

**Co-operative Department
Government of Bihar**

**Request for Proposal (RFP) for
Selection of Insurance Companies as
Implementing Agencies (IA) under “Pradhan
Mantri Fasal Bima Yojana (PMFBY)” for Rabi
2026-27 Season.**

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

Yield Based Crop Insurance Scheme Bid type: Limited

RFP Reference No.:-----dated 09th October 2026

**Issued by
Co-operative Department, Bihar, Patna, 2nd Floor, Vikash Bhawan, New
Secretariat, Patna-800015
Contact No.: 0612-2215353
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Co-operative Department, Govt. of Bihar

Tender Notice for selection of Insurance Companies as Implementing Agencies (IA) under Pradhan Mantri Fasal Bima Yojana (PMFBY) for Rabi 2026-27 Season.

RFP No. -

Dated - 09th October 2026

Co-operative Department, Bihar invites quotations from empanelled insurance companies by Ministry of Agriculture and Farmers Welfare, Govt. of India, for the implementation of the Pradhan Mantri Fasal Bima Yojna (PMFBY) in 5 clusters consisting of 38 districts for Alternative Risk Transfer Mechanism (ARTM) in Cup & Cap 80:110 and Cup & Cap 60:130 models.

A Financial Bid is invited through e-tender for the implementation of Pradhan Mantri Fasal Bima Yojna (PMFBY) in Bihar State during the Rabi 2026-27 season only. The Bids shall be evaluated in two stages as set out in Section-II of this Tender Document.

The Operational Guideline (OG) issued by the Government of India (effective from Kharif 2023) and all subsequent Advisories and Communications issued related to the PMFBY till the end of the contract period will be final guideline for the implementation of this scheme and shall prevail in case of any conflict between the clauses in the bid document & the OG.

All empanelled Insurance Companies are mandated to get enrolled on <https://eproc2.bihar.gov.in/> in order to download the tender documents and participate in the subsequent bidding process. Bidders can also obtain the Tender Document and the draft Insurance Contract from the address given below or from the website <https://eproc2.bihar.gov.in/>. The details of the proposed crop insurance covers, the instructions to bidders, the process of submission of bids and bid evaluation criteria have been set out in Volume-I of the Tender Document. The draft Insurance Contract is set out in Volume II of the Tender Document.

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

Sr. No.	Event Description	Date & Time
1	Issuance of tender documents	09/10/2026
2	Start date of downloading of bid	09/10/2026
3	Submission of pre-bid queries	12/10/2026
4	Pre-bid meeting	13/10/2026
5	Last date and time of financial bid submission	27/10/2026
6	Date of opening of financial bid	28/10/2026

Key Submission Guidelines & Notes

- **Submission Portal:** Completed bid documents must be submitted electronically on <https://eproc2.bihar.gov.in/> on or before the due date and time. Bidders must possess a valid Digital Signature Certificate (DSC) issued by a licensed Certifying Authority (CA).
- **Pre-Bid Queries:** Prospective bidders should submit pre-bid queries via email by the deadline specified in the schedule. Only queries received in writing/email will be clarified. Any modifications to the RFP shall be made exclusively through an addendum/corrigendum issued by this Office.
- **Corrigendum / Addendum:** Any corrigendum or amendment will be published exclusively on the portal (<https://eproc2.bihar.gov.in/>). No individual communications will be sent, nor will notices be published in local newspapers.
- **Authority Rights:** Co-operative Department, Bihar reserves the right to accept or reject any or all bids without assigning any reason at any stage of the process.

For any clarification, kindly contact The State Nodal Officer, Co-operative Department, Vikash Bhawan, New secretariat, Bihar, Patna. Email: cooperative-bihar@nic.in

Additional Registrar (Judicial)
Co-operative Societies,
Bihar, Patna

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Bid Schedule

Scheme Name	Pradhan Mantri Fasal Bima Yojana (PMFBY)
Bid Submission Mode	https://eproc2.bihar.gov.in/
Date of Issue of Tender Document	09/10/2026
Last date for receiving queries	12/10/2026
Date & time for Pre-Bid Meeting (at least one week before tender submission date)	13/10/2026 at 03:00 PM
Pre-Bid Meeting Venue	Co-operative Department, Bihar, Patna, 2 nd Floor, Vikash Bhawan, New Secretariat, Patna-800015
Last date and time for submission of Financial Bid	27/10/2026
Date of opening of financial bid	28/10/2026
Mode of Financial Bid submission	Online
Venue of Financial Bid opening	Co-operative Department, Bihar, Patna, 2 nd Floor, Vikash Bhawan, New Secretariat, Patna-800015
Contact Person and phone no for all queries	Shri Samresh Kumar, JR-CS Mob No: +91 9122484840
Email ID for all queries	cooperative-bihar@nic.in
Address for communication	Co-operative Department, Bihar, Patna, 2 nd Floor, Vikash Bhawan, New Secretariat, Patna-800015
Addendum/Corrigendum	To be uploaded on https://eproc2.bihar.gov.in/ as and when such addendum/corrigendum is issued

Bid Submission Checklist

Sl. No.	Criteria	Document/ Format	Pg. No
1.	Self-Certification Letter	Annexure-M	
2.	Certified copy of latest registration/renewal License issued by IRDAI, confirming empanelment by DA&FW, GoI (Para 31.1 of OG)	License/ Registration Document issued by IRDAI	
3.	Signed and stamped certificate confirming that the company has not been debarred/blacklisted in any state since Kharif 2016 under crop insurance program (A declaration can be submitted on company's letter head with the signature of the institutional head/power of attorney.)	Non-Black Listing Self Declaration	
4.	Office address, phone number of the company in the state of Bihar on official letterhead.	As applicable	
5.	Bidder's Authorization Certificate with Name, designation, seal, email id, phone & mobile number authorized signatory on official letterhead.	Annexure-N	
6.	Bid Application letter in prescribed format along with undertaking from the bidder for unconditional acceptance of terms and conditions of the tender document and declaration for not having declared ineligible, insolvent, de- empanelled or expelled to implement the scheme as per Annexure-I .	As applicable	
7.	Financial Bid Cover Letter	Annexure-O	
8.	Financial Bid	As per Annexure-J (online BoQ)	

Disclaimer

The information contained in this Tender Document or subsequently provided to the Bidder(s), whether verbally, in written form or in 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 set out in this Tender Document and provisions set out in the Operational Guidelines of PMFBY.

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

The Bid Inviting Authority, its employees, officers, and advisors accept no liability or responsibility of any nature whatsoever for any loss, damage, or expense arising from negligence, reliance upon, or interpretation of any statements, data, or information contained in this Tender Document. The Bid Inviting Authority reserves the right, in its absolute discretion but without obligation, to update, amend, supplement, or clarify the information or assumptions contained herein.

The issuance of this Tender Document does not bind or obligate the Bid Inviting Authority to select a Successful Bidder or award the Insurance Contract. The Bid Inviting Authority reserves the unconditional right to reject any or all Bids, annul the bidding process, or cancel the tender entirely at any stage without incurring any liability or obligation to inform the affected Bidder(s) of the grounds for such action.

Each Bidder shall bear all its costs associated with or relating to the preparation, compilation, and submission of its Bid, including but not limited to expenses incurred in preparations, presentations, demonstrations, or communication. The Bid Inviting Authority, its employees, and advisors shall not be liable for any such costs or expenses, regardless of the conduct or outcome of the bidding process.

In the event of any conflict, ambiguity, or divergence in interpretation between the terms and conditions specified in this Tender Document and the PMFBY Operational Guidelines, the provisions of the PMFBY Operational Guidelines (along with subsequent advisories issued by the Ministry of Agriculture & Farmers Welfare, Govt. of India) shall prevail and be final and binding on all stakeholders.

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

Abbreviations and Definitions

Authorized Signatory	The bidder's representative or officer vested with explicit, implicit, or corporate authority to commit the bidding organization to a binding agreement, holding a valid Power of Attorney (PoA) issued by the competent authority of the bidding firm/company.
Bid	A formal financial offer made in pursuance of an invitation by a procuring entity and includes any tender, proposal or quotation.
Bidder	Insurance Companies empanelled by Department of Agriculture, cooperation and Farmers Welfare, Ministry of Agriculture and Farmers Welfare, Govt. of India participating in the procurement/ bidding process with the procurement entity
Bidding Document	Documents issued by the procuring entity, including any amendments thereto, that set out the terms and conditions of the given procurement and include the invitation to bid.
Competent Authority	An authority or officer to whom the relevant administrative or financial powers have been delegated for taking decision in a matter relating to procurement.
Completion	Means the fulfilment of the services by the successful/ selected bidder in accordance with the terms and conditions set forth in the Contract.
Contract	Means the Agreement entered between the Co-operative Department, Bihar, Patna and the successful/ selected bidder, together with the Contract Documents referred to therein, including all attachments, appendices, and all documents incorporated by reference therein.
Contract Document (Contract and Contract Document can be merged in to a single point.)	Means the documents listed in the Agreement, including any amendments thereto.
Contract/ Procurement Contract	A contract entered between the procuring entity and a successful bidder concerning the subject matter of procurement.
Delivery	Means the execution and performance of the services by the successful/ selected bidder in accordance with the terms & conditions and established timelines set forth in the Contract.
GOI/GOB	Govt. of India/ Govt. of Bihar.
IA	Implementing Agencies
IFB	Invitation for Bids (A document published by the procuring entity inviting bids relating to the subject matter of procurement and any amendment thereto and includes notice inviting bid and request for proposal) .
ITB	Instruction to Bidders

LOA	Letter of Acceptance
LOI	Letter of Intent
NIB	Notice Inviting Bid
PAN	Permanent Account Number
Project Period	The operational period commencing from the date of issuance of LOA/Contract execution for Rabi 2026-27 , extending until all liabilities, claims, and operational obligations under the insurance period are fully settled and resolved by the Insurance Company.
Purchaser/ Tendering Authority/ Procuring Entity	Co-operative Department, Patna, Bihar
PMFBY	Pradhan Mantri Fasal Bima Yojana
RFP	Request for Proposal
Services	Means all the operational, administrative, technological, and claim-settlement services required for the implementation of PMFBY in designated clusters of Bihar.
Service Provider/ Selected Bidder	Means the bidder whose Bid has been accepted by the Purchaser and includes the legal successors or permitted assigns of the successful/ selected bidder.
State Government	Government of Bihar (GOB)
State Public Procurement Portal	https://eproc2.bihar.gov.in/

Note:-

In the event of any discrepancy or conflict in the interpretation of terms, conditions, or clauses in RFP document and Revamped PMFBY Operation Guidelines (effective from Kharif 2023) along with its subsequent advisories, the provisions and Terms & Conditions of latter shall prevail and be binding.

