

Tender Document

Free Crop Insurance (FCI) Restructured Weather Based Crop Insurance Scheme (RWBCIS) - 2024-25 & 25-26

**Special Commissioner of Agriculture,
Government of Andhra Pradesh,
IHC Corporate, Mangalagiri,
Guntur District.**

Tender Notice

Free Crop Insurance Restructured Weather Based Crop Insurance Scheme (RWBCIS) – 2024-25 & 2025-26

(A Scheme to support sustainable production in agriculture sector and to provide financial risk mitigation to the farmers)

The Department of Agriculture, Government of Andhra Pradesh invites quotations from empaneled Insurance Companies (ICs) for the implementation of the Free Crop Insurance - Restructured Weather Based Crop Insurance Scheme (RWBCIS) in 5 clusters consisting of 23 Districts.

All those insurance companies which are registered with IRDAI and empaneled by the Ministry of Agriculture and Farmer's Welfare, Govt of India need to get enrolled on <https://www.approcurement.gov.in/> portal in order to download the tender document and to participate in the bidding process

Bidders can also obtain the Tender Document and the draft Insurance Contract from the address given below or from the Department of Agriculture Official website <https://www.apagrisnet.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 attached to the Tender Document.

The department will follow the following schedule in respect of the Bid process:

Sl No	Activity	Date
1	Issuance of Tender Documents:	21-05-2024
2	Bid Acceptance Due Date	1030 Hrs on 03-06-2024
3	Opening of Technical Bid Annexure- I	1045 Hrs on 03-06-2024
4	Opening and Evaluation of Financial Bids as per Annexure-J	1100 Hrs on 03-06-2024 After Technical Bid evaluation
5	Issuance of Notice of Award:	As approved by the Government

For any clarification kindly contact

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O/o. The Commissioner & Director of Agriculture,
Andhra Pradesh, IHC Corporate, Mangalagiri,
Guntur District, AP.
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Bid Schedule

Scheme Name	Free Crop Insurance – Restructured Weather Based Crop Insurance Scheme (RWBCIS)
Tender Reference No	[AGC02-21025/6/2024]
Bid Submission Mode	Online (https://www.apecurement.gov.in/index.html)
Date of Issue of Tender Document	21-05-2024
Eligibility criteria for participation	Insurance companies empaneled with the Govt of India, Ministry of Agriculture & Farmers Welfare, New Delhi
Date & time for Pre-Bid Meeting (at least one week before tender submission date)	24-05-2024 at 4 PM
Pre-Bid Meeting Venue	Address: Through Webex (link will be communicated one day in advance)
Last Date for receiving Queries	30-05-2024 at 1800 Hrs
Last date and time for submission of Financial Bid	03-06-2024 at 1030 Hrs
Financial Bid submission format	Online (https://www.apecurement.gov.in/index.html)
Date and time of Technical Bid opening (Annexure-I)	1045 Hrs on 03-06-2024
Venue, Date & Time of opening financial Bids (Annexure-J)	1100 Hrs on 03-06-2024 After Technical Bid evaluation, AP e-procurement account of Agriculture Department at Office of the Commissioner & Director of Agriculture, Andhra Pradesh, Ground floor, IHC Corporate, Mangalagiri, Guntur Dist
Issue of Notification of Award	As approved by the Government
Acceptance of Notification of Award	Within 5 working days from the issuance of Notification of Award
Contact Person and phone no 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	To: The Special Commissioner 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 is issued

Bid Submission Checklist

Technical Bid:	
Bid Application cum Technical Bid	As per Annexure-I
Copy of IRDAI License	
Financial Bid:	As per Annexure-J
Excel sheet containing the premium quotes and Calculation of Weighted Average Premium for each cluster quoted	

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 & RWBCIS 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 Free Crop Insurance – Restructured Weather Based Crop Insurance Scheme (FCI-RWBCIS) 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 terms & conditions and provisions of Operational Guidelines 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.

With a view to ensuring universal coverage of notified crops under the Crop Insurance scheme without any premium burden on the Farmers and separate registration, the Government of Andhra Pradesh introduced Free Crop Insurance (FCI) and successfully implemented the scheme. The Govt of AP is now jointly implementing the Free Crop Insurance scheme with the GOI from 2022-23 onwards.

