

**TENDER DOCUMENT**

<b>Notice Inviting tender for execution of specified non-core activities in implementation of PMFBY/ WBCIS in the State of Maharashtra</b>	
Office of Issue	National Insurance Co. Ltd. DO XV, National Insurance Towers, Sterling Cinema Bldg., 3 <sup>rd</sup> Floor, 65, Murzban Street, Fort, Mumbai- 400 001
Tender No.	NIC/PMFBY/2017/01
Tenders Forms available at Website	<a href="http://www.nationalinsuranceindia.com">www.nationalinsuranceindia.com</a>
Date of Issue/Publishing	18/12/2017 at 12.00 hrs.
Date & Time of Pre-Bid Meeting	22.12.2017 at 15.00 hrs.
Last date of Submission of bids	<b>26/12/2017 till 15.00 hrs.</b>
Place of submission of bids	National Insurance Co. Ltd. DO XV, National Insurance Towers, Sterling Cinema Bldg., 3 <sup>rd</sup> Floor, 65, Murzban Street, Fort, Mumbai- 400 001
Date & Time of opening of Technical bid	<b>26/12/2017 at 16.00 hrs.</b>
Place of opening of Technical bid	National Insurance Co. Ltd. DO XV, National Insurance Towers, Sterling Cinema Bldg., 3 <sup>rd</sup> Floor, 65, Murzban Street, Fort, Mumbai- 400 001
Date & time of opening of Financial bid	Will be informed to the qualified bidders

Tenders are invited from experienced Agencies/Firms /Companies for execution of specified non-core activities in implementation of PMFBY in the State of Maharashtra State.

### **NATURE OF TENDER**

This tender is for seeking execution of specified non-core activities in implementation of PMFBY/WBCIS Schemes for various jobs/ functions to be assigned from time to time throughout the State of Maharashtra.

### **ELIGIBLE BIDDERS**

All service providing Firms/Companies fulfilling following conditions are eligible to bid:

1. Having experience of working with minimum of two insurers or in two States for the same insurer for at least one season (Khariff or Rabi) under PMFBY/MNAIS/WBCIS Schemes in the immediately preceding three years in providing services to insurer/s for enrolment of loanee/non-loanee farmers, preparation of loanee and non-loanee MIS as per Government guidelines on Crop Insurance issued from time to time (Applicable for bidders who bid for Activity A & B i.e. Enrolment of Loanee and Non-loanee Farmers of Scope of Activities mentioned in Page No.4 to 7 of this Tender Document)
2. Having experience of working with minimum of two insurers or in two States for the same insurer for at least one season (Khariff or Rabi) under PMFBY/MNAIS/WBCIS Schemes in the immediately preceding three years in providing services to insurer/s in witnessing and monitoring crop cutting experiments and providing mid-term loss assessments through ground surveys and using data from weather stations and remote sensing agency (Applicable for those bidders quoting for Activity C i.e. Co-witnessing CCEs of the Scope of Activities mentioned in Page No.7 to 9 of this Tender Document).
3. Having experience of working with minimum of two insurers or in two States for the same insurer for at least one season (Khariff or Rabi) under PMFBY/MNAIS/WBCIS Schemes in the immediately preceding three years in providing services to insurer/s in conducting crop loss assessment surveys (Applicable for those bidders quoting for Activity D i.e. Conducting Crop Surveys as per Scope of Activities mentioned in Page No 9 & 10 of this Tender Document)
4. Having experience of working for a minimum 2 years in the immediately preceding three years in providing services to insurer/s and/or Banks in storage of physical documents and/or scanning, indexing & cloud storage activities (Applicable for those bidders

quoting for Activity E(i) i.e. Storage of Physical Documents and/or E(ii) i.e. Scanning, Indexing and Cloud Storage Activities)

5. The firm must be registered with relevant Government/Statutory Authorities as required in the normal course of business to render similar services.
6. The firm/agency/company must not have been blacklisted by any Government/Ministry/Department/PSU nor should have been debarred from dealing with any company/ public department.
7. The firm must not be engaged in insurance intermediation or any other activities related to Agricultural Finance including disbursing crop loans.

The bidder, before submitting the bid shall satisfy that it has all the required eligibility criteria and shall submit documentary proof for the respective activity for which they intend to work/bid as mentioned above.

The Bid of any Bidder failing to follow the above mentioned criteria will be rejected and the Financial Bid will be returned un-opened.

#### **DURATION OF THE AGREEMENT**

The initial duration of agreement shall be for a period of 12 months from the date of award of contract, which may be extended depending on circumstances. Contract may be renewed subject to the performance of the Agency.

**PERIOD OF VALIDITY OF THE RATE QUOTED** - The quoted rates would remain valid for 90 days from the date of submission of bids to enable insurer to finalize the terms.

No modifications shall be permitted after the deadline for submission of the Tenders. Withdrawal of the tender after deadline for submission of tenders but prior to the period of bid validity shall result in forfeiture of the EMD.