Legal Disputes and Jurisdiction: Any disputes arising out of or in connection with this RFP, the bidding process, and any contractual agreement resulting from this RFP shall be governed by and construed in accordance with the **laws of India**. Any legal disputes, claims, or proceedings arising out of or in connection with this RFP or subsequent contracts shall be subject to the exclusive jurisdiction of the High Court of Judicature at Patna / competent civil courts at Patna, Bihar.

Section-I

Introduction

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

PMFBY is a yield-based crop insurance scheme. The financial loss of a farmer growing notified crops in notified areas is calculated under PMFBY by comparing Actual Yield of the crop for a season against pre-defined historical Average Yield Index values.

All farmers growing the notified crops in the notified areas can insure their crops under the Scheme. The enrollment of farmers under the Scheme is voluntary. Farmers are required to pay a nominal premium as their share in the premium; the balance premium is paid by the Central and State Governments. The State Government selects the Insurance Company for implementing the Scheme through competitive bidding. The selected Insurance Company is responsible for claim compensation to the affected farmers based on the claim settlement protocol defined in the Operational Guidelines of the Scheme. Apart from the State Government, farmers and the Insurance Company, there is a wide and important role of other stakeholders like Banks, CSCs, Insurance Intermediaries and the District Administration, who are liable to perform their roles and duties as defined in the Operational Guidelines and the instructions issued/to be issued in future by DA&FW, GoI regarding implementation of Revamped PMFBY.

Enrolment of Farmers

Eligibility for Coverage

All farmers, including sharecroppers and tenant farmers growing notified crops in notified areas, shall be eligible for coverage under the Scheme, provided they hold an insurable interest in the notified/insured crop. The Scheme shall operate on the Area Approach basis in defined Insurance Units (IUs) as notified by the State Government as per Para 7.2.1.1 of the PMFBY Operational Guidelines 2023. Eligible farmers shall include:

- (i) All Loanee Farmers who have been sanctioned Seasonal Agricultural Operations (SAO) loans/Kisan Credit Card (KCC) from Financial Institutions (FIs) for notified crops and seasons; and
- (ii) All Non-Loanee Farmers including sharecroppers and tenant farmers.

Farmers whose KCC/crop loan account has become sub-standard or non-performing (NPA) as per the prevailing practices of the concerned Bank/regulator shall not be considered loanee farmers for automatic enrollment; bank branches may, however, facilitate their enrollment as non-loanee farmers. Mere sanction of crop loans or credit facilities against collateral securities (fixed deposits, gold/jewel loans,

mortgage loans, etc.) without insurable interest of the farmer in the insurable land and notified crop shall not be covered under the Scheme. Special efforts shall be made by all stakeholders to ensure maximum coverage of SC/ST/Women, Small & Marginal farmers, and Panchayati Raj Institutions (PRIs) may be involved in extension, awareness creation and farmer feedback as per Para 3.1.3 of the Operational Guidelines.

Mandatory Aadhaar Requirement

Aadhaar has been made mandatory for availing crop insurance coverage from Kharif 2017 onwards. All enrollment agencies, including Banks, shall compulsorily obtain the Aadhaar number of farmers before enrollment or sanction of crop loan under Kisan Credit Card (KCC). Coverage of Loanee Farmers without Aadhaar shall not be permitted and such accounts shall be reviewed and updated by the concerned Bank Branch regularly as per Paras 6.4.1 and 6.4.3 of the Operational Guidelines. Farmers not yet in possession of an Aadhaar Identity (ID) may enroll under PMFBY subject to submission of proof of Aadhaar enrollment as per Para 6.4.2 and Notification No. 334 dated 8th February 2017 issued under Section 7 of the Aadhaar Act, 2016.

Voluntary Enrollment of Loanee Farmers

Participation in the Scheme is voluntary for all farmers, including Loanee Farmers. All Loanee Farmers sanctioned SAO loans by Financial Institutions for notified crops and seasons shall be deemed covered automatically under the Scheme. A Loanee Farmer wishing to opt out of the Scheme shall submit a written declaration to the concerned Bank/branch at any time during the year, but at least 7 days prior to the prescribed cut-off date for enrollment for the respective season. The Bank shall record and process all such opt-out declarations within the prescribed timelines and maintain proper records thereof. For farmers approaching bank branches for issuance or renewal of KCC, the bank branch shall capture their consent/willingness to participate in PMFBY and process their enrollment accordingly on NCIP.

Enrollment Channels for Non-Loanee Farmers

Non-Loanee Farmers shall enroll under the Scheme through any of the following channels as per Para 8 of the Operational Guidelines:

- (i) Nearest Bank Branch;
- (ii) Common Service Centres - Village Level Entrepreneurs (CSC-VLEs) as per Para 8 of the Operational Guidelines;
- (iii) Authorised and licensed Insurance Intermediaries appointed by the concerned Insurance Company as per Para 27.8.3 of the Operational Guidelines;
- (iv) Field employees of the Insurance Company;
- (v) Directly through the PMFBY Portal (www.pmfby.gov.in), the Fasal Bima App, or the National Crop Insurance Portal (NCIP); or
- (vi) Through any other channel notified or permitted by the State Government.

Mandatory Use of AIDE App

All Authorised and licensed Insurance Intermediaries appointed by the concerned Insurance Company enrolling Non-Loanee Farmers shall mandatorily use the AIDE App (App for Intermediary Enrollment) for the enrollment of farmers so as to make the entire enrollment process paperless and cashless and to enable enrollment of farmers at their doorstep, as per Para 3.1.5 and the relevant provisions of Para 8 of

the Operational Guidelines. It shall be the responsibility of all Insurance Companies engaged in the enrollment of Non-Loanee Farmers to ensure that duplicate enrollment does not occur in any given cluster or district.

Eligibility for Insurance Coverage

Only those farmers whose data has been uploaded on NCIP and whose share of premium has been remitted to the concerned Insurance Company within the prescribed time limit shall be eligible for insurance coverage under the Scheme. The premium subsidy from the State Government and the GoI shall be released accordingly as per the timelines and modalities defined in Para 2.9 of the Operational Guidelines.

Documentary Requirements for Non-Loanee Farmers

All Non-Loanee Farmers shall submit the following documents at the time of enrollment online through the designated enrollment channel:

- (i) Applicable land records prevailing in the State, i.e. clear legible copy of Records of Rights (RoR)/Parcha/Patta recorded with the Revenue & Land Reforms Department, Land Possession Certificate (LPC)/Deemed LPC, or any other document notified or permitted by the State Government;
- (ii) In the case of Sharecroppers and Tenant Farmers (including persons cultivating land recorded in the name of their relatives), as notified by the cooperative Department, Bihar; and
- (iii) Aadhaar card, a valid mobile number and bank account details.

Enrollment agencies shall ensure that all documents submitted by farmers are properly scrutinized, verified, and uploaded on NCIP in legible form, as per Para 8.6 of the Operational Guidelines.

Timelines for Acceptance, Reversion, and Rejection of Applications

- (i) The Insurance Company shall accept, revert with observations, or reject farmer enrollment applications within the timelines stipulated in Table 2 of Para 16.4 of the Operational Guidelines;
- (ii) The Insurance Company shall communicate all deficiencies in an application in one go within 15 days from the cut-off date for data entry by CSC-VLE/Bank/Intermediary on NCIP;
- (iii) The concerned CSC-VLE/Bank/Intermediary shall rectify and resubmit the application within 7 days of receipt of observations;
- (iv) The Insurance Company shall not revert the same application for any fresh reason not cited in the first reversion, and shall not reject any application without prior approval of the State Government and the GoI, as per Para 8.6 of the Operational Guidelines;
- (v) Financial penalty shall be levied on the Insurance Company for failure to approve applications within the stipulated timelines, including penal interest at 12% per annum on outstanding admissible claim amounts, as per Paras 16.14 and 16.15 of the Operational Guidelines.

Change of Insured Crop

All enrolled farmers shall be permitted to change the name of the insured crop up to 2 working days before the cut-off date for debit/collection of premium from farmers for the respective season. Incorrect reporting of the insured crop, i.e., where

the crop actually sown and the insured crop are different, may lead to forfeiture of premium and rejection of the application, resulting in denial of claims as per Para 25.3 of the Operational Guidelines. Insurers, Bank Branches and other enrollment agencies shall publicise this provision adequately among farmers in advance.