All instructions issued by the DAC&FW, GoI, and Govt of Andhra Pradesh will become applicable during the tender period.

FCI-RWBCIS is a weather index-based insurance scheme. The financial loss of a farmer growing notified crops in notified areas is calculated under FCI-RWBCIS by comparing the actual Weather data against pre-defined triggers over an insurance period.

All farmers growing the notified crops in notified areas captured through the e-crop (an android application for capturing crop details) are eligible for coverage. Farmers need not pay any premium and the State Govt will also pay the Farmer's share along with the premium subsidy by the State Govt.

State Govt shall select the Insurance Company for implementation of the scheme through competitive bidding. Selected Insurance Company will be responsible for payment of claim compensation to the affected farmers based on the claim settlement protocol defined in the operational guidelines of the scheme.

All the Stakeholders including Govt. of India, State Govt., Farmers, Insurance Companies, and District Administration are liable to perform their roles and duties as defined in operational guidelines and the instructions issued/to be issued in future by DAC&FW, GoI regarding implementation of Revamped PMFBY/RWBCIS.

1. Enrollment of Farmers:

All the farmers growing notified crops in the notified areas, whose details are captured through e-crop and after e-kyc by the farmer, will be covered. There is no separate enrolment. The e-crop data from e-crop portal will be transmitted to the NCIP.

2. Period of Contract:

The period of Contract between Bid Inviting Authority and the selected Bidder shall be for 2 years i.e., for 2024-25 & 25-26. Nevertheless, the contract period shall not relieve the selected bidder/insurance company/implementing agency from any obligation, duty or responsibility of the contract and till the last eligible claims are paid/settled by the implementing agency.

3. Coverage of Risks:

a. Entire or partial crop life cycle stage susceptible to crop loss due to inclement weather conditions are covered under the scheme. All such perils which are caused by the weather conditions and are measurable and quantifiable in Automatic Weather Stations or Automatic Rain Gauges stands covered under RWBCIS, according to term-sheet.

Weather Perils to be Covered:

Following major weather perils, which are deemed to cause “Adverse Weather Incidence”, leading to crop loss, shall be covered under the scheme:

- i) Rainfall – Deficit Rainfall, Excess rainfall, Unseasonal Rainfall, Rainy days, Dry-spell, Dry days
- ii) Temperature– High temperature (heat), Low temperature
- iii) Relative Humidity
- iv) Wind Speed
- v) A combination of the above

The perils listed above are only indicative and not exhaustive. The actual perils notified against each crop provided in the Term sheets.

All claims shall be settled based on the weather data provided by the APSDPS.

b. District-crops wise list of risk covered, crops along with Normal Sowing and Harvesting dates is given in [Annexure-A](#).

c. Add-on/Additional Coverage:

No other Add-on/Addl Coverage notified.

4. Coverage Limit/Sum Insured value of Crop:

a. Sum Insured per Hectare of notified crop has been fixed on scale of Finance decided by SLTC, SLCCCI.

5. Notification of Crops, AWS:

a. Notified Crops (irrigated and unirrigated separately), Level of Notified IUs, Crop-wise Sum Insured, is given in [Annexure-B](#)

b. The details of Notified Automatic Weather Stations/Automatic Rain Gauges along with location details have been provided in [Annexure-C](#)

c. Year wise, Crop-wise, IU level historical Coverage for last 1 year (including immediately preceding season/year) has been given in [Annexure-E](#)

d. List of Irrigated and Rainfed districts has been given in [Annexure-F](#)

e. Cluster wise list of districts has been given in [Annexure-G](#)

f. State reserves the right to include or exclude crops and /or IUs from the notified list

subject to such inclusion/exclusion remains <10% of the total insured cropped area/ total number of IUs.

g. Fruiting Age:

Pomegranate, Sweet orange plants are notified in Kharif season, and Acid lime, Cashew nut are notified in Rabi season. These plants usually take some initial years to come into bearing.

For Pomegranate, crop notified during Kharif 2024 & 25, insurance coverage will be applicable from the 3rd year onwards i.e., planted prior to 1st July 2022 & 2023 respectively (2 years prior to 1st July 2024 & 25 respectively) only. Similarly, crop insurance coverage will be available to Sweet orange crop from the 4th year onwards i.e., planted prior to 1st July 2021 & 2022 (3 years prior to 1st July 2024 & 25 respectively) only.