## **SCOPE OF ACTIVITIES**

### **ACTIVITY A**

#### **Scope of Work for handling operational aspects of Non-Loanee Farmer Enrollment under PMFBY/WBCIS Guidelines**

##### **Through Banks**

- a) Providing training/handholding to bankers on Portal upload of the data using video, presentation and workshops.
- b) Visiting all the Bank/DCCB/PACs and branches in identified districts and providing visit proofs
- c) Ensuring continuous follow up to ensure that any technical snag in data upload is being addressed forthwith.
- d) Collection, Review and scrutiny of proposal forms submitted by the farmers to bank branches, with an emphasis on prudent underwriting. This would include:
  - i) Checking whether all the KYC documents (Aadhaar Card Mandatory) as mandated in PMFBY Operational Guidelines are attached to each proposal form.
  - ii) Checking that the proposal form is duly filled and signed by the farmer.
  - iii) Checking whether KYC documents are correct and signed by the relevant authority. Agency also has to obtain the detailed list of signing authorities from the Government.
  - iv) Matching the farmer records as mentioned in proposal form with details mentioned in other KYC documents.
- e) Collection and/or preparation of farmer MIS for non-loanee business.
- f) Collection of Demand Drafts of non-loanee insurance premium from bank branches.
- g) Checking the Farmer MIS uploaded on the Portal and ensuring that MIS is correct in all aspects.
- h) Following up with banks to ensure that premium is remitted by the banks in time and UTR details and declaration in GOI format is shared.
- i) Reconciling all the MIS uploaded by the bank with premium receipts and furnishing Reconciliation report in excel format and also certified Hard Copy.
- j) Checking the farmer MIS for any discrepancy and duplication
  - i) Validation of MIS for the information relating to reference unit area, crop and area declared for insurance and premium.
  - ii) This would include checking any possible cases of duplication or over insurance
  - iii) Checking any overlaps with loanee farmer MIS.
  - iv) Has expertise to identify such cases using software algorithms.

- k) Matching the farmer MIS with premium deposit details provided by bank branches to ensure that all farmers' premium has been received and accounted as premium.
- l) Obtaining signed and duly stamped declaration forms from banks for non loanee MIS. In case banks are not able to prepare the declaration, agency should have capacity to prepare the declaration and provide the same to bankers for execution.
- m) Preparing refund MIS for ineligible/duplicate enrolment applications and providing certified refund status report to NIC.
- n) Assisting bankers in uploading/data entry of farmer MIS on Agri-Insurance Portal of Government of India. If bank is not in a position to upload the data on the portal then handholding support to the banks to be provided by the agency to ensure all the data is being uploaded on the portal in time. Special attention should be given to DCCB's and PACs for uploading of data and ensuring the task is completed within time limit.
- o) Uploading UTR/DD details of premium remittances in Agri-insurance portal
- p) Preparation of subsidy invoices on the basis of all data uploaded on the portal by bank for all the remittances received by insurer.
- q) Preparation of reports for Government in their desired formats as and when required and submission of the same within time limit.
- r) Obtaining Invoices from Banks for payment of Service Charges for enrollment of farmers in the Government Format (Annexure B as provided by Government in Tender document)
- s) Image based data entry &/or verification if required- counter check with portal entry by banks
- t) Providing periodical MIS – required unit/area/cluster/crop – on premium and claims to NIC.
- u) The agency should have IT infrastructure and capabilities to review the banks MIS and ensuring that crop exposure is consistent with bank loan data of previous years and sown area in the district.
- v) Agency should be able to deploy resources at Circle/Taluka/Gram Panchayat/Village level in each Districts of Maharashtra to cater to the requirements of this scheme.
- w) **Through CSC/Direct (online) by Farmers:**

Carrying out review of KYC document uploaded by CSC / Farmer with the details provided in the Portal

- a) Following documents will have to be checked by the service provider's team:
  - a. Land Record copy 7/12 or Form 8 should be there
  - b. Sowing Certificate issued by competent authority
  - c. Copy of bank passbook
  - d. Aadhaar Card
- b) Data checking will have to be done based on detailed data checking process manual that would be provided at the beginning of the season.
- x) Any other work relating to the above

**ACTIVITY B**

**Scope of Work for handling operational aspects of Loanee Farmer**  
**Under PMFBY/WBCIS Guidelines**

- a) Reaching out to all bank branches to explain/assist them in the process of enrollment of loanee farmers and upload of farmer MIS.
- b) Providing training to bankers on Portal upload of the data using video, presentation and workshops.
- c) Visiting all the Regional Office and branches giving the premium in identified important districts and providing visit proofs
- d) Ensuring continuous follow up to ensure that any technical snag in data upload is being addressed forthwith
- e) Checking and Validating and correcting the farmer MIS to bring it in line with format specified by Government of India in PMFBY guidelines.
  - i.** Agency should have adequate expertise in checking of Loanee farmer MIS on the Portal
  - ii.** Agency should be able to upload the MIS in case bankers are not able to do that on the portal. For this agency should have adequate resources to deploy for portal upload of MIS Agency will have to liaison with the banks on regular basis for the purpose of ensuring that banks are able to correctly upload the MIS on the Portal.
  - iii.** Agency will have to address all the queries raised by the bankers on portal upload and if required raise these queries with NIC and government.
  - iv.** Validation of MIS for the information relating to reference unit area, notified crop, notified area for insurance and premium.
  - v.** This would include checking any possible cases of duplication or over insurance
- f) Collection of NEFT details of insurance premium remittance from banks
- g) Reconciling all the MIS uploaded by the bank with premium receipts and furnishing Reconciliation report in excel format
- h) Assisting bankers in uploading/data entry of farmer MIS on Agri-Insurance Portal of Government of India. If bank is not in a position to upload the data on the portal then handholding support to the banks to be provided by the agency to ensure all the data is being uploaded on the portal in time.
- i) Preparing refund MIS for cases where premium received is in excess of the MIS submitted and providing certified refund status report to NIC.
- j) Assisting bankers in Uploading UTR/DD details of premium remittances in Agri-portal
- k) Preparation of subsidy invoices on the basis of all data uploaded on the portal by bank for all the remittances received by insurer.

- l) Preparation of reports for Government in their desired formats as and when required and submission of the same within time limit.
- m) Obtaining Invoices from Banks for payment of Service Charges for enrollment of farmers in the Government Format ( Annexure B as provided by Government in Tender document)
- n) The agency should have IT infrastructure and capabilities to review the banks MIS and ensuring that crop exposure is consistent with bank loan data of previous years and sown area in the district.
- o) Agency should be able to deploy resources at Circle/Taluka/Gram Panchayat/Village level in each Districts of Maharashtra to cater to the requirements of this scheme.
- p) Providing periodical MIS – required unit/area/cluster/crop – on premium and claims to NIC.
- q) Any other related work to the above.