Other Coverage Related Stakeholder Obligations

- (i) The insurance coverage shall strictly be equal to the Scale of Finance (SOF) per hectare, as defined in the Govt. notification or/and on National Crop Insurance Portal, multiplied by the proposed sown area for the notified crop for enrolment.
- (ii) The Insurance Companies (IC) will maintain separate data records of such non-loanee farmers covered by them and enter the said data on the portal as per seasonality discipline. They shall be liable for payment of claims to such farmers.
- (iii) The Insurance Companies should strictly adhere to the timeline while accepting/rejecting the farmers as mentioned in the seasonality discipline. Farmers may appeal before the DLMRC for rejection of application by IC. The decision of the DLMRC will be final.

Period of Contract

The insurance coverage period shall pertain to the **Rabi 2026–27 season**.

The contract shall come into force immediately upon the issuance of the Notice of Award (NoA) / Letter of Award (LoA) or signing of the Agreement, whichever is earlier.

The contract shall remain valid and active until all operational deliverables, loss assessments, claim disbursements, audits, and legal/grievance liabilities pertaining to the Rabi 2026–27 season are fully satisfied and formally closed by the Insurance Company.

Only Insurance Companies that are empanelled by DA&FW, GoI and figure in the list of empanelled Insurance Companies as communicated by DA&FW, GoI from time to time, shall be eligible to participate in this tender and to act as Implementing Agency (IA) under the Scheme, as per Para 31.1.1 of the Operational Guidelines. Once empanelled by DA&FW, GoI, an Insurance Company is considered a pre-qualified Company to bid for selection as IA through tenders published by the State. The following conditions shall govern the eligibility of Bidders:

- (i) The Bidder shall hold a valid IRDAI registration/renewal licence for general insurance and shall not have been de-empanelled, de-barred, or blacklisted by DA&FW, GoI, IRDAI, the Government of Bihar or any other State Government for implementation of any crop insurance scheme;
- (ii) Each empanelled Insurance Company shall compulsorily bid for any NER or Himalayan States and UTs as per Para 31.1.3 of the Operational Guidelines. Suitable penalty may be imposed by DA&FW, GoI, on non-participating Insurers;

- (iii) Core business activities of the Insurance Company, including underwriting, grievance redressal, claim calculation, and claim settlement, shall not be outsourced to any third party outside the organisation. Suitable financial penalty shall be imposed on defaulters by DA&FW, GoI, with recommendations to IRDAI and other regulators for necessary action, as per Para 31.1.4; and
- (iv) Co-insurance arrangements between Insurers as per standard industry practices and within the provisions of IRDAI regulations shall be permitted under PMFBY to expand insurance retention capacity. All such arrangements shall be intimated in advance to DA&FW, GoI as per Para 31.1.5.

All costs associated with the preparation and submission of this Tender, including costs for independent risk analysis, actuarial pricing, and verification of data, shall be borne solely by the Bidder. The Bid Inviting Authority shall not be responsible or liable for any such costs, regardless of the outcome of the Bidding Process.

The State Government has opted for the following insurance models, in accordance with Para 5.7 of the PMFBY Operational Guidelines 2023, for implementation during the contract period. The model to be adopted for each cluster shall be decided by the State Government on the basis of financial viability at the time of opening of the Financial Bids, as set out in Section V and Section VI:

Standard Risk Transfer Model

The Scheme shall operate on a complete risk transfer approach wherein complete claim liability for the discovered premium shall be borne by the Implementing Insurance Company as per Para 5.7.1 of the Operational Guidelines.

Alternate Risk Transfer Model (ARTM) - Cup & Cap (80:110)

1. The state Government will implement the ARTM cup & cap model (80:110); Cluster-wise burn cost based for Rabi 2026-27 season is given as below:

Season	Cluster No	District Covered	Burn Cost (%)
Rabi	1	Darbhanga, E Champaran, Gopalganj, Saran, Sheohar, Sitamarhi, Siwan, W Champaran	4.3%
Rabi	2	Begusarai, Khagaria, Madhubani, Muzaffarpur, Samastipur, Vaishali	4.2%
Rabi	3	Araria, Katihar, Kishanganj, Madhepura, Purnia, Saharsa, Supaul,	3.9%
Rabi	4	Banka, Bhagalpur, Gaya, Jamui, Lakhisarai, Munger, Nalanda, Nawada, Sheikhpura	3.1%
Rabi	5	Arwal, Aurangabad, Bhojpur, Buxar, Jehanabad, Kaimur, Patna, Rohtas	1.3%

Parameter	Specification
Risk Sharing	Insurance Company's liability is capped at 110% of the burn cost or 110 % the actuarial premium rate, whichever is higher.
	The liability calculated above 110% of the burn cost or the actuarial premium, whichever is higher, will be borne equally by State Government and Centre Government.

	<i>Liability is to be calculated at Cluster-Season Level.</i>
Surplus Sharing	In case the cluster level Loss ratio between 0%-80%, the Insurance Company retains the profit of 20% of the Actuarial Premium. State Govt. receive refund equally for the loss ratios below 80%. The total refund is calculated from the following formula:(80% - Actual LR). <i>The Refund/Surplus calculations are performed at Season-Cluster Level basis the Actual Premium received by Insurance Companies.</i>

Alternate Risk Transfer Model (ARTM) - Cup & Cap (60:130)

2. The state Government will implement the ARTM cup & cap model (60:130); Cluster-wise burn cost based for Rabi 2026-27 season is given as below:

Season	Cluster No	District Covered	Burn Cost (%)
Rabi	1	Darbhanga, E Champaran, Gopalganj, Saran, Sheohar, Sitamarhi, Siwan, W Champaran	4.4%
Rabi	2	Begusarai, Khagaria, Madhubani, Muzaffarpur, Samastipur, Vaishali	4.1%
Rabi	3	Araria, Katihar, Kishanganj, Madhepura, Purnia, Saharsa, Supaul,	3.8%
Rabi	4	Banka, Bhagalpur, Gaya, Jamui, Lakhisarai, Munger, Nalanda, Nawada, Sheikhpura	3.1%
Rabi	5	Arwal, Aurangabad, Bhojpur, Buxar, Jehanabad, Kaimur, Patna, Rohtas	1.2%

Parameter	Specification
Risk Sharing	Insurance Company's liability is capped at 130% of the burn cost or 130 % the actuarial premium rate, whichever is higher. The liability calculated above 130% of the burn cost or the actuarial premium, whichever is higher, will be borne equally by State Government and Centre Government. <i>Liability is to be calculated at Cluster-Season Level.</i>
Surplus Sharing	In case the cluster level Loss ratio between 0%-60%, the Insurance Company retains the profit of 40% of the Actuarial Premium. State Govt. and Govt of India receive refund equally for the loss ratios below 60%. The total refund is calculated from the following formula:(60% - Actual LR) <i>The Refund/Surplus calculations are performed at Season-Cluster Level basis the Actual Premium received by Insurance Companies.</i>

The Bid Inviting Authority shall invite pre-qualified empanelled Insurance Companies through this tender for submission of Crop-wise, District-wise, Cluster-

level Actuarial Premium Rates as a percentage of Sum Insured (Financial Bid) as per Para 31.2.2 of the Operational Guidelines. The following conditions shall apply:

- (i) Indemnity Level, Threshold Yields, Sum Insured, and all other data and conditions shall be identical for all participating Insurance Companies for the season, as uploaded on NCIP before floating of this Tender as per Para 7.1.6;
- (ii) Participating empanelled companies shall mandatorily bid the premium rates for all crops notified/to be notified in the cluster by the State Government. Non-compliance shall result in outright rejection of the bid for that cluster as per Para 31.2.2;
- (iii) Premium rates shall be quoted as a percentage of Sum Insured up to two decimal places, inclusive of all costs, including implementation expenses, IEC & BCC expenses, manpower, and overheads. Premium rates shall be exclusive of GST, as collection of premium under PMFBY is exempt from GST as per Para 28.1; and
- (iv) The premium rates quoted and accepted shall be binding for the entire contract period, subject only to crop additions/modifications as per Para 7.2.1.7 of the Operational Guidelines.

Coverage of Risks

As per the PMFBY Operational Guidelines 2023, Yield-based basic cover is mandatory with flexibility to select additional risk covers. Accordingly, based on the risk assessment, the Bid Inviting Authority has decided to opt for the following risk covers under the Scheme, and the District-crop-wise list of risks covered, along with the applicable TY and Normal Sowing and Harvesting dates, is given in Annexure-A.

5.1 Basic Cover : The basic cover under the scheme protects against yield loss to standing crops from sowing to harvesting. This comprehensive risk insurance is provided on an Area Approach method to indemnify yield losses caused by non-preventable risks including drought, dry spells, flood, inundation, widespread pest and disease attack, landslides, natural fire due to lightning, storm hailstorm and cyclone. All notified crops within notified insurance units shall be covered under the Basic Cover as per Clause Section 5.1 of OG of PMFBY (2023).