For Acid Lime, crop notified during Rabi 24-25 & 25-26, the crop insurance coverage will be available from the 4th year onwards i.e., planted prior to 1st October 2021 & 2022 respectively (3 years prior to 1st October 2024 & 2025 respectively) only. Similarly, crop insurance coverage will be available to Cashew nut crop from the 3rd year onwards i.e., planted prior to 1st October 2022 & 2023 (2 years prior to 1st October 2024 & 2025 respectively) only.

6. Calculation of Claims & Settlement:

Trigger and Exit values under RWBCIS as fixed in the Tender Document shall also remain same during the entire contract period. All claims shall be settled based on the weather data provided by the APSDPS.

7. Publicity and Awareness:

- a) Publicity needs to be given in all the villages of the notified districts/areas to complete E-crop registration which is the base data for crop insurance.
- b) As per guidelines, the 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. Since the AP is implementing a unique model, the publicity expenditure earmarked to State i.e., 0.25% of the Gross premium need to be deposited to the Bank Account (IEC Activities exclusively) of the State Agril Dept for optimum utilization of publicity expenditure.
- c) 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. However, the insurance company representatives are permitted to use RBK premises temporarily for creating awareness about the Crop Insurance scheme and the importance of e-crop. The usage of RBK by the ICs shall only be restricted for implementation of Crop Insurance scheme only
- d) Insurance company will submit list of manpower deployed on field at district, sub-district and below within 1 month from receiving Notification of Award.

8. Premium Rates & Subsidy Premium:

- a. The Actuarial Premium Rate (APR) would be charged by implementing Insurance Company. The difference between APR and Farmer's share will be shared by the Central Govt. & State Govt. on 50:50 basis, subject to maximum liability of Central Govt. up to 30% APR for Rainfed Areas and 25% APR for Irrigated areas.
- b. For the purpose of categorization of Districts between Rainfed and Irrigated, districts having 50% or more irrigated area have been categorized as Irrigated.
- c. Farmer's premium will be maximum of 1.5% for rabi season, 2% for Kharif season and 5% for commercial crops. All farmers growing notified crops in the notified areas and details captured through e-crop are eligible for coverage and they would be entitled for subsidy on the Actuarial Premium. The State will also pay the Farmer's share premium.
- d. 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.
- e. The Bids to be submitted through online. The Bid will be evaluated and if the premium rates of crops are higher than 30% for unirrigated and 25% for irrigated areas, then State Government will take decision either to notify these crops by additional subsidy support by concerned State Government or not to notify these crops.

9. Goods & Service Tax:

The premium under the scheme (PMFBY/RWBCIS) is exempted from applicability of Goods and Service Tax until the same is reviewed by the competent authority of Govt. of India

10. Seasonality Discipline:

The completed e-crop data after social audit and e-kyc of the farmer will be uploaded into NCIP at regular intervals keeping a maximum cap up to 31st October for Kharif season and before 31st March for Rabi seasons. (i.e., prior to the harvest schedule)

11. Assessment of Loss:

Weather data received from the APSDPS will be made available to Insurance Company. The Insurance company shall be responsible for calculation of all claims arising out of adverse weather incidence as per Term sheets and to settle claims.

12. Assessment of Payable Claims:

- a) If the observed index value falls below or above, (as the case may be) the notified trigger value, then claims per unit shall be calculated using following formula depending upon index definition:

Claims per Unit = (Difference between Observed & Notified index values) X Notional Payout.

Overall claims will be 'Claims per Unit' X 'Number of units'

b) Insurance company shall be responsible for all claims arising out of adverse weather incidence and shall settle claims strictly as per the terms and conditions of the scheme mentioned in the notification. In case of adverse weather incidence, all the insured cultivators growing the notified crop in a RUA shall be deemed to have suffered the same level of adverse weather condition & same proportion of crop loss and become eligible for the same rate of claims.

c) Claims shall be assessed only on the basis of weather data recorded by the notified Weather Stations, as the case may be, and the claims process shall commence once the weather data is received. APSDPS is responsible for maintenance of AWS, their standardization / calibration, and data transmission meet the guidelines issued by the Government.

d) Loss assessment and claim settlement to be done as per detailed protocol defined in the relevant sections of Operational Guidelines.

