.50%	0.00%	0.00%	0.50%
	Sri Sathya Sai		Maize	MIU	70%	82500	0.50%	0.00%	0.00%	0.50%
	Sri Sathya Sai		Castor	DIU	70%	50000	0.50%	0.00%	0.00%	0.50%
	Sri Sathya Sai		Ragi	DIU	70%	50000	0.50%	0.00%	0.00%	0.50%
	Sri Sathya Sai	Rabi 2024-25 & 25-26	Paddy	MIU	80%	105000	9.18%	3.84%	3.84%	1.50%
	Sri Sathya Sai		Groundnut	MIU	80%	80000	13.33%	5.92%	5.92%	1.50%
3	Vizianagaram	Khariif 2024 & 25	Paddy	VIU	70%	100000	0.50%	0.00%	0.00%	0.50%
	Vizianagaram		Maize	MIU	70%	82500	0.50%	0.00%	0.00%	0.50%
	Vizianagaram		Sesamum	MIU	70%	32500	0.50%	0.00%	0.00%	0.50%
	Vizianagaram	Rabi 2024-25 & 25-26	Paddy	DIU	80%	105000	2.00%	0.25%	0.25%	1.50%
	Vizianagaram		Maize	MIU	80%	90000	2.91%	0.71%	0.71%	1.50%
	Vizianagaram		Black gram	MIU	80%	50000	9.17%	3.84%	3.84%	1.50%
	Vizianagaram		Green gram	MIU	80%	50000	2.00%	0.25%	0.25%	1.50%

CLUSTER- VII

District wise -Crop wise IL, Sum insured under PMFBY – 2024-25 & 2024-26

S. No	District Name	Season	Crops	Insurance Unit	Indemnity level	Sum Insured 2024-25 & 2025-26 (Rs/Ha)	% of Gross Premium	% of Subsidy		Farmers share
								Central	State	
1	Kurnool	Kharif 2024 & 25	Paddy	VIU	70%	100000	0.20%	0.00%	0.00%	0.20%
	Kurnool		Maize	MIU	70%	82500	0.20%	0.00%	0.00%	0.20%
	Kurnool		Redgram	MIU	70%	55000	0.20%	0.00%	0.00%	0.20%
	Kurnool		Red Chillies	MIU	70%	225000	0.40%	0.00%	0.00%	0.40%
	Kurnool		Jowar	MIU	70%	47500	0.20%	0.00%	0.00%	0.20%
	Kurnool		Castor	MIU	70%	45000	0.20%	0.00%	0.00%	0.20%
	Kurnool		Korra	DIU	70%	40000	0.20%	0.00%	0.00%	0.20%
	Kurnool		Bajra	DIU	70%	40000	0.20%	0.00%	0.00%	0.20%
	Kurnool		Onion	DIU	70%	112500	0.20%	0.00%	0.00%	0.20%
	Kurnool	Rabi 2024-25 & 25-26	Bengal gram	VIU	70%	70000	4.20%	1.35%	1.35%	1.50%
	Kurnool		Paddy	MIU	80%	105000	3.00%	0.75%	0.75%	1.50%
	Kurnool		Jowar	MIU	80%	49500	3.00%	0.75%	0.75%	1.50%
	Kurnool		Groundnut	MIU	80%	80000	3.00%	0.75%	0.75%	1.50%
	Kurnool		Onion	DIU	80%	112500	3.00%	0.00%	0.00%	3.00%
2	Anakapalli	Kharif 2024 & 25	Paddy	VIU	70%	105000	0.20%	0.00%	0.00%	0.20%
	Anakapalli	Rabi 2024-25 & 25-26	Paddy	DIU	80%	105000	3.00%	0.75%	0.75%	1.50%
	Anakapalli		Green gram	DIU	80%	50000	3.00%	0.75%	0.75%	1.50%
	Anakapalli		Black gram	MIU	80%	50000	3.00%	0.75%	0.75%	1.50%
3	Dr BR Ambedkar Konaseema	Kharif 2024 & 25	Paddy	VIU	70%	95000	0.20%	0.00%	0.00%	0.20%
	Dr BR Ambedkar Konaseema	Rabi 2024-25 & 25-26	Paddy	VIU	80%	105000	6.00%	2.25%	2.25%	1.50%
	Dr BR Ambedkar Konaseema		Black gram	DIU	80%	50000	3.00%	0.75%	0.75%	1.50%