5.2 Add-On Coverage : The State Government may, at its sole discretion, notify one or more of the following Add-On covers based on the financial evaluation of bid rates and administrative requirements for the Rabi 2026–27 season:

- (I) Prevented / Hindered Sowing / Planting / Germination Risk (*Clause 5.2 of OG*)
- (II) Mid-Season Adversity (On-Account Relief) (*Clause 5.3 of OG*)
- (III) Post-Harvest Losses (up to 14 days post-harvest) (*Clause 5.4 of OG*)
- (IV) Localized Calamities (Hailstorm, Landslide, Inundation, Cloudburst, Natural Fire) (*Clause 5.5 of OG*)

Note: Implementation of any or all Add-On covers shall be subject to explicit notification by the Co-operative Department / State Nodal Officer following the completion of the bidding process. Bidders must quote premiums for Add-On covers

as specified in the Financial Bid format.

- 5.3 General Exclusion:** Losses arising out of war, nuclear risks, malicious damage, act of enmity, theft, grazing/destruction by domestic or wild animals, and any other preventable human action or commercial risks are strictly excluded from coverage under this scheme as per **Clause 5.6 of the Operational Guidelines**.

Coverage Limit/ Sum Insured Value of Crops

- a) **Sum Insured:** The Sum Insured (SI) per hectare for each notified crop shall be determined by the State Level Coordination Committee on Crop Insurance (SLCCCI) / State Government based on the Scale of Finance (SOF) approved by the District Level Technical Committee (DLTC) / State Level Technical Committee (SLTC) or the Notional Value of Yield / Cost of Cultivation as per PMFBY guidelines.
- b) The district-wise and crop-wise list of notified crops, along with their applicable per-hectare Sum Insured (SI) values derived from the Scale of Finance (SoF) approved for **Rabi 2026-27**, is explicitly provided in **Annexure-B** of this RFP document and shall form an integral part of this contract.

Notification of Crops, TY & AWS

- (i) PMFBY will be implemented in all 38 districts of the State for the following notified Rabi crops: Wheat, Rabi Maize, Sugarcane, Rapeseed/Mustard, Gram, Lentil, Pigeon Pea, Potato, Tomato, Brinjal, Chilli, Cauliflower and Onion. The notified Insurance Unit is the Gram Panchayat for Wheat, Rabi Maize and Sugarcane, and the Block for all other crops. Details of the Notified Scheme (PMFBY), Notified Crops (irrigated and unirrigated separately), Level of Notified IUs, Crop-wise Sum Insured and Crop-wise Indemnity Level are given in Annexure-B.
- (ii) Automatic Weather Stations/Automatic Rain Gauges: Not applicable, as RWBCIS is not notified in the State for Rabi 2026-27 (Annexure-C).
- (iii) A national level network of Automatic Weather Stations (AWS) & Automatic Rain Gauges (ARG) shall also be established under the Weather Information Network Data System (WINDS) initiative as per the provisions of the WINDS Manual 2023, as amended from time to time, creating a strong and resilient platform for generation of long-term hyper-local weather data information for crop insurance, agriculture advisory and disaster risk resilience needs of different sectors.
- (iv) Year-wise historical Average Yield data for each notified crop at Notified IU level for the past 10 years (including the immediately preceding season/year) has been given in Annexure-D and placed on NCIP.
- (v) Year-wise, Crop-wise, IU level historical Coverage (including the immediately preceding season/year) has been given in Annexure-E and placed on NCIP.

- (vi) The district-wise classification of each notified district as Irrigated or Rainfed (based on the latest State Agriculture Statistics) is given in Annexure-F.
- (vii) The Scheme shall be implemented using the Cluster Approach. A cluster-wise list of districts has been given in Annexure-G.
- (viii) Crop-wise nomenclature of yield being collated and reported along with the conversion factor between the two nomenclatures is provided in Annexure-H.
- (ix) The State reserves the right to include or exclude crops and/or IUs from the notified list before commencement of the respective season, subject to such inclusion/exclusion remaining <10% of the total insured cropped area/total number of IUs. Any such modification shall be formally notified to the selected Insurance Companies.

Calculation of Threshold Yield

For the calculation of Threshold Yield (TY), the historical average yield of the best five out of the last seven years and the applicable indemnity level shall be considered. The Threshold Yield shall be determined using one of the methods of computation defined in Para 7.3.3 of the PMFBY Operational Guidelines 2023. The Bid Inviting Authority hereby declares that the calculation of TY for this contract shall be based on the following opted method:

- (i) **Fixed TY** - Threshold Yield (TY), as derived from the best 5 of the immediate last 7 years crop yield data and the notified indemnity level, will remain unchanged for the entire contract period. The premium rates quoted by insurance companies will remain unchanged for the entire contract period.
The Threshold Yield (TY) for each notified crop in a notified Insurance Unit (IU) shall be calculated using the average yield of the best five (5) out of the immediate preceding seven (7) years' Crop Cutting Experiment (CCE) data, multiplied by the notified Indemnity Level (IL) for the season. The Threshold Yield (TY) values and the Actuarial Premium Rates (APR) quoted by the Insurance Company shall remain fixed, final, and non-revisable strictly for the Rabi 2026–27 season.
- (ii) In case of unavailability of the latest season yield data, the prior season yield data can be used for pricing; however, the base TY will not be changed even if the latest data is made available post-tender conclusion.
- (iii) The Indemnity Level of each district-crop combination as fixed in the Tender Document shall remain the same during the entire contract period.

Publicity and Awareness

- (i) Adequate publicity and awareness generation must be conducted in all villages of the notified districts. All possible means of mass communication, including print, digital, traditional, and a dynamic social media calendar, must be utilised to disseminate awareness about the Scheme's benefits, cut-off dates, the AIDE App for enrollment, and the Krishi Rakshak Portal & Helpline (KRPH - 14447) for grievance redressal and loss intimation.
- (ii) Awareness generation and capacity-building activities must commence immediately upon award of the contract and in any case within 15 days of the award. All publicity materials, training manuals, interactive videos, and

coverage schedules must necessarily be uploaded on the National Crop Insurance Portal (NCIP) for better execution and effective monitoring.

- (iii) At the beginning of the crop season, the Insurance Company must prepare a stakeholder-wise micro-level IEC and training activity plan, including a dynamic social media calendar. A comprehensive plan mapping activities and budget allocation must be submitted to the State Government and the Gol within 15 days of receiving the Notification of Award.
- (iv) The Insurance Company shall collaborate with the State Government to organize sensitization programs, continuous training, and hand-holding support for associated agents, Banks, CSC-VLEs, and primary field workers. The Insurance Company is also required to contribute to building institutional capacities by supporting apex training institutes identified by the Gol to create a pool of resource persons/master trainers at the ground level.
- (v) The Insurance Company shall mandatorily earmark 0.5% of the Gross Written Premium for the concerned season for expenses on Information, Education, and Communication (IEC). This fund shall be distributed as follows:
 - a. Central Pool (0.25%): 50% of the earmarked amount (i.e., 0.25% of the total Gross Written Premium) shall be pooled at the central level into the Central IEC Pool Fund managed by the Gol for centralized awareness efforts and knowledge repository creation.
 - b. Company Spend (0.25%): The balance 0.25% of the Gross Premium must be spent by the Insurance Company at the state/field level for local publicity, training, and awareness generation. Any unspent balance of the concerned season shall be carried forward for IEC activities during the next season. The corresponding details of expenses must be submitted to the Gol and the State Government at the end of every season.
- (vi) Sub-District/Tehsil Level Functional Offices (Para 38.4.14 of the Operational Guidelines 2023): To ensure day-to-day interaction, capacity building, and seamless grievance redressal, the Insurance Company shall establish a functional office at the district headquarters and at the sub-district (Block) level in each allocated district. This office must have at least one dedicated personnel with a regular landline and mobile phone and shall be headed by a full-time on-roll employee of the Insurance Company (preferably an Agriculture Graduate). These offices shall remain operational throughout the season until the complete settlement of claims.
- (vii) The Insurance Company must submit to the State Nodal Officer and compulsorily upload on NCIP the list of its district and sub-district level offices along with the names, designations, and contact numbers of the deployed manpower, prior to the start of the farmer enrollment period.

Premium Rates & Subsidy Premium

- (i) The State Government shall release an amount equivalent to 50% of the previous season's total State Government liability on approved application data as the advance upfront premium subsidy, and the same shall be deposited in the 'Escrow Account' by the State Government before the start of enrollment for the season. Interest income accrued on the deposited amount in the Escrow Account shall be subsumed in the subsidy component of the State.