13. Claim liability and settlement procedure:

a. 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.

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

c. All claims shall be settled based on the weather data provided by the APSDPS. There is no protocol to revise or make change in the actual weather data recorded by the AWS (notified).

14. Payment of Administrative Expenses:

3.5% on probable farmer premium in each season during contract period (details mentioned in Bid conditions & Annexure-K) within 15 days from the date of porting of final data into NCIP.

15. Monitoring and Review of Implementation:

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

16. 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/RWBCIS and share the data as desired by State Government from time to time.

17. Roles & Responsibility of Stakeholders:

Roles and responsibilities as defined in the Operational Guidelines of PMFBY/RWBCIS 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.

18. 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/RWBCIS.

19. Penal Provision:

Selected Insurance Companies have 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 time lines. Non adherence of the guidelines and cut-off dates should attract penalty as envisaged in the Operational Guidelines.

20. Important Bid conditions:

a. The scheme shall be implemented as per the Revamped Operational Guidelines (ROG) issued by the Government of India. Any clarifications, notifications and circulars etc. issued from time to time by the GOI and Government of Andhra Pradesh shall always be binding on all empanelled General Insurance Companies. The ICs should honor as and when any addendum / corrigendum is issued by the State Govt in exceptional cases.

b. 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.

c. The Estimated Sum Insured arrived and shown in Bid is only for the purpose of calculating weighted premium. This is only indicative and the same will be used for evaluating L1 bidder. The enrolment depends on the actual e-crop booking. The State Government gives no guarantee that the final coverage would be as per provided figures. Insurance Companies are bound to honor the final coverage irrespective of whether coverage is more or less compared to the given figures.

d. The enrolment is purely based on e-crop booking. Hence, ICs shall not open any other independent channel for enrolment. The completed e-crop data will be uploaded into National Crop Insurance Portal (NCIP) at regular intervals keeping a maximum cap up to 31st October for Kharif seasons & 31st March for Rabi seasons during the contract period. Once, work order issued, the ICs have right to verify the application and any discrepancy noticed regarding Crop, extent etc they can raise a query to the Department of Agriculture with proper justification. After approval by the State Govt, such applications can be rejected through portal. It shall not be open for the insurance company to take a stand independently without consent of the State Govt & GOI. The e-crop data will be the final data for coverage and there shall not be any separate enrolment by the ICs.

e. The intention of the Govt is to settle the claims before commencement of same season next year. Hence, based on the Yield data available, the Insurance Companies should prepare themselves to settle claims of Kharif season between June 1st to 15th. Similarly, Rabi claims to be settled between 1st October to 15th October (or) on the date indicated by the State Govt. The claim for the remaining crops, where data is incomplete if any, shall also be paid on the date indicated by the State Govt.

f. In AP, there is no separate enrolment and the ICs need not to pay any amount towards the service charges to the financial institutions. The Administrative expenses including Labour charges for conduct of CCEs, Manpower, software support by the NIC for collection of e-crop data and integration with NCIP etc needs to be borne by the Implementing agencies by keeping a provision of 3.5% probable farmers share of Premium and to deposit with the Agriculture Department. This aids to incur the annual financial implications approved by the SLCCCI for Rs.17.62 Cr as per **Annexure-K**.

g. Once work order is issued by the State Govt, the Insurance Company is to deploy adequate man power in the allotted cluster. Since major activities of the Crop Insurance scheme is being implemented through RBK centers, the allocated personnel of the ICs can utilize RBK facilities. This reduces overhead costs, potentially leading to lower premium rate. The insurance company shall get prior approval from State Government before giving any communication (SMS/Policy letter etc) to the farmers directly. As per guidelines, the insurance companies need to spend 0.25% of the Gross premium on Publicity at State Level. For optimum utilization of available funds, the expenditure will be met by the State Govt only.

h. Bidding has to be done depending on the scientific analysis of risk profile, burn cost for the proposed crop(s) in district(s) of any cluster. For any abnormal higher or lower premium rate quoted, the Insurance Companies needs to provide the details of methodology adopted to arrive at the Actuarial premium rates for the district crop combination quoted by them to the State Govt. If the pricing is abnormally high for any cluster, then the State Govt will exercise option of going for re- tender.

i. The claims under Restructured Weather Based Crop Insurance Scheme (R.W.B.C.I.S) shall be settled on the basis of the weather data furnished by the APSDPS only.

j. Charges if any for the weather data in the risk period to be borne by the L1 bidder only.

k. Historical weather data of 23 years (2000 – 2023) available with the Bid Inviting Authority is provided at **Annexure-D**. However, any further data if required by the bidders may be obtained from APSDPS directly on payment basis.

l. The claim settlement under FCI-RWBCIS will be based on Aadhar Enabled Payment System (AEPS) only. For any failed AEPS payments, the state Govt. will provide banking details of farmers to enable settlement of pending claims.