*Note: The work related to loanee farmer is less compared to non-loanee farmers. Hence the rate for this section in financial bid is to be shown as a percentage of the non loanee rate.*

### **ACTIVITY C**

#### **Scope of Work for Risk Monitoring, Witnessing & Monitoring Crop Cutting Experiment (CCE) and Preparation of Claim Work Sheet for Insurance Company.**

**To Co-ordinate CCEs with the designated Government Representative of the Insurance Unit to ensure presence of all parties, witness & monitor CCEs conducted by the State Government under General Crop Experiment Surveys (GCES) and providing report as desired by NIC.**

To provide complete risk monitoring support with two satellite and crops reports on the required units during the season giving details of crop condition and its impact on portfolio of NIC. Reports should include comprehensive analysis with possible yield forecasting and should detail out basis for providing such forecast.

NIC may ask for specific format in which report has to be provided and agency will have to comply with that format in providing the report.

Agency would undertake following activities while witnessing & monitoring the Crop Cutting Experiments:

- 1) Witnessing that the CCE is conducted as per norms and procedure laid down by National Sample Survey Organization and GR of the State Government.
- 2) Using mobile application for witnessing the Crop Cutting Experiment. Mobile application should allow taking good quality images of the Crop Cutting Experiment Process along with GPS tag.
- 3) Following images are to be taken mandatorily for a CCE to be treated as correctly witnessed:
  - a) Image of Farmer

- b) Image of Government Surveyor
  - c) Image of South West Corner of the chosen field. Image should be taken from exactly one meter away from the south-west corner and should preferably cover entire field in single shot.
  - d) Image of Marked Plot with plot marking clearly visible or identifiable in the image
  - e) Image of Cut Plot with Harvested area of plot clearly visible or identifiable as a shape in the image.
  - f) Two Images of Cut Crop with complete cut crop being easily visible and identifiable in a single image. One image should show the biomass of cut crop and other images should show entire crop that is ready for weighing in a single image.
  - g) Image of weighing with both weights used and crop weighed being clearly visible. If multiple weighing has been done because of non-availability of weighing measure of required weight, images of all the weighing should be taken.
  - h) Images of nearby field need to be taken.
  - i) App should have facility to tag the image on the basis of image type. e.g. Cut Crop image should be tagged by app as image of Cut Crop.
  - j) The photocopies and/or pictures of Forms used for CCEs (forms I and II or by whatever nomenclature they are called in the State).
- 4) Reporting driage factor or furnishing form III in lieu of it for CCEs witnessed.
  - 5) App should have capability to capture and Geotag videos within the app.
  - 6) Reporting of CCE wise results, in the specimen provided by NIC.
  - 7) Reporting any exceptions, if any, with relevant pictures and/or documents.
  - 8) Agency would attempt to witness all CCEs in the notified area. NIC reserves the right to give details of notified area it wishes the agency to witness.
  - 9) The agency shall have to coordinate with the offices/officials of the State Government or some agency to which the CCE work has been allotted for getting the details of CCE planning, schedules in advance and convey to NIC.
  - 10) The agency has to ensure that the CCEs are conducted as per norms and procedures laid down by National Sample Survey Organisation and GR of the State Government.
  - 11) Agency should have mechanism to transfer all the CCE data to a central server on real-time basis using GPRS and should be able to display the results of Crop Cutting Experiment geo-mapped on a web-enabled platform.
  - 12) Agency should be able to provide drone services and provide a comprehensive report of yield or loss prediction on the basis of such report.



- 13) At the season end agency should compare the yield data as provided by State Govt. with the Threshold yield and Compute the Losses based on the PMFBY Operational Guidelines and submit the Certified Claim Computation sheet along with the certified MIS of eligible farmers for payment of claims.
- 14) Agency should obtain NEFT/RTGS Mandate forms from banks for the payment of claim to them. After payment of claims to banks, Agency should obtain Utilisation Certificate (UC) from bank confirming credit of farmer bank/loan account with claim amount.
- 15) Agency should give Weekly report of CCE Co-witnessed.

#### **ACTIVITY D**

#### **Scope of Work for conducting Crop Surveys of Localised Calamities Under PMFBY Guidelines**

Agency would carry out surveys as specified under PMFBY guidelines. Agency should comply with following guidelines / process for conducting the survey:

- a. Survey should necessarily be supervised by an Agriculture Graduate or person having more than 2 years of experience in doing crop surveys and has good knowledge and understanding of crop to be surveyed Or Retired Govt. Officials of Agriculture/Horticulture/Extension Dept. having B.Sc (Agri) Qualification or Retired Bank Officials having experience in Crop Loan or KCC.
- b. Survey must be done using a mobile application with each adequate number of GPS tagged images of the surveyed field being taken. Each survey should have following documents or images taken mandatorily:
  - i. Image of surveyed field including the close-up image of the crop
  - ii. Images of affected area with one close-up image and one image of entire area that is affected
  - iii. Image of nearby field surrounding the surveyed field
  - iv. Image of the farmer whose field was surveyed
  - iv. Image of the government observer who accompanied the agency surveyor
  - v. All images must be GPS tagged with time and name stamping being done automatically through the app.
  - vi. Surveyor should also collect the KYC documents like, land record, Identity Proof, Photocopy of Bank Passbook and cross check and certify the same with the documents like sown certificate, land record, copy of proposal etc. collected at the time of payment of premium to ensure that the plot of land surveyed is a same as the one declared for insurance.
  - vii. Each survey form should be signed by the farmer, government observer and the surveyor and should contain the details of the loss including area affected, crop affected, date of

- sowing, date of loss event, date of reporting, extent of loss and details of plant count & plant status and stage of crop at the time of survey.
- viii. 30 second video of surveyed field and surrounding field should also be taken with GPS tag.
- c. Agency should submit the survey reports within time limit and provide the certified claim sheet & Certified Eligible farmers list on the basis of which the claims will be payable
- d. Agency should obtain NEFT/RTGS Mandate forms from banks for the payment of claim to them. After payment of claims to banks, Agency should obtain Utilisation Certificate in the specified format from bank confirming credit of farmer bank/loan account with claim amount.
- e. Agency should be able to provide regular reports on crop condition. Wherever there are losses reported by the Govt. agency, the agency should provide detailed weather and remote sensing analysis.