- (ii) The Escrow Account shall be opened and operated through a tripartite agreement between the State Government, the implementing Insurance Company and the Bank, and maintained in any Scheduled Commercial Bank to be chosen by the State Government. Detailed guidelines on the Escrow Account shall be referred to accordingly.
- (iii) Subsequent tranches of the premium subsidy would be released, as per seasonality discipline, on reconciliation of data and submission of demand by the respective Insurance Companies. The payment of subsequent tranches will be based on the current season's approved applications only.
- (iv) In case of excess premium being released by the Governments (GoI or State) due to pending calculation of final GoI liability on account of delay in the season's closure or due to reduction of insured area/applications at a later stage, the corresponding excess premium shall be returned by the concerned Insurance Company to the concerned Government within 7 days from closure of the season and finalization of insured acreage. Such excess premium shall not be allowed to be adjusted against demand for any other/following season.
- (v) The release of GoI subsidy shall not be dependent on release of the State subsidy for all seasons covered under the Scheme including past seasons. The Insurance Companies shall raise separate simultaneous demands for State and GoI subsidy share for the season. Accordingly, payable claims shall also be released by the concerned Insurance Companies on a pro-rata basis to the farmers in accordance with the already received GoI and State Government subsidy. The Insurance Company can at the maximum hold claims equivalent to the % of pending premium at any given point of time.
- (vi) The difference between the Actuarial Premium Rate (APR) and the rate of insurance premium payable by farmers shall be treated as the Rate of Normal Premium Subsidy, which shall be shared equally in the 50:50 ratio by the Centre and the State Government.
- (vii) The full GoI share in the premium subsidy will be applicable only up to an APR of 25% and 30% with respect to irrigated and rainfed areas/districts, respectively. For APR beyond those rates, GoI's share of subsidy will be limited to the applicable share up to the APR of 25% & 30% for each notified crop in irrigated and rainfed districts, respectively. The applicability of APR for irrigated/unirrigated districts will be on the basis of the district-wise irrigation data given in Annexure-F of this Tender Document and the Notification.
- (viii) For the purpose of categorisation of Districts between Rainfed and Irrigated, districts having 50% or more of the Gross irrigated area will be categorised as Irrigated.
- (ix) The State Government is free to extend additional subsidy to reduce the financial burden on farmers.
- (x) The Government premium subsidy to the implementing Insurance Companies shall be routed through a Central Nodal Agency (CNA) designated by the GoI for the purpose, strictly as per the provisions of the Operational Guidelines and modalities prescribed by the GoI. The premium subsidy will be routed through PFMS/PFMS-linked systems strictly based on the data hosted on NCIP for the concerned season/State & cluster.

- (xi) Farmer's share of premium: All eligible farmers (loanee, non-loanee, sharecropper/tenant) shall pay a maximum premium capped at the following rates, or the quoted APR, whichever is lower: (a) Food Crops, Pulses and Oilseeds - maximum 1.5% of the Sum Insured; (b) Annual Commercial and Horticultural Crops - maximum 5.0% of the Sum Insured. All farmers enrolled under the Scheme would be entitled to subsidy on the Actuarial Premium.
- (xii) The evaluation of bids will necessarily be done based on the weighted average premium rate quoted for each crop based on the coverage area of the last corresponding season. If new crops are added, 30% of the average area sown during the last three corresponding seasons shall be used as weights for calculating the weighted average premium rates for these crops.
- (xiii) If the premium rates of crops are higher than 30% for unirrigated and 25% for irrigated areas, the State Government will take a decision either to notify these crops with additional subsidy support or not to notify these crops.
- (xiv) The rate of premium payable by the farmer will be as defined in the Operational Guidelines of PMFBY.

Goods & Service Tax

In accordance with prevailing notifications issued by the Ministry of Finance, Government of India, the premium collected (including Farmer Share and Government Premium Subsidy) under the **Pradhan Mantri Fasal Bima Yojana (PMFBY)** is currently exempt from the applicability of Goods and Services Tax (GST) until the same is reviewed by the competent authority of Govt. of India.

Seasonality Discipline

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

This seasonality discipline is tentative only. The cut-off date for enrollment of each notified crop should be as per the declaration/Notification of the State Government.

Assessment of Yield Loss

Wide-Spread Calamities (Season-End Yield Based)

The Scheme operates on the 'Area Approach' basis. The State Government shall notify the Insurance Unit (IU) for each crop in accordance with the decisions of the SLCCCI, as per Para 7.2.1 of the PMFBY Operational Guidelines 2023. Claims under this head shall be triggered only upon breach of the notified Threshold Yield at the IU level. The claim shall be computed as per the formula specified in Para 21.2.1 of the Operational Guidelines.

Conduct of Crop Cutting Experiments (CCEs)

Yield estimation under this scheme shall be carried out through Crop Cutting Experiments (CCES) in accordance with the modalities prescribed under the

PMFBY Revamped Operational Guidelines 2023. The following key provisions shall be applicable:

- (i) Conduct of CCEs: CCEs shall be undertaken per crop, per Insurance Unit (IU), on a sliding scale as specified in Table 4 (Para 18.3) of the OG 2023. All CCEs shall be mandatorily conducted using the CCE Agri App developed by Gol. (Ref: Para 18.1. 18.3 & 18.5.1)
- (ii) Digitization & Co-observation: All CCEs shall be geo-coded, date/time-stamped and photographed. The Insurance Company shall be given full access to co-witness CCEs in real time, with schedules shared in advance. CCEs conducted under the General Crop Estimation Surveys (GCES) shall also be included.

Technology-Based Yield Estimation (YES-TECH)

Yield estimation through technology shall be carried out in accordance with Para 20 of the Operational Guidelines, including the YES-TECH Manual 2023. In the event of non-submission of CCE-based yield data within stipulated timelines, technology-derived synthetic yield data shall be used as per Para 20.3.2.

- (iii) YES-TECH Integration: Upon state notification of Yield Estimation System based on Technology (YES-TECH) implementation, the final Actual Yield (AY) for notified major crops shall be computed as a blended estimate combining CCE-derived data with technology-based yield estimates, adopting a 70% weightage for CCE yield and at least 30% weightage for Technology yield (Ref: Para 20.2.1.5 & 20.2.1.7 of OG 2023).

Submission of Actual Yield Data

- (iv) Data Submission & Default Provisions: The State Nodal Department shall finalise CCE data and approve final Actual Yield (AY) data on NCIP strictly within the stipulated timelines.

Dispute Resolution on Yield Data

Any dispute or anomaly with respect to yield data shall be resolved through the multi-tier dispute resolution mechanism as prescribed under Para 19 of the Operational Guidelines.

Triggers for Technology-Derived Yield

Use of technology-derived yield solutions shall be mandatorily triggered in instances as prescribed under Paras 2.21 to 2.23 of the Operational Guidelines, including where CCEs are inadequate, CCE data is disputed, or yield data is not submitted within the stipulated timelines.

Assessment of Payable Claims

Wide-Spread Calamities (Season-End Yield Based)

Claims on account of yield loss due to widespread calamities shall be assessed and settled as per Para 21.2 of the PMFBY Operational Guidelines 2023. If the Actual Yield (AY) per hectare of an insured crop for the Insurance Unit, calculated on the basis of the requisite number of CCEs or through a blended yield estimation approach combining CCEs and technology-based yield estimates (YES-TECH), wherever applicable, falls short of the specified Threshold Yield (TY), all insured farmers growing that crop in the defined area are deemed to have suffered a shortfall of similar

magnitude in yield. The claim shall be calculated at IU level as per the following formula:

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

where Threshold Yield (TY) for a crop in a notified Insurance Unit is the average yield of the best 5 years out of the past 7 years of that season multiplied by the applicable Indemnity Level for that crop. Claims shall be processed mandatorily through the DigiClaim module of NCIP as per Para 23.5. The minimum claim amount payable to a farmer shall be dealt with as per the DA&FW, MoA&FW, GoI Advisory No. 11017/01/2024-CropIns (Pt 2) dated 20th March 2026 for dealing with cumulative claim amounts of less than INR 100 for an individual farmer.

Add-on / Additional Coverage

Add-on covers shall be available only for crops and areas specifically notified by the State Government in accordance with Para 5.2 of the Operational Guidelines. The following add-ons may be opted:

- (i) **Prevented/Failed Sowing and Prevented Planting/Germination:** Loss assessment and claim settlement shall be as per Para 21.3 of the Operational Guidelines, including timelines specified in Para 21.3.5.11. Insurance cover shall cease for the affected crop and IU upon invocation of this provision as per Para 21.3.5.6.
- (ii) **Mid-Season Adversity:** On-Account payment of claims shall be assessed and settled as per Para 21.4 of the Operational Guidelines, including proxy indicators, joint survey procedure, and timelines specified in Para 21.4.6.6. On-Account payment shall be limited to 25% of likely claims as per the formula in Para 21.4.4.9 and shall be adjusted against final yield-based claims as per Para 21.4.6.4.
- (iii) **Post-Harvest Losses:** Loss assessment and claim settlement shall be as per Para 21.6 of the Operational Guidelines, including eligibility conditions, proxy indicators, loss assessment procedure, and timelines specified in Para 21.6.11. The unseasonal rainfall trigger threshold and widespread post-harvest loss provisions shall apply as per Paras 21.6.2 and 21.6.10.
- (iv) **Localised Risks:** Loss assessment and claim settlement shall be as per Para 21.5 of the Operational Guidelines, including individual and area-based assessment protocols, proxy indicators, and timelines specified in Para 21.5.10. Where the affected area exceeds 25% of the total insured area, widespread localised calamity provisions shall apply as per Para 21.5.9.3.

Claims under Multiple Events

Where multiple perils are triggered in the same IU for the same crop and season, claim settlement shall be governed by Para 21.7 of the Operational Guidelines and the detailed illustrations in Annexure-V thereof. The multi-event claim calculation flowchart at Para 21.7.8 shall be the binding reference for all stakeholders.

Claim Liability and Settlement Procedure

Claim Liability of Insurance Company

Payment of all admissible claims under standard PMFBY is the sole responsibility of the concerned Insurance Company as per Para 21.1 of the PMFBY Operational Guidelines 2023. The Insurance Company shall take all necessary steps to obtain appropriate reinsurance cover for its portfolio in order to safeguard the insured farmers' interest. The Gol catastrophe protection provisions as specified in Para 21.1 shall apply in cases where the total premium to total claims ratio exceeds the prescribed threshold at the national level.