Section-II

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:

1. 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.
2. 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.
 - a) The bidder shall comply with the all the terms and condition of this tender document unconditionally.
 - b) The Bids must be valid for a period of not less than 90 days from the Bid Due Date (excluding the Bid Due Date).
 - c) 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.
 - d) 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.

- e) 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.
- f) 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.

- g) 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.
- h) 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.
- i) Bidders are required to quote the Crop-wise District-wise Actuarial Premium Rates for providing the Insurance Cover in their Financial Bids.
- j) 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. However, if any bidder quotes beyond 2 decimal points, the calculation of weighted average premium will be limited to 2 decimal points only.
- k) The Premium quoted, 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.
- l) 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
- m) **The ICs should bid for 3 models compulsorily when they are bidding for a cluster.**

Model No. I	Risk transfer mode (traditional RWBCIS)
Model No. II	Alternative risk management – Cup & Cap model 80-110
Model No. III	Alternative risk management – Cup & Cap model 60-130

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 the discretion of State Govt based on its evaluation.**

- n) SLCCCI given approval for 5 clusters under weather-based crop insurance scheme. Accordingly, a total of 15 bids will be issued (5 Clusters x 3 models per each cluster = 15 bids) for selection of L1.

For fostering a competitive environment, it was decided to restrict the allocation of a maximum of 3 clusters per insurance company with a goal to promote competition. This rotation policy prevents the same company from being awarded work orders for consecutive clusters. This also allows different companies to have a fair chance to participate and win contracts and the State will also get reasonable quote. The ultimate goal should be to select the most qualified and competent company for each cluster while maintaining a competitive environment.

- o) The procedure of selection: “Each insurance company participating in the tender will get allocation of maximum of 3 clusters under Weather Based separately. After opening of financial bid of all the 5 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 to match L1 premium rate to allocate clusters. If L2 company does not agree to match L1 premium rates, then L3 company will be asked for to match L1 premium rates. If L3 company does not agree to match L1 premium rates, then in that sequence L4- L18 will be asked to match L1 premium rates.

In case any of the L2-L18 company do not agree 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”

Section-III

Instructions to Bidders

- a. The Tender Documents consist of the documents listed in the TOC.
- 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.
- 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.

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 practice means:

1. 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 deemed to constitute influencing the actions of a Person connected with the Bidding Process; or

2. 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.
3. 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.
4. 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:

1. 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
2. Bidder having a Conflict of Interest. A Bidder shall be deemed to have a Conflict of Interest, if:
 - a. 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:
 - b. 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
 - c. Any direct or indirect ownership interest in such other Bidder or Affiliate thereof is less than 26%.
 - d. 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

- e. Such Bidder has the same legal representative for purposes of this Bidding Process as any other Bidder; or
 - f. 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.
3. 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.

Section-IV

Eligibility of Bidders

Qualification Criteria

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.

Section-V

Preparation and Submission of Bids

Cost of Bidding:

1. 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. The Bid Inviting Authority shall not be responsible or liable for any costs, regardless of the outcome of the Bidding Process. Charges for online e-tender shall also to be borne by the Bidders and no refund shall be made to any bidder.

Language of Bid and Correspondence:

1. 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.

Validity of Bids:

1. Each Bid shall remain valid for a period of 90 days from the Bid Due Date (excluding the Bid Due Date).
2. 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.

Number of Bids:

For each cluster, the Bidder needs to submit three Bids giving quote against each of the 3 models (RWBCIS, 80-110 & 60-130 model).