*Note: Experience in use of Remote-Sensing Technology, Drone/UAVs and other modern techniques of assessment would be considered as an added advantage.*

#### **ACTIVITIES E (i) & E(ii)**

#### **Scanning, Indexing, Storage & Cloud Storage**

- a) Scanning of documents, indexing and uploading to server or cloud server and retrieving as and when required.
- b) Storage of Physical documents for a period of 12 Months and if required beyond 12 months also and retrieval as and when required.
- c) Any other work relating to the above.

#### **IMPORTANT INSTRUCTIONS TO BIDDERS**

- a) The bidder is expected to examine all instructions, forms, terms and specifications in the Tender documents. Failure to furnish any of the information required as per the Tender documents or submission of bids not substantially responsive to the Tender documents in every respect will be at the bidder's risk and may result in **REJECTION OF THE BID OUTRIGHT**. No queries with regard to tender process will be entertained after the tender process is over.
- b) Tenders received after due date/time and without EMD shall be rejected. Mere fulfilling the qualification, criteria does not entitle the bidder for further evaluation.
- c) NIC reserves the right to thoroughly verify their credentials from the agencies for which the bidder has rendered similar services.

- d) Agencies applying for the tender may be asked to give a presentation on their technical capabilities before opening the financial bid. *Committee has the sole-discretion/authority to decide on the technical capabilities or otherwise of the bidders to proceed further in bid-processing.*
- e) The bidders can submit their bid for any or all of the above captioned activities depending on experience in the respective activity as mentioned in Eligibility Criteria.
- f) The company reserve the right to empanel one or more agencies for different district and/or different activities/functions subject to split clause\*.
- g) The decision of NIC on qualification shall be final and binding on the bidders.
- h) Company reserve the right to cancel in full or part of the tender at any stage of the tendering process without assigning any reason thereof.
- i) All the activities are time bound and if not completed within time then subject to penalty clause.
- j) Agency should provide the Manpower planning for each districts. Agency should deploy at least one person in each Taluka/tehsil.

**\* SPLIT CLAUSE**

The Insurer may, at its sole discretion allot the work to two or more Service Providers based on bidders in ascending order agreeing to parity of rates quoted by L<sup>1</sup>. Basis of allotment will be decided later on based on competencies of the bidders in ascending order & the volume of work involved subject to condition that L<sup>1</sup> will be awarded the highest share.

**AMENDMENT OF TENDER DOCUMENT**

At any time, prior to the last date of submission of bids, NIC may, for any reason, whether at its own initiative or in response to clarification requested by a prospective bidder, modify the Tender documents by amendments.

The amendments shall be notified online only through corrigenda, if any. Bidders are advised to check the website of NIC at regular intervals for any updates. In order to provide prospective bidders reasonable time in which one has to take the amendments into account in preparing their bids, NIC may at its discretion, extend the deadline for the submission of bids suitably.

**MODE OF BID SUBMISSION**

The Bid may be submitted by hand or through post/courier at the following address:

**National Insurance Co. Ltd.  
DO XV, National Insurance Towers (Formerly Sterling Cinema Bldg.),  
3<sup>rd</sup> Floor, 65, Murzban Street, Fort, Mumbai- 400 001**

Bids shall be submitted under single stage two bid system i.e. Technical and Financial Bid. Bidders are advised to go through the details thoroughly before bid submission as NIC will not be responsible for rejection of any bid due to incorrect/faulty bid submission.

The Bid should contain following:

**BID/EMD Security:** Bidders shall have to furnish as part of bid, interest free EMD/bid security for an amount of Rs.25000/-in the form of an account payee Demand draft in favour of "National Insurance Company Limited" payable at Mumbai valid for 60 days beyond the final bid validity period or NEFT transfer to the company's Bank Account as per details mentioned hereunder:

Name of the Beneficiary	<b>National Insurance Company Limited</b>
Name of the Bank	<b>Vijaya Bank</b>
Name of Branch	<b>Excelsior Branch, Fort, Mumbai</b>
Account Number	<b>500600301000137</b>
IFSC Code	<b>VJIB0005006</b>
Nature of Account	<b>Current Account (Collection Account</b>

*In case of NEFT transfer, it should be done at least one day before the last date for submission of Technical Bid and UTR Number with date of remittance should be inserted in the appropriate column in Technical Bid.*

A bid not accompanied by EMD/bid security shall be rejected summarily at the bid opening stage and returned to the bidder unopened.

- “ The bid security of the unsuccessful bidder will be discharged/returned to the bidder without any interest after evaluation of the bid on or before 60th day after the award of the contract.
- “ EMD will be forfeited if the successful bidder fails to commence the work as per the award or violates any term of the agreement to be executed with the successful bidder.
- “ In case the bidder submits any forged/irrelevant/misleading documents or information, the bid will be rejected and EMD forfeited.