Risk Sharing under Risk Participation Models

Where the State adopts the Risk Participation approach (ARTM) for a cluster in lieu of complete risk transfer, claim liability sharing between the Insurance Company and the Government shall be governed by the modalities specified under Para 5.7.4 of the Operational Guidelines, including the applicable Cup & Cap model (Para 5.7.4.2 for 60:130 or Para 5.7.4.3 for 80:110, as adopted for the cluster). State Government share of excess claims shall be remitted to the Insurance Company through the DigiClaim module of NCIP as per Para 5.7.4.4.

Procedure for Claim Settlement

All payable claims shall be settled strictly in accordance with Para 23 of the PMFBY Operational Guidelines 2023, including the following:

- (i) Receipt of Government subsidy tranches as per Para 23.1;
- (ii) Upload and approval of Threshold Yield and Actual Yield data on NCIP as per Para 23.2;
- (iii) Processing of loss data and claim calculation on NCIP by the Insurance Company as per Paras 23.3 to 23.5;
- (iv) Direct remittance of claims to beneficiary farmers through the PFMS platform as per Para 23.4; and
- (v) Claim settlement intimation to farmers through SMS and Chatbot via NCIP as per Para 23.13.

Timelines and Penal Interest

All types of admissible claim shall mandatory be paid within the stipulated cut-off date specified in the Seasonality discipline. In the event of delay in claim disbursement solely attributed to the Insurance Company, penal interest @ 12% per annum shall be payable by the Insurance companies concerned directly to the affected farmers on admissible pending claims beyond stipulated timelines for various kinds of claims subject to release of applicable subsidy premium by the State Government. In case the State subsidy share is not released within the stipulated cut-off date then the Insurance Companies shall release the claims on pro-rata basis against the premium received (Section- 16.14 of OG 2023).

Unclaimed and Unremitted Claims

Unclaimed or unremitted claim amounts shall be dealt with in accordance with Para 23.11 of the Operational Guidelines, including remittance to the FIAT fund maintained by Gol after the stipulated period.

Audit and Access

All empanelled Insurance Companies shall provide free access to Central and State level agencies, including the Comptroller & Auditor General (CAG) and its authorized agencies, for verification of accounts and inspection of data and documents, as per Para 13.1.11 of the Operational Guidelines.

Payment of Service Charges

Banks and Banking Correspondents

Service charges to Banks and other financial institutions, including Banking Correspondents, shall be paid by the Insurance Company @ 4% of the farmer's share of premium collected for the farmers enrolled by them, as per Para 27.7 of the PMFBY Operational Guidelines 2023. Charges shall be paid within 30 days of finalisation of enrollment statistics, failing which penal interest at 12% per annum shall be applicable as per Para 27.5. Centralised payment to Bank HQs shall be made through auto-generated and validated invoices on NCIP as per Para 27.7.1.

Common Service Centres (CSC-eGov)

Service charges to CSC e-Gov shall be paid by the Insurance Company as per Para 27.8.1 of the Operational Guidelines and the DA&FW, MoA&FW, GoI letter dated 13.04.2026. All payments shall be routed through NCIP as per Para 39.4.24.

Other Insurance Intermediaries

Service charges to other Insurance Intermediaries engaged for enrollment of non-loanee farmers shall be paid as per Para 27.8.3 of the Operational Guidelines and the DA&FW, MoA&FW, GoI letter dated 13.04.2026, subject to the capping on commissions prescribed under IRDAI Regulations on Payment of Commission or Remuneration or Reward to Insurance Agents and Insurance Intermediaries, as amended from time to time.

Non-Admissibility of Service Charges

No service charges shall be payable on applications involving anomaly, misrepresentation, or applications rejected by the Insurance Company as per Para 27.4 of the Operational Guidelines. Service charges on applications undergoing area reduction shall be paid on the basis of revised and validated acreage as per the same provision.

Monitoring and Review of Implementation

State-Level Monitoring

Monitoring of the Scheme at the State level shall be the responsibility of the State Level Coordination Committee on Crop Insurance (SLCCCI) as per Para 29.1 of the PMFBY Operational Guidelines 2023. Insurance Companies shall share all data and reports as required by the State Government and SLCCCI from time to time.

Monitoring Measures

The Insurance Company shall comply with all monitoring measures prescribed under Para 29.2 of the Operational Guidelines, including:

- (i) Beneficiary verification by Regional/Local offices as per Para 29.2.7 (minimum 5% of beneficiaries);

- (ii) Cross-verification by DLMC as per Para 29.2.8 (minimum 10% of beneficiaries verified by ICs);
- (iii) Verification by Head Office/Independent Agencies as per Para 29.2.9 (1–2% of beneficiaries); and
- (iv) Reporting of excess insured area and anomalies in yield data within stipulated timelines as per Para 29.2.2.

MIS and Performance Evaluation

The Insurance Company shall mandatorily maintain and share all data through the MIS Dashboard and Monitoring Framework on NCIP as per Para 39.4.12. Performance of the Insurance Company shall be evaluated as per the Performance Evaluation Matrix under Para 33 of the Operational Guidelines, and applicable penalties for non-performance shall be imposed accordingly.

Grievance Redressal Mechanism

Establishment of Grievance Redressal Infrastructure

Each implementing Insurance Company shall, in collaboration with the State Government, mandatorily set up a robust grievance redressal mechanism with requisite infrastructure up to the Block level as per Para 30.1 of the PMFBY Operational Guidelines 2023.

Krishi Rakshak Portal & Helpline (KRPH)

All queries, complaints, and grievances relating to the Scheme shall mandatorily be registered and handled through the Krishi Rakshak Portal & Helpline (KRPH) Toll-Free No. 14447 as per Para 30.7.5.

Multi-Tier Grievance Redressal Structure

Grievances shall be addressed through the stratified multi-tier redressal mechanism comprising:

- (i) Tehsil/Block or District Level - Tehsil/Block or District Agriculture/Horticulture Officer (or the officer designated by the State Nodal Department) as per Para 30.2;
- (ii) District Level Grievance Redressal Committee (DGRC) - Appellate Committee as per Para 30.3;
- (iii) State Level Grievance Redressal Committee (SGRC) as per Para 30.4; and
- (iv) Turnaround time for resolution at each level shall not exceed 15 days as per Para 30.6.5.

Mandatory Monthly Reporting

The Insurance Company shall mandatorily prepare and submit a monthly grievance report containing details of all grievances reported and their disposal status to the respective Grievance Redressal Committees in the first week of each month as per Para 30.7.4.

Roles and Responsibilities of Stakeholders

The roles and responsibilities of all stakeholders involved in the implementation of the Scheme, including the Government of India, the State Government, Insurance Companies, Banks and Financial Institutions, CSC-VLEs, Insurance Intermediaries,

Loss Assessment Agencies, and other implementing entities, shall be as comprehensively defined under Para 38 (Paras 38.1 to 38.10) of the PMFBY Operational Guidelines 2023. The roles and responsibilities of the State Government (Para 38.2) and the Insurance Companies (Para 38.4) shall necessarily form part of the Agreement/MoU executed between them, as required under Para 6.5.1.

Grievance Redressal

A robust multi-tier grievance redressal mechanism shall be established and operationalised by the State Government and the implementing Insurance Companies, in accordance with Para 30 of the Operational Guidelines. All queries, complaints, and grievances related to the Scheme shall be mandatorily registered and handled through the KRPB Toll Free No. 14447, as per Para 30.7.5.

Performance Evaluation of Insurance Companies

The performance of the empanelled and selected Insurance Companies shall be closely monitored by the Nodal Department of the State Government (Co-operative Department, Bihar) at the end of every one-year interval, comprising at least two crop seasons (Kharif and Rabi), in accordance with Para 33.1 of the Operational Guidelines. The detailed performance evaluation matrix containing key performance indicators with assigned weightages, as notified by DA&FW, GoI from time to time, shall be the binding basis for such evaluation as per Para 33.2. The performance evaluation matrix and applicable penalties shall form a mandatory part of the Agreement/MoU between the State and the Insurance Company as per Para 6.5.1.

Penal Provisions

The selected Insurance Company shall strictly adhere to the Seasonality Discipline, the provisions of the Operational Guidelines, and all instructions issued by GoI from time to time, to ensure that the benefits of the Scheme reach eligible farmers within stipulated timelines. The following penal provisions shall be applicable:

Penal Interest on Delayed Claims

Non-settlement of admissible claims within the stipulated timelines shall attract penal interest at 12% per annum on the outstanding admissible claim amount, as per Para 16.14 of the Operational Guidelines.

De-empanelment

Non-performance, breach of Guidelines, or unsatisfactory service by the Insurance Company shall attract de-empanelment as per the provisions of Para 33.4 of the Operational Guidelines, in addition to recommendations to IRDAI and other regulators for appropriate regulatory action as per Para 31.1.4.

Section-II

Description of Bidding Process

Structure of Bid

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

A Financial Bid – Crop-wise and District-wise Actuarial premium Rates for all notified crops within the clusters.

Insurance Companies empanelled by Government of India for Implementation of Pradhan Mantri Fasal Bima Yojana shall only be eligible for participation in the financial bidding.

Bidding shall be conducted through e-tendering in accordance with Para 7.1.8 of the PMFBY Operational Guidelines 2023. The work order shall be released within 2 weeks of opening of the tender as per Para 7.1.8.1.

Bid Evaluation -

The evaluation of Financial Bids of the Qualified Bidders to determine the Successful Bidder for the award of the Insurance Contract, based on the lowest weighted average premium rate for the cluster, as per the methodology prescribed under Para 31.2 and Annexure-III of the Operational Guidelines.