Ex: For participation in Cluster No- I, the IC needs to submit 3 bids viz.,
Bid No.xxxxx01: Cluster No.I- Model No.1 - (Traditional RWBCIS),
Bid No.xxxxx02: Cluster No.I- Model No.2 - Cup & Cap 80-110 Model,
Bid No.xxxxx03: Cluster No.I- Model No.3 - Cup & Cap 60-130 model.
For each bid, the Bid Application Letter, the Technical Bid and the Financial Bid needs to be submitted separately along with excel sheet. If a Bidder submits more than one Bid for any model in any particular cluster, then all such Bids submitted by the Bidder shall be rejected.

Bid Submission:

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

Technical Bid:

1. Certified copy of latest registration/renewal License issued by IRDAI
2. Bid Application letter in prescribed format along with under taking from the bidder for unconditional acceptance of terms and conditions of the tender document and declaration for not having declared

ineligible, insolvent, de-empanelled or expelled to implement the scheme as per Annexure-I.

Financial Bid:

1. The Bidder shall directly upload all-inclusive financial quote as its Financial Bid in the format set out in Annexure-J 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.
2. The Bidders are required to quote Crop-wise District-wise Actuarial Premium Rates for providing the Insurance Cover and this shall be inclusive of all costs, including cost of implementation expenses, IEC & BCC expenses, Manpower, overheads etc. as per the format specified as per Annexure J.
3. Premium quoted should be in percentage terms up to two decimal places.
4. **The Insurance companies shall mandatorily upload the excel format for each tender (separate excel sheet for each of the 3 models) where the weighted average premium will be auto calculated along with submission of Financial Bid online and the same should tally with the excel sheet uploaded. Any deviation will lead to disqualification. Thus, for participation in any cluster the IC need to submit 3 bids i.e., for Model No.1, Model No.2 and Model No.3 compulsorily as described earlier in this section.**

Signing of Bid:

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

Submission of Bids:

1. 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.apecurement.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.
2. 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

3. Bids submitted by in person, post, fax, telex, telegram or e-mail shall not be entertained and shall be rejected.
4. The Bid Inviting Authority shall not be responsible for any delays, loss or non-receipt of Bids.
5. 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.
6. 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:

1. 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.
2. No Bid maybe substituted or withdrawn after the specified time on the Bid Due Date.

Section-VI

Bid Opening and Evaluation

Opening of Bids:

1. The Bid Inviting Authority shall open the bids at the date and time indicated in the Data Sheet.
2. Only authorized representative(s) of the bidder (s) can attend the bid opening.
3. 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.
4. 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.
5. 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.
6. 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.
7. 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.

Evaluation of Bids and Qualification of Bidders:

Financial 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.

1. Not complete in all respects ; or
2. Not duly signed by the authorized signatory of the Bidder; or
3. Not in the prescribed formats; or
4. 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.

1. 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.
2. 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.
3. 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.
4. 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.
5. 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 Bids found to have below mentioned errors/omission, then such Bid will be deemed to be substantially non-responsive.

1. Not complete in all respects; or
2. Not duly signed by the authorized signatory of the Bidder; or
3. Not in the prescribed format; or
4. Non-uploading of excel sheet containing the premium quoted upto 2 decimal points.
5. To contain any material deviations or reservations, (a material deviation or reservation shall have the meaning as cribbed to it in clauses above).
6. 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.
7. Once the Financial Bids of the Qualified Bidders have been opened and evaluated for substantial responsiveness:
8. 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.
9. 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.
 10. 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 (against all the 3 models) on the basis of rates quoted by the qualified bidders for each cluster and the actual acreage/Sum Insured value during immediate past season. The detailed format and method of calculating WAPR is given in Annexure-K
 - c. The Bid Inviting Authority shall rank the Qualified Bidders based on cluster wise Weighted Average Premium rate as L1, L2, L3 and so on against each Model. The L1 is the bidder with the lowest quoted Weighted Average Premium rate and shall be termed as the Successful Bidder for each model. However, choosing of the model is at the discretion of the State Govt after evaluation at Cluster/State level.
 - d. 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.

Clarification on Bids:

1. 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.
2. 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.
3. 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 besought, offered or permitted.