#### **TECHNICAL BID**

The Technical Bid should be submitted in a single sealed envelope super scribed as **“SHORTLISTING OF AGENCIES FOR EXECUTION OF PMFBY RELATED ACTIVITIES IN THE STATE OF MAHARASHTRA Technical Bid”**. The Technical Bid shall be as per duly signed and stamped proforma enclosed and shall contain the properly signed and stamped copy of documents mentioned therein. Also, bidders shall have to submit the copy of this tender document duly signed with stamp on each page, implying acceptance of the terms and conditions of this tender.

**FINANCIAL BID**

The Financial bid should be submitted for **EACH ACTIVITY IN SEPARATE ENVELOPE** and the envelope should be super scribed as **"SHORTLISTING OF AGENCIES FOR EXECUTION OF PMFBY RELATED ACTIVITIES IN THE STATE OF MAHARASHTRA Financial Bid for Activity ....."**. The financial bid shall contain the price to be submitted as per the attached proforma on their letter head with quoted rates.

The bidders should mention the financial value as per description (no decimals) mentioned for each of the activities in the format annexed without changing or interpreting otherwise.

The values of rates should be quoted excluding GST and the prevailing GST will be added separately

NIC shall not pay any other amount on any account including mobilization charges, office expenses, transport charges, phone charges etc. over and above what is quoted in the financial bid.

The Demand Draft of EMD, Envelopes of Technical Bid & the Financial Bid shall be kept in a bigger single envelope super scribed as **"SHORTLISTING OF AGENCIES FOR EXECUTION OF PMFBY RELATED ACTIVITIES IN THE STATE OF MAHARASHTRA"**.

**OPENING OF BIDS**

Technical bids will be opened by the Tender committee on the scheduled date.

Financial bids of the technically qualified bidders would be opened by the Tender Committee on date to be intimated later.

One representative of the bidder shall be authorized and permitted to attend the bid opening process.

**AWARD OF CONTRACT**

NIC will award the contract as per the tender terms and the successful bidder will be required to sign a separate Service Level Agreement in the format provided by NIC now and also have to provide Performance Bank Guarantee. NIC reserves the right to accept/reject any or all bids partly or fully without assigning any reason thereof.

**ANNULMENT OF AWARD**

Failure of the successful bidder to comply with the requirement of the tender document shall constitute sufficient ground for the annulment of the award.

**PERFORMANCE GUARANTEE**

The selected bidder has to enter into a Service Level Agreement with the company within 2 weeks of the award of the contract to ensure that the timelines on performance as required by the company are undertaken as per the format devised by the company. Failure to adhere to the timelines stipulated in the Service Level Agreement or any deficiency in service noticed will attract a penalty to the extent of 5 % of the fees payable for the respective activity allotted to the bidder.

The selected bidder is required to execute an agreement on Rs.100/- non judicial stamp paper to deduct the applicable penalty from the fees payable to them by the company.

**OTHER POINTS TO BE NOTED**

1. Read all the terms and conditions of the tender carefully before submitting the bids. The prospective bidders should ensure itself that it qualifies as per the technical criteria.
2. All the relevant information pertaining to technical bid evaluation should be provided.
3. In case bidder fails to provide any required documents as mentioned in technical bid proforma, then the bid will be rejected as "technically unqualified".
4. The technical and financial bids should be duly signed by the Authorized signatory of the Agency mentioning his/her name, designation, address and contact no., with seal and date.
5. The Prospective Bidders/Bidders shall, at regular interval, visit the website of NIC for any updates.
6. The successful bidder shall not assign or transfer the rights and responsibilities assigned to him to any other person/entity/sub-contract his services in any way to others without the prior written consent of NIC.
7. No condition/ deviation which is either additional or in modification of the tender conditions shall be included in the tender. If the tender contains any such condition or deviation from tender conditions, the tender is liable to be rejected.

**PROFORMA FOR TECHNICAL BID**  
(On Agency's letterhead)

**1. Bidder Information:**

- a) Name of the Firm/Company:
- b) Registered Office Address:
- c) Local office address:

**2. Contact person:**

- a) Name:
- b) Designation:
- c) Mobile No:
- d) Landline No:

**Bid Quoted for which Activity (Please tick \_/appropriate column)**

Activity	Enrolment Non-Loanee Farmers	Enrolment Loanee Farmers	Crop-Cutting Experiment (CCE)	Crop Survey (Localised Calamities)	Storage of Physical Documents	Scanning, Indexing & Cloud Storage
	A	B	C	D	E(i)	E(ii)
Tick appropriate column						

a) Whether Financial Bid submitted in separate envelopes for each activity ?  
Yes / No

b) Whether EMD amount of Rs.25000 /- remitted by DD or NEFT ?

If DD, DD No.....Date ..... Bank .....

If NEFT whether remitted within the cut off date specified in Tender Document ?  
Yes / No

If NEFT, UTR No.....Date ..... Bank through which remitted .....

**SHORT LISTING OF AGENCIES FOR EXECUTION OF PMFBY RELATED ACTIVITIES IN  
MAHARASHTRA**

**TECHNICAL BID**

(Wherever any response requires explanation please explain in detail and add additional sheets if required)

To,

Divisional Manger  
National Insurance Co Ltd,  
Divisional Office XV  
National Insurance Towers,  
(Sterling Cinema Building)  
65, Murzban road, Fort,  
Mumbai – 400 001

Date:

Dear Sir,

We\_\_\_\_\_ the Bidder hereby provide the details of our Firm/ Company as under:  
(provide a brief description about yourselves, activities, accomplishments etc)

We submit our response to the tender requirements as under:

A. Enrollment of Non - Loanee Farmers Coverage through Bank

- a. Providing training to bankers on Portal upload of the data using video, presentation and workshops.  
Bidder's Response:\_\_\_\_\_
- b. Visiting all the Regional Office and branches giving the premium in identified important districts and providing visit proofs  
Bidder's Response:\_\_\_\_\_
- c. Ensuring continuous follow up to ensure that any technical snag in data upload is being addressed forthwith  
Bidder's Response:\_\_\_\_\_
- d. Collection, Review and checking of proposal forms submitted by the farmers to bank branches. This would include:
  - i. Checking whether all the KYC documents (Aadhaar Mandatory) as mandated in PMFBY Operational Guidelines are attached to each proposal form.
  - ii. Checking that the proposal form is duly filled and signed by the farmer.