CLUSTER- VIII

District wise -Crop wise IL, Sum insured under PMFBY – 2024-25 & 2024-26

S. No	District Name	Season	Crops	Insurance Unit	Indemnity level	Sum Insured 2024-25 & 2025-26 (Rs/Ha)	% of Gross Premium	% of Subsidy		Farmers share
								Central	State	
1	NTR	Kharif 2024 & 25	Paddy	VIU	70%	106250	2.00%	0.00%	0.00%	2.00%
	NTR		Red Chillies	MIU	70%	225000	2.00%	0.00%	0.00%	2.00%
	NTR		Maize	DIU	70%	92500	1.00%	0.00%	0.00%	1.00%
	NTR		Green gram	DIU	70%	45000	2.00%	0.00%	0.00%	2.00%
	NTR	Rabi 2024-25 & 25-26	Paddy	VIU	80%	105000	0.30%	0.00%	0.00%	0.30%
	NTR		Maize	MIU	80%	105000	0.30%	0.00%	0.00%	0.30%
	NTR		Bengal gram	DIU	70%	70000	0.20%	0.00%	0.00%	0.20%
2	Parvatipuram Manyam	Kharif 2024 & 25	Paddy	VIU	70%	100000	2.90%	0.45%	0.45%	2.00%
	Parvatipuram Manyam		Maize	MIU	70%	82500	1.00%	0.00%	0.00%	1.00%
	Parvatipuram Manyam	Rabi 2024-25 & 25-26	Paddy	DIU	80%	105000	0.20%	0.00%	0.00%	0.20%
	Parvatipuram Manyam		Maize	MIU	80%	90000	0.20%	0.00%	0.00%	0.20%
	Parvatipuram Manyam		Green gram	MIU	80%	50000	0.20%	0.00%	0.00%	0.20%
3	Bapatla	Kharif 2024 & 25	Paddy	VIU	70%	100000	2.90%	0.45%	0.45%	2.00%
	Bapatla		Red Chillies	MIU	70%	225000	2.00%	0.00%	0.00%	2.00%
	Bapatla		Redgram	DIU	70%	50000	2.00%	0.00%	0.00%	2.00%
	Bapatla		Black Gram	DIU	70%	50000	2.00%	0.00%	0.00%	2.00%
	Bapatla	Rabi 2024-25 & 25-26	Bengal gram	VIU	70%	70000	0.30%	0.00%	0.00%	0.30%
	Bapatla		Maize	MIU	80%	87500	0.30%	0.00%	0.00%	0.30%
	Bapatla		Paddy	MIU	80%	105000	0.30%	0.00%	0.00%	0.30%
	Bapatla		Jowar	MIU	80%	47500	0.20%	0.00%	0.00%	0.20%
	Bapatla		Green gram	MIU	80%	45000	0.20%	0.00%	0.00%	0.20%
	Bapatla		Black gram	MIU	80%	50000	0.30%	0.00%	0.00%	0.30%
	Bapatla		Groundnut	DIU	80%	75000	0.20%	0.00%	0.00%	0.20%