Section-VII
Notification of Award and Execution of Contract

Notification of Award:

1. Upon selecting the Successful Bidder, the Bid Inviting Authority shall send the proposal to the Government for its approval and accordingly, Administrative Approval i.e., notification of award (the NOA) to the Successful Bidder will be issued;
2. Declaring it as the Successful Bidder and the model chosen;
3. Accepting its Financial Bid
4. Requesting it to execute the Insurance Contract and to fulfil the conditions precedent to execution

Within 3 working days of receiving the administrative approval, the Bidder declared as the Successful Bidder shall:

1. 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.
2. 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 3Years.

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

1. Ask the L2 bidder to agree to match the premium quoted by L1bidder and soon.
2. 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. The Penalty clauses, as laid down in the Operational Guidelines are applicable in this scenario.

Execution of the Contract:

1. 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.
2. 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.
3. The Bid Inviting Authority shall not entertain any request from the Successful Bidder for negotiations of 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.

4. 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 there-bid and bids for next 3 years in the state.

Annexure-A

Notified Base Coverage and Add-On Coverage

Notified Scheme	District Name	District Code	Crop Name	Crop Code	Notified Coverage	Add-On Cover 1	Add-On Cover 2	Add-On Cover 3	Add-On Cover 4	Add-On Cover 5	TY Calculation Method	Normal Date of Sowing (DD/MM)	Normal Date of Harvesting (DD/MM)
					Base	MSA	PHL				FTY		

Notified Scheme: FCI-RWBCIS
Coverage: Weather perils

Annexure-B

Annexure-B											
Notified Crop wise Sum Insured, Indemnity Level, Notified Level											
District Name	District Code	Crop Name	Crop Code	Crop Season	Crop Category (Major/Minor)	Notified Scheme	Notified Level	Method of Sum Insured (SOF/NAY x MSP)	Sum Insured (Rs./Ha)	Actual Area Insured (previous corresponding season (Ha)	Indemnity Level (%)

Annexure-C

ANNEXURE-C

LIST OF WEATHER STATIONS ALONG WITH LAT LONG VALUES BEING MAINTAINED BY APSDPS
(AWS- AUTOMATIC WEATHER STATION & ARG- AUTOMATIC RAINGAUGE STATION)

S. No.	ClientID	DMCode	District	Mandal	Location	Latitude	Longitude	Stations Type
1	40045054					10.550004	80.145010	AWS

Annexure- D : Historical Yield data :: Not relevant and not provided

Annexure-E

Notified Crop wise, Notified IU wise Historical Coverage for last year

District Name	Crop Name	Crop Season	Crop Year	Notified Scheme	Notified Level	Notified IU	Sum Insured	Loanee Farmers	Non-Loanee Farmers	Loanee Acreage	Non-Loanee Acreage

Annexure-F

Notified District- wise Irrigated and Rainfed Status

District Name	Irrigation Status(IR/RF)

Annexure-G

Cluster-wise Distribution of Notified Districts

District Names	Cluster No.

Annexure: H: Conversion Factor Not relevant & Not provided

Bid Application cum Technical Bid Format

[On the letterhead of the Bidder]

From:

[On the letterhead of the Bidder]

To:

The Special Commissioner of Agriculture,
Government of Andhra Pradesh,
IHC Corporate, Mangalagiri, GUNTUR

**Sub: Bid Application for Implementation of the FCI – RWBCIS -
Weather Based 2024-25 & 25-26**

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 Free Crop Insurance- Restructured Weather Based Crop Insurance Scheme. (FCI-RWBCIS)

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-empaneled 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 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 90 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]

Financial Bid Format

ANNEXURE.J (FINANCIAL BID FORMAT)														
COMMON DATA STATE WILL PROVIDE TO ALL ICS											To be filled by ICs		Auto calculation	
Cluster No.	Crop Season	Notified Scheme	District Name	Dist Code	Crop Name	Ins Unit level	Indem- nity level (%)	Expected Insured area (Ha)	Sum Insured (Rs/Ha)	Est Sum Insured (Rs in lakhs)	Premium (%) (P)	Premium (in words)	Final Premium quoted by IC (%) (P) (limited to 2 decimals)	Gross Premium (Rs in Lakhs)
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15

Financial Bid Evaluation Method

Clus- ter 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)

Weighted Average Premium (WAP)Rate =TP/Z *100

In case if crop is not notified then, 30% of last 3 years area sown data will be used as weights.

Annexure-L

Risk Periods as Approved by SLCCCI

Annexure-M

Administrative Expenses as Approved by SLCCCI