- iii. Checking whether KYC documents are correct and signed by the relevant authority.
- iv. Matching the farmer records as mentioned in proposal form with details mentioned in other KYC documents.

Bidder's Response:\_\_\_\_\_

- e. Checking the Farmer MIS uploaded on the Portal and ensuring that MIS is correct in all aspects.

Bidder's Response:\_\_\_\_\_

- f. Following up with banks to ensure that premium is remitted by the banks in time and UTR details and declaration in GOI format is shared.

Bidder's Response:\_\_\_\_\_

- g. Reconciling all the MIS uploaded by the bank with premium receipts and furnishing Reconciliation report in excel format also certified Hard Copy. Bidder's Response:\_\_\_\_\_

- h. Checking the farmer MIS for any discrepancy and duplication

- Validation of MIS for the information relating to reference unit area, crop and area declared for insurance and premium. This would include checking any possible cases of duplication or over insurance, Checking any overlaps with loanee farmer MIS.
- Has expertise to identify such cases using software algorithms.

Bidder's Response:\_\_\_\_\_

- i. Obtaining signed and duly stamped declaration forms from banks for non loanee MIS. In case banks are not able to prepare the declaration, agency should have capacity to prepare the declaration and provide the same to bankers for execution.

Bidder's Response:\_\_\_\_\_

- j. Preparing refund MIS for ineligible/duplicate enrolment applications and providing certified refund status report to NIC.

Bidder's Response:\_\_\_\_\_

- d) Assisting bankers in uploading/data entry of farmer MIS on Agri-Insurance Portal of Government of India. If bank is not in a position to upload the data on the portal then handholding support to the banks to be provided by the agency to ensure all the data is being uploaded on the portal in time. Special attention should be given to DCCB's and PACs for uploading of data and ensuring the task is completed within time limit.

Bidder's Response:\_\_\_\_\_

k. Uploading UTR/DD details of premium remittances in Agri-insurance portal

Bidder's Response:\_\_\_\_\_

l. Preparation of subsidy invoices on the basis of all data uploaded on the portal by bank for all the remittances received by insurer.

Bidder's Response:\_\_\_\_\_

m. Preparation of reports for Government in their desired formats as and when required and submission of the same within time limit.

Bidder's Response:\_\_\_\_\_

n. Obtaining Invoices from Banks for payment of Service Charges for enrollment of farmers in the Govt Format (Annx B as provided by Govt in Tender document)

Bidder's Response:\_\_\_\_\_

o. Image based data entry &/or verification if required- counter check with portal entry by banks.

Bidder's Response:\_\_\_\_\_

p. Scanning of documents, indexing and uploading to server or cloud server.

Bidder's Response:\_\_\_\_\_

q. Storage of Physical documents for a period of 6 Months and retrieval as and when required.

Bidder's Response:\_\_\_\_\_

r. Any other related work to the above.

Bidder's Response:\_\_\_\_\_

- Enrollment of Non Loanee Farmers Through CSC/Direct (online) by Farmers :

Carrying out review of KYC document uploaded by CSC / Farmer with the details provided in the Portal

➤ Following documents will have to be checked by the service provider's team:

- a. Land Record copy 7/12 or Form 8 should be there
- b. Sowing Certificate issued by competent authority
- c. Copy of bank passbook

➤ Data checking will have to be done based on detailed data checking process manual that would be provided at the beginning of the season.

Bidder's Response:\_\_\_\_\_

B. Loanee Farmers Coverage:

- a. Reaching out to all bank branches to explain/assist them in the process of enrollment of Loanee farmers and upload of farmer MIS.

Bidder's Response:\_\_\_\_\_

- b. Providing training to bankers on Portal upload of the data using video, presentation and workshops.

Bidder's Response:\_\_\_\_\_

- c. Visiting all the Regional Office and branches giving the premium in identified important districts and providing visit proofs

Bidder's Response:\_\_\_\_\_

- d. Ensuring continuous follow up to ensure that any technical snag in data upload is being addressed forthwith.

Bidder's Response:\_\_\_\_\_

- e. Checking and Validating and correcting the farmer MIS to bring it in line with format specified by Government of India in PMFBY guidelines.

Bidder's Response:\_\_\_\_\_

- f. Agency should have adequate expertise in checking of loanee farmer MIS on the Portal

Bidder's Response:\_\_\_\_\_

- g. Agency should be able to upload the MIS in case bankers are not able to do that on the portal. For this agency should have adequate resources to deploy for portal upload of MIS Agency will have to liaison with the banks on regular basis for the purpose of ensuring that banks are able to correctly upload the MIS on the Portal.