CLUSTER- IX

District wise -Crop wise II, Sum insured under PMFBY – 2024-25 & 20245-26

S. No	District Name	Season	Crops	Insurance Unit	Indemnity level	Sum Insured 2024-25 & 2025-26 (Rs/Ha)	% of Gross Premium	% of Subsidy		Farmers share
								Central	State	
1	East Godavari	Kharif 2024 & 25	Paddy	VIU	70%	95000	1.50%	0.00%	0.00%	1.50%
	East Godavari		Black Gram	DIU	70%	50000	1.50%	0.00%	0.00%	1.50%
	East Godavari	Rabi 2024-25 & 25-26	Paddy	VIU	80%	105000	1.50%	0.00%	0.00%	1.50%
	East Godavari		Maize	MIU	80%	90000	2.58%	0.54%	0.54%	1.50%
2	Alluri Sitaramaraju	Kharif 2024 & 25	Paddy	VIU	70%	105000	1.52%	0.00%	0.00%	1.52%
	Alluri Sitaramaraju		Maize	MIU	70%	82500	1.50%	0.00%	0.00%	1.50%
	Alluri Sitaramaraju		Ragi	MIU	70%	42500	1.50%	0.00%	0.00%	1.50%
	Alluri Sitaramaraju		Turmeric	DIU	70%	220000	1.50%	0.00%	0.00%	1.50%
	Alluri Sitaramaraju	Rabi 2024-25 & 25-26	Paddy	MIU	80%	105000	6.85%	2.68%	2.68%	1.50%
	Alluri Sitaramaraju		Rajma (French Bean)	MIU	80%	50000	1.50%	0.00%	0.00%	1.50%
3	Kakinada	Kharif 2024 & 25	Paddy	VIU	70%	95000	3.18%	0.59%	0.59%	2.00%
	Kakinada	Rabi 2024-25 & 25-26	Paddy	VIU	80%	105000	1.50%	0.00%	0.00%	1.50%
	Kakinada		Black gram	MIU	80%	50000	1.50%	0.00%	0.00%	1.50%
	Kakinada		Green gram	MIU	80%	50000	1.52%	0.01%	0.01%	1.50%

Annexure – E**SEASONALITY DISCIPLINE**

Kharif 2024 — For Kharif 2024, the qualified e-panta data will be transmitted to the GoI for porting into NCIP at regular intervals keeping a maximum cap up to 31st October 2024. Hence, no other timelines apply.

RABI 2024-25 —

Seasonality discipline (cut off dates) as applicable to various crops during **Rabi 2024-25**

Sl. No.	Activity	Notified Crop/s	Eligible Loaning period for coverage	Cut-off date for receipt of Applications of farmers/debit of premium from farmers account for loanee farmers by all banks/ PACS/ BCs	Non-loanee through CSCs/ Self registration etc
1	Enrolment of farmers for the season	All notified crops except Rice	1st October to 15 th December,2024	15 th December,2024	15 th December,2024
		Rice	1st October to 31 st December,2024	31 st December,2024	31 st December,2024
2	Cut-off date for opting out of existing loanee farmers from the scheme for current/ongoing season	All Notified Crops		At least 7 days before the prescribed cut-off date for enrolment	
3	Cut-off date for intimation of change of insured crop by the loanee farmer	All Notified Crops		2 working days prior to cut-off date for debit/collection of premium from farmers	
4	Cut-off date for generation of challan and online/electronic remittance of Premium to respective ICs and uploading of details of individual covered loanee farmers on NCIP by Bank branches for which premium has already been remitted	All Notified crops		Within 15 days after cutoff date	
5	Cut-off date for ICs to accept or reject the farmer's data on Portal	All Notified Crops		Within 15 days from the cut-off date for uploading of data/information by Banks/ PACS/CSC/ Agent/BCs respectively.	Within 30 days after cut-off date
6	Cut-off date for processing of applications by ICs and auto approval of application of insured farmers on crop insurance Portal	All Notified Crops		60 days from the cut-off date for enrolment/debit of premium from farmers.	

Signed by S DILLI RAO I
Page 45 of 45
AS

Date: 01-10-2024 09:13:38

Reason: Approved