Bid Validity and Submission

- iii. The bidders shall unconditionally comply with all terms and conditions of this tender document.
- iv. The Bids must be valid for a period of not less than sixty (60) days from the Bid Due Date (excluding the Bid Due Date).
- v. The Bid Inviting Authority will receive Bids pursuant to the Tender Document and all Bids are required to be prepared and submitted in accordance with the terms of this Tender Document, on or before the Bid Due Date.
- vi. Only those Bidders that agree with the terms of the Tender Documents are invited to participate in the Bidding Process. If any Bidder seeks any deviations to the terms of the Tender Documents or includes any conditions in its Bid, such Bidder shall be disqualified. Hence, all Bidders are requested to go through the Tender Documents carefully and submit their Bids in the formats prescribed in the Tender Documents, only if they unconditionally agree with all the terms and conditions as specified in this tender document.
- vii. 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.

All data required for bid submission, including historical yield data, Threshold Yield, Sum Insured, and coverage/claims data, shall be uploaded on NCIP before floating of the tender as per Paras 7.1.6 and 7.1.7 of the Operational Guidelines. Data uploaded on NCIP shall be the sole source of truth for risk pricing as per Para 2.10. No modification in terms and conditions shall be permissible post-tendering (Para 7.1.4).

Due Diligence by Bidders

- viii. The Bid Inviting Authority may make available additional information to the Bidders to facilitate the Bidders' due diligence in respect of the insurance cover as and when available with the Bid Inviting Authority, including claims data and historical coverage information.
- ix. It will be assumed that the Bidders have undertaken their own independent due diligence and an independent analysis of all the risk factors that will or that are likely to affect the Premium quoted by them. Such risk factors that the Bidders may consider are: the scope of the cover, the number of farmers in the State, the local and geographical conditions, the enrolments and claims in the previous years, the number of localized intimations reported, the profile of calamities, information on estimated crop yield, availability of service providers, the previous claims experience, the average loss cost, the proposed additional coverage and weather parameters and the rights and obligations of the Insurer under the Insurance Contract.
- x. Bidders shall be deemed to have full knowledge of the scheme coverage, operational guidelines, and statutory liabilities regardless of whether formal independent studies were conducted.
- xi. The Successful Bidder will not be permitted to seek a change in the Premium on the basis of the information provided to it as part of the Tender Documents or its failure to undertake its independent investigations or studies or a breach of any of the assumptions taken by it in its Bid, whether after the Bid Due Date or after the execution of the Insurance Contract, except as expressly permitted in this Tender Document or in the Insurance Contract.

Premium Rates - Binding Nature

- xii. Bidders are required to quote Crop-wise, District-wise, Actuarial Premium Rates for each cluster for providing the Insurance Cover in their Financial Bids.
- xiii. The Premium quoted by the Bidder shall be the rate of premium payable up to 2 decimal points only and shall be exclusive of Goods and Service Tax.
- xiv. The Premium quoted shall be binding on the Insurer for the entire term of the Insurance Contract (Rabi 2026-27 season) as per Para 7.1.1 of the Operational Guidelines, and the Bidders will not be allowed to revise their Financial Bids anytime during the contract period.
- xv. The Bidders must factor into their quoted APR all operational costs, risks, claims

liabilities, fees, administrative expenses, publicity commitments (0.5% of Gross Premium) likely to be incurred in relation to the provision of the insurance services for implementation of the scheme.

Withdrawal of Bid by L1 Bidder

The L1 Bidder shall not be permitted to withdraw its bid after the opening of bids or the allotment of work. In the event of withdrawal, financial loss to the State arising from re-tendering or assignment to a higher-rated bidder shall be recovered from the withdrawing L1 Bidder as per Para 7.1.14 of the Operational Guidelines. Further, if any company declines after being declared L1, the company may be de-empanelled/debarred from implementing the crop insurance scheme for the coming season(s) in the State as per Para 31.1.2 of the Operational Guidelines.

Re-Tendering

Re-tendering shall be resorted to only in exceptional circumstances and only with the prior approval of Gol as per Para 7.1.11 of the Operational Guidelines, except where re-tendering is necessitated due to inadequate participation of Insurance Companies.

Objections to Tender Conditions

Insurance Companies having any objection to any Tender condition which is in conflict with the Operational Guidelines may make a reference to the State Government with a copy to Gol within 3 days of issuance of the Tender Document as per Para 7.1.13 of the Operational Guidelines.

Mandatory Upload on Procurement Portal

The State shall compulsorily upload all tender-related documents, including meeting notices, addenda, corrigenda, notification of award, and the executed Agreement, on the procurement portal of the State Government.

Section III: Instructions to Bidders

General

This Tender Document shall be read as a whole. Only those General Insurance Companies that are empanelled by DA&FW, GoI shall be eligible to bid for implementation of the Scheme, in accordance with Para 31.1 of the PMFBY Operational Guidelines 2023. Participation in the bidding process shall constitute the Bidder's unconditional acceptance of all provisions, modalities, and Operational Guidelines of the Scheme.

Tender Process

All details mandatorily required to be published as part of this Tender Document are specified in Para 7.1.7 of the Operational Guidelines. The Tender Document shall be floated through e-tendering only, and the work order shall be released within 2 weeks of the opening of bids as per Para 7.1.8.1. All conditions proposed to be stipulated by the State Government have been incorporated in this Bid Document itself.

- a) The Tender Documents consist of the notice inviting bids, scope of work and financial eligibility criteria, forms, and all documents enumerated in the **"Bid Submission Checklist"**.
- b) Bidders shall obtain the official Tender Documents strictly through the prescribed online procurement portal. The Bid Inviting Authority accepts no responsibility for incomplete or altered tender sets obtained via unauthorized channels.
- c) Bidders shall carefully review all Tender Documents. Any ambiguity, omission, or inconsistency must be formally brought to the attention of the Bid Inviting Authority prior to the Pre-Bid conference/clarification deadline. In the event of any contradiction or conflict between the provisions of this Tender Document and the scheme rules, the **PMFBY Operational Guidelines (OG) 2023** and subsequent directives issued by the Government of India / State Government shall strictly prevail.
- d) Bidders are required to examine all instructions, forms, terms, and conditions. Failure to furnish complete, verifiable information or submission of a bid that is not substantially responsive to the Tender Document in every respect shall be at the Bidder's sole risk and may lead to summary rejection of the bid.
- e) At any time prior to the Bid Due Date, the Procuring Entity may, for any reason—whether at its own initiative or in response to clarifications requested by prospective bidders—modify or amend the Tender Documents by issuing an Addendum/Corrigendum.
- f) Any amendment, modification, or clarification that materially alters the bidding terms shall be published officially on the e-procurement portal in the same manner as the original Tender Document.
- g) To afford prospective bidders reasonable time to factor in any modifications or clarifications into their financial proposals, the Procuring Entity may, at its discretion, extend the deadline for the submission of bids.

Precedence of Documents

- (i) In matters relating to the Bidding Process, the provisions of this Tender Document shall prevail.
- (ii) In matters relating to terms and conditions of insurance cover and scheme implementation, the provisions of the Insurance Contract shall prevail.
- (iii) In all matters, the PMFBY Operational Guidelines 2023 (along with subsequent advisories issued by DA&FW, GoI) shall override any provision of the Tender Document, Contract, or Notification of the State that is not in conformity therewith.

Bidding and Negotiation Conditions

Bidding and negotiation conditions shall be strictly in accordance with the CVC Guidelines vide Circular Nos. 005/CRD/012 dated 3rd March 2007 and 005/CRD/012 dated 20th January 2010 and the Manual for Procurement of Consultancy & Other Services (updated June 2022), as required under Para 7.1.16 of the Operational Guidelines.

L1 Bidder - Withdrawal and Negotiations

The L1 Bidder shall not be permitted to withdraw its bid after the opening of bids or the allotment of work. Any financial loss to the State Government arising from re-tendering due to such withdrawal shall be recovered from the withdrawing L1 Bidder as per Para 7.1.14. There shall be no further negotiations with the L1 Bidder to accept L1 rates of any other Bidder for any district-crop combination as per Para 7.1.15.

Termination of Contract

Termination of the Agreement shall be governed by Para 7.1.17 of the Operational Guidelines. Termination by any party for reasons not covered under the valid exit clauses of Para 7.1.17.1 shall attract an additional penalty of up to 5% of the total estimated premium for the remaining contract period as per Para 7.1.17.2.

Standard of Conduct

- 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.

Definitions

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

Corrupt practices mean:

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

Undesirable practice means:

- a) Establishing contact with any person connected or employed or engaged by the Bid Inviting Authority or its advisors with the objective of canvassing, lobbying or in any manner influencing or attempting to influence the Bidding Process; or
- b) Bidder having a Conflict of Interest. A Bidder shall be deemed to have a Conflict of Interest, if:
 - i. Such Bidder or an Affiliate of such Bidder Controls, is Controlled by or is under common Control with any other Bidder or any Affiliate thereof; provided that this disqualification shall not apply if:
 - ii. The person exercising Control is the Govt, a State government, other government company or entity controlled by a government, a bank, pension fund or a financial institution (other than another insurer, whether Indian or foreign); or
 - iii. Any direct or indirect ownership interest in such other Bidder or Affiliate

- thereof is less than 26%.
- iv. such Bidder or its Affiliate receives or provides any direct or indirect subsidy, grant, concessional loan, subordinated debt or other funded or non-funded financial assistance from or to any other Bidder or such other Bidder's Affiliate; or
 - v. Such Bidder has the same legal representative for purposes of this Bidding Process as any other Bidder; or
 - vi. Such Bidder or its Affiliate has a relationship with another Bidder or such other Bidder's Affiliate, directly or through common third party or parties, that puts either or both of them in a position to have access to the others' information about, or to influence the Bid of either one or the Bids of each other.
- c) Restrictive practice means forming a cartel or arriving at any understanding or arrangement amongst Bidders with the objective of restricting or manipulating full and fair competition in the Bidding Process.