- a. Agency will have to address all the queries raised by the bankers on portal upload and if required raise these queries with NIC and government.
- b. Validation of MIS for the information relating to reference unit area, notified crop, notified area for insurance and premium.
- c. This would include checking any possible cases of duplication or over insurance

Bidder's Response:\_\_\_\_\_

- h. Collection of NEFT details of insurance premium remittance from banks

Bidder's Response:\_\_\_\_\_

- i. Reconciling all the MIS uploaded by the bank with premium receipts and furnishing Reconciliation report in excel format and Certified Hard Copy.  
Bidder's Response:\_\_\_\_\_
- j. Assisting bankers in uploading/data entry of farmer MIS on Agri-Insurance Portal of Government of India. If bank is not in a position to upload the data on the portal then handholding support to the banks to be provided by the agency to ensure all the data is being uploaded on the portal in time.  
Bidder's Response:\_\_\_\_\_
- k. Preparing refund MIS for cases where premium received is in excess of the MIS submitted and providing Certified refund status report to NIC.  
Bidder's Response:\_\_\_\_\_
- l. Assisting bankers in Uploading UTR/DD details of premium remittances in Agri-portal  
Bidder's Response:\_\_\_\_\_
- m. Preparation of subsidy invoices on the basis of all data uploaded on the portal by bank for all the remittances received by insurer.  
Bidder's Response:\_\_\_\_\_
- n. Preparation of reports for Government in their desired formats as and when required and submission of the same within time limit.  
Bidder's Response:\_\_\_\_\_
- o. Obtaining Invoices from Banks for payment of Service Charges for enrollment of farmers in the Govt. Format ( Annx B as provided by Govt. in Tender document)  
Bidder's Response:\_\_\_\_\_
- p. Agency should have IT infrastructure and capabilities to review the banks MIS and ensuring that crop exposure is consistent with bank loan data of previous years and sown area in the district.  
Bidder's Response:\_\_\_\_\_
- q. Agency should be able to deploy resources at Circle/Taluka/Gram Panchayat/Village level in each Districts of Maharashtra to cater to the requirements of this scheme.  
Bidder's Response:\_\_\_\_\_
- r. Any other related work to the above.  
Bidder's Response:\_\_\_\_\_

C. Crop Cutting Experiments (CCEs)

i. To witness & monitor CCEs conducted by the State Government under General Crop Experiment Surveys (GCES) and providing report as desired by NIC. Agency would undertake following activities while witnessing & monitoring the Crop Cutting Experiments:

a. Witnessing that the CCE is conducted as per norms and procedure laid down by National Sample Survey Organization and GR of the State Government.

Bidder's Response:\_\_\_\_\_

b. Using mobile application for witnessing the Crop Cutting Experiment. Mobile application should allow taking good quality images of the Crop Cutting Experiment Process along with GPS tag.

Bidder's Response:\_\_\_\_\_

c. Following images are to be taken mandatorily for a CCE to be treated as correctly witnessed:

- Image of Farmer
- Image of Government Surveyor
- Image of South West Corner of the chosen field. Image should be taken from exactly one meter away from the south-west corner and should preferably cover entire field in single shot.
- Image of Marked Plot with plot marking clearly visible or identifiable in the image
- Image of Cut Plot with Harvested area of plot clearly visible or identifiable as a shape in the image.
  - Two Images of Cut Crop with complete cut crop being easily visible and identifiable in a single image. One image should show the biomass of cut crop and other images should show entire crop that is ready for weighing in a single image.

Bidder's Response:\_\_\_\_\_

d. Image of weighing with both weights used and crop weighed being clearly visible. If multiple weighing has been done because of non-availability of weighing measure of required weight, images of all the weighing should be taken.

Bidder's Response:\_\_\_\_\_

e. Images of nearby field need to be taken.

Bidder's Response:\_\_\_\_\_

f. App should have facility to tag the image on the basis of image type. e.g. Cut Crop image should be tagged by app as image of Cut Crop.

Bidder's Response:\_\_\_\_\_

g. App should have CCE Form that should closely mirror the content of standard forms used by government for conducting Crop Cutting experiments.

Bidder's Response:\_\_\_\_\_

- h. Should collect photocopies and/or pictures of Forms used for CCEs (forms I and II or by whatever nomenclature they are called in the state.
- i. Reporting dry factor or furnishing form III in lieu of it for CCEs witnessed.

Bidder's Response:\_\_\_\_\_

- j. Reporting of CCE wise results, in the specimen provided by NIC.

Bidder's Response:\_\_\_\_\_

- k. Reporting any exceptions, if any, with relevant pictures and/or documents.

Bidder's Response:\_\_\_\_\_

- l. Agency would attempt to witness all CCEs in the notified area. NIC reserves the right to give details of notified area it wishes the agency to witness.

Bidder's Response:\_\_\_\_\_

- m. The agency shall have to coordinate with the offices/officials of the State Government or some agency to which the CCE work has been allotted for getting the details of CCE planning, schedules in advance and convey to NIC.

Bidder's Response:\_\_\_\_\_

- n. Agency should have mechanism to transfer all the CCE data to a central server on real-time basis using GPRS and should be able to display the results of Crop Cutting Experiment geo-mapped on a web-enabled platform.

Bidder's Response:\_\_\_\_\_

- o) At the season end agency should compare the yield data as provided by State Govt. with the Threshold yield and Compute the Losses based on the PMFBY Operational Guidelines and submit the Certified Claim Computation sheet along with the certified MIS of eligible farmers for payment of claims.

Bidder's Response:\_\_\_\_\_

- p) Agency should obtain NEFT/RTGS Mandate forms from banks for the payment of claim to them. After payment of claims to banks, Agency should obtain Utilisation Certificate from bank confirming credit of farmer bank/loan account with claim amount.

Bidder's Response:\_\_\_\_\_

- q. Agency should give Weekly report of CCE Co-witnessed.

Bidder's Response:\_\_\_\_\_

D. Conducting Individual Crop Survey:

Agency would carry out surveys as specified under PMFBY guidelines. Agency should comply with following guidelines / process for conducting the survey:

- a. Survey should necessarily be supervised by an Agriculture Graduate or person having more than 2 years of experience in doing crop surveys and has good

knowledge and understanding of crop to be surveyed Or Retired Govt. Officials of Agriculture/Horticulture/Extension Dept. having B.Sc (Agri) Qualification Or Retired Bank Officials having experience in Crop Loan or KCC.

Bidder's Response:\_\_\_\_\_

- b. Survey must to be done using a mobile application with each adequate number of GPS tagged images of the surveyed field being taken. Each survey should have following documents or images taken mandatorily:
- Image of surveyed field including the close-up image of the crop
  - Images of affected area with one close-up image and one image of entire area that is affected
  - Image of nearby field surrounding the surveyed field
  - Image of the farmer whose field was surveyed
  - Image of the government observer who accompanied the agency surveyor
  - All images must be GPS tagged with time and name stamping being done automatically through the app.
  - Surveyor should also collect the KYC documents like, land record, Identity Proof, Photocopy of Bank Passbook and cross check the same with the documents collected at the time of payment of premium.
  - Each survey form should be signed by the farmer, government observer and the surveyor and should contain the details of the loss including area affected, crop affected, date of sowing, date of loss event, date of reporting, extent of loss and details of plant count & plant status and stage of crop at the time of survey.
  - 30 second video of surveyed field and surrounding field should also be taken with GPS tag.

Bidder's Response:\_\_\_\_\_

Agency should be able to provide regular reports on crop condition. Wherever there are losses reported by the govt agency, the agency should provide detailed weather and remote sensing analysis.

Bidder's Response:\_\_\_\_\_

After survey, Agency should submit their report immediately along with the eligible farmers and claim computation. Agency should submit the Certified claim payable sheet for claim payment to banks (to be credited by bank to farmers account) :

Bidder's Response:\_\_\_\_\_

- o) Agency should obtain NEFT/RTGS Mandate forms from banks for the payment of claim to them. After payment of claims to banks, Agency should obtain Utilization Certificate from bank confirming credit of farmer bank/loan account with claim amount.

Bidder's Response: \_\_\_\_\_

Date: \_\_\_\_\_

Place: \_\_\_\_\_

(Name & Signature of the Agency)

Note: The following documents are to be submitted along with this proforma;

1. A brief profile of firm mentioning address of its registered Head Office and all branch offices.
2. Certification of Incorporation/Registration of firm/ Memorandum of Articles of Association/Partnership deed as the case may be.
3. Cancelled cheque for bank account details for RTGS purpose.
4. Copy of PAN/TAN No.
5. Copy of Income Tax returns for last two financial years i.e. FY 2014-15, 2015-16
6. Audited accounts for the last two years for FY 2015-16, 2016-17.(Balance sheet & Profit and Loss account).
7. Copy of Service Tax Registration certificate.
8. Undertaking by the bidder to the effect that the firm is not blacklisted by any Govt. organization.
9. Evidence of all the Eligibility Criteria in the form of Client Testimonies and / or certificates
10. Tender acceptance letter on firm's letter head which should be duly filled, signed and stamped.
11. Authorization letter for Authorized signatory.
12. The bidder has to sign an integrity pact as provided in the tender document in original and should be submitted along with the Technical Bid.



**PROFORMA FOR FINANCIAL BID**  
**(On agency's letterhead)**  
**PMFBY MAHARASHTRA**  
**FINANCIAL BID FOR ACTIVITIES A & B**

ACTIVITY	CAPTIONED ACTIVITY	RS.
A	NON LOANEE FARMERS COVERAGE (Rate in Rs. per farmer enrolled)	Rs...../ per farmer
B	LOANEE FARMERS COVERAGE (Rate per farmer enrolled – mention as % of non loanee farmer rate)	..... %

Note: The bidders should mention the financial value as per description (no decimals) mentioned in above columns without changing or interpreting otherwise.

The rates to be quoted excluding GST. Appropriate GST will apply separately.

Date : \_\_\_\_\_

Place: \_\_\_\_\_

Name & Signature of the Agency

**FINANCIAL BID FOR ACTIVITY C**

ACTIVITY	CAPTIONED ACTIVITY	RS.
C	Witnessing and Monitoring of CCEs (Rate per CCE including mobile application & geo-tagging the observation)	Rs...../-Per CCE

Note : The bidders should mention the financial value as per description (no decimals) mentioned in above columns without changing or interpreting otherwise.

The rates to be quoted excluding GST. Appropriate GST will apply separately.

Date : \_\_\_\_\_

Place: \_\_\_\_\_

Name & Signature of the Agency

**FINANCIAL BID FOR ACTIVITIES D**

ACTIVITY	CAPTIONED ACTIVITY	RS.
D	Conducting Crop Surveys under PMFBY Guidelines	Rs...../- Per Survey

Note : The bidders should mention the financial value as per description (no decimals) mentioned in above columns without changing or interpreting otherwise.

The rates to be quoted excluding GST. Appropriate GST will apply separately.

Date : \_\_\_\_\_

Place: \_\_\_\_\_

Name & Signature of the Agency

**FINANCIAL BID FOR ACTIVITIES E (i)**

ACTIVITY	CAPTIONED ACTIVITY	RS.
E(i)	Storage of Physical Documents	Per Every 10,000 documents for first 12 month Rs._____ and Rs._____for every year after first 12 months

Note : The bidders should mention the financial value as per description (no decimals) mentioned in above columns without changing or interpreting otherwise.

The rates to be quoted excluding GST. Appropriate GST will apply separately.

Date :\_\_\_\_\_

Place:\_\_\_\_\_

Name & Signature of the Agency

**FINANCIAL BID FOR ACTIVITIES E(ii)**

ACTIVITY	CAPTIONED ACTIVITY	RS.
E(ii)	Scanning, Indexing, cloud storage & retrieval as and when required.	Per Every 10000 documents Rs...../-

Note: The bidders should mention the financial value as per description (no decimals) mentioned in above columns without changing or interpreting otherwise.

The rates to be quoted excluding GST. Appropriate GST will apply separately.

Date: \_\_\_\_

Place: \_\_\_\_\_

Name & Signature of the Agency