Section IV: Eligibility of Bidders

Basic Eligibility Criterion

Only those General Insurance Companies, including specialised Insurance Companies, that have been empanelled by DA&FW, Gol for PMFBY (Rabi 2026-27) and are registered with IRDAI for General/Crop Insurance business, shall be eligible to submit a Bid for the award of the Contract for implementation of PMFBY in the State, as per Para 31.1.1 of the PMFBY Operational Guidelines 2023. An Insurance Company empanelled by DA&FW shall be treated as pre-qualified to bid for selection as Implementing Agency (IA). The list of empanelled Insurance Companies as communicated by DA&FW, Gol, from time to time shall be the definitive and binding list of eligible bidders for the purposes of this tender.

Disqualification Criteria

An Insurance Company shall be ineligible to bid if, on or before the Bid Due Date, any of the following conditions exist:

- (i) The Company has been debarred or blacklisted by IRDAI, Gol, the Government of Bihar or any other State Government (Para 31.1.2 of OG 2023);
- (ii) The Company has failed to maintain the required solvency margin or solvency ratio as prescribed by IRDAI;
- (iii) The Company has been de-empanelled by Gol for implementation of any crop insurance scheme, as evidenced by the performance evaluation conducted by the competent authority prior to the Bid Due Date; or
- (iv) The Company has been recommended for blacklisting by any other competent authority and Gol has taken an appropriate decision thereon.

Co-Insurance Arrangements

Co-insurance arrangements between empanelled Insurance Companies, as per standard practices of the insurance industry and within the provisions of IRDAI Regulations and Guidelines, shall be permissible under PMFBY as per Para 31.1.5 of the Operational Guidelines. All such arrangements shall be mandatorily disclosed in advance to DA&FW, Gol, by the concerned Insurance Companies.

Prohibition on Outsourcing Core Functions

Core business functions, including underwriting, grievance redressal, claim calculation, and claim settlement, shall not be outsourced by the Insurance Company to any third party outside the organisation. Violation of this condition shall attract a suitable financial penalty from DA&FW, Gol and recommendations to IRDAI and other regulators as per Para 31.1.4 of the Operational Guidelines.

Prohibition on Post-Selection Surrender

An Insurance Company declared as L1 shall not be permitted to surrender full or partial clusters or districts after selection. Non-compliance shall attract de-empanelment from implementation of crop insurance for the coming season(s) in the concerned or all States/UTs, and financial losses incurred by the State on account of re-tendering or assignment of work to other bidders shall be recovered from the withdrawing L1 bidder as per Para 31.1.2 of the Operational Guidelines.

Agreement/MoU

The selected Insurance Company shall execute an Agreement/MoU with the State Government before commencement of the crop season as per the model agreement shared by GoI and available on NCIP, incorporating the roles and responsibilities of the Insurance Company (Para 38.4), the performance evaluation matrix and applicable penalties (Para 33) as mandatory components thereof, in accordance with Para 6.5.1 of the Operational Guidelines.

Section V: Preparation and Submission of Bids

Cost of Bidding

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

All data required for risk analysis and premium pricing shall be made available on NCIP before floating of the Tender as per Para 7.1.7 of the Operational Guidelines and shall constitute the sole source of truth as per Para 2.10. No other source of data shall be used for risk pricing or bidding.

Language of Bid and Correspondence

The Bid prepared by the Bidder and all correspondence and documents related to the Bid exchanged by the Bidder and the Bid Inviting Authority shall be in English. All documents submitted through the e-procurement portal shall meet the specified file format and digital signature standards stipulated in the portal guidelines as per Para 7.1.8 of the Operational Guidelines.

Validity of Bids

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

Bids valid for less than the prescribed period shall be summarily rejected.

Number of Bids

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

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

Bid Submission - Document Requirements

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

- (i) The Bid should be prepared as per order of documents requested below with Table of Content and Page No on front page. The bidders should ensure that all

documents are submitted in order.

- a) Proof of empanelment by Government of India under PMFBY, mentioning the period of empanelment.
- c) Signed and stamped certificate confirming that the company has not been debarred/blacklisted in any state since Kharif 2016 season under crop insurance program (A declaration can be submitted on company's letter head with the signature of the institutional head/power of attorney.)
- d) Office address, phone number of the company in the state of Bihar on official letter head. The Selected Implementing Agencies (IA) should will open an office in the District Head Quarter with regular land line phone apart from mobile phone. One staff capable to handle the calls should be available in the office. The company is to submit details of the office, officer, phone no. etc before getting the work order. A declaration on company's head need to be submitted.
- e) Name, designation, seal, email id, phone & mobile number authorized signatory on official letterhead.
- f) Declaration on authorized channel partners/insurance intermediaries/technical partners on company's letterhead and signature of competent authority on the behalf of company.
- g) Declaration on appointment of well qualified resources as District Managers and Block Coordinators on company's letterhead signature of competent authority on the behalf of company.
- h) Bid Application letter in prescribed format along with undertaking from the bidder for unconditional acceptance of terms and conditions of the tender document and declaration for not having declared ineligible, insolvent, de-empanelled or expelled to implement the scheme as per Annexure-I.

Financial Bid:

- a) The Bidder shall directly upload all-inclusive financial quote as its Financial Bid in the format set out in Annexure-J and as per the online bid submission format (BoQ) of the procurement portal of the state. The online bid should be submitted on or before the time stipulated in Tender notice. The Bidder shall not include any other documents as part of the Financial Bid. (Para 31.2.2 of the Operational Guidelines)
- b) The Bidders are required to quote premium rate in %ge (Numeric) and %ge In Words for all clusters in which they are willing to participate, District-wise, Crop Wise, and Model Wise together for Rabi 2026-27 season. The bidders should consider cost of implementation expenses, IEC & BCC expenses, Manpower, overheads etc. in the premium rate they have quoted. Bidders need to ensure that they quote for all districts, all crops, all models in the clusters they are participating.
- c) The bidders need to quote for - the Standard Risk Transfer Model, Model I: 60:130 cup and cap model and Model II : 80:110 cup and cap models, with and

without Add-On covers in the BoQ (excel sheet). Annexure-J, under two options for each model: Quote A (Basic Cover) - premium rate based strictly on CCE/yield data for comprehensive risk coverage; and Quote B (Basic Cover + Add-on Covers) - premium rate covering basic yield loss along with all notified Add-on Covers (Localised Risks), wherever explicitly notified by the State Government.

- d) The successful bidder for every cluster shall be decided based on the model chosen for a cluster. The choosing of a model for a cluster is at the discretion of state govt based on its evaluation.
- e) Premium quoted should be in percentage terms up to two decimal places.
- f) Selection of models would be done at the time of financial opening of the tender. Crop Insurance Model will be selected based on financial viability. The selection of model will be at the discretion of the competent authority/committee and will be intimated to all ICs.
- g) The Financial Bid shall not include any other documents, conditions, or deviations.
- h) Premium quoted shall be exclusive of GST, as collection of premium under PMFBY is exempt from GST as per Para 28.1 of the Operational Guidelines.
- i) Annexures for the bid document, including the Crop-wise IU location master, may be generated through NCIP as per Para 7.1.6. The last 10 years' Average Yield data, Threshold Yield at notified IU level, and Sum Insured and Indemnity values have been uploaded on NCIP as per Paras 7.1.6 and 7.1.10.

(ii) Signing of Bid:

Each Bid must be digitally signed only by the authorized signatory of the Bidder using a valid Class 3 Digital Signature Certificate (DSC) with both Signing and Encryption certificates.

(iii) Submission of Bids:

- a) Bidder shall submit their Financial bid containing all requisite certificates/undertaking and supporting documents online through e-procurement portal of the state [www. https://eproc2.bihar.gov.in/](https://eproc2.bihar.gov.in/). The documents submitted in this portal must be digitally signed and the documents should meet the specified file format stipulated in the guideline of e-Procurement website.
- b) As a legal requirement, Class 3 certificate (preferably with token) is required to access the e-procurement portal. Interested bidders shall need to procure both Signing and Encryption certificates. Signing certificate will be used for Logging in and Encryption certificate will be used for Bid submission. Bidders may approach a Certifying Authority in India for obtaining Digital Signature Certificates, details of which can be accessed from the Controller of Certifying Authorities of the Ministry of Electronics and Information Technology, Government of India at www.cca.gov.in
- c) Bids submitted by in person, post, fax, telex, telegram or e-mail shall not be entertained and shall be rejected.

- d) The Bid Inviting Authority shall not be responsible for any delays, loss or non-receipt of Bids.
 - e) If there are delays by the State Government in deactivating the bid submission provision on the e-tender portal, and a bidder is able to upload the documents, the same shall be summarily rejected if the upload time in the software and the system is later than the submission time and date specified in tender notice.
 - f) The Bid Inviting Authority may, at its discretion, extend the Bid Due Date for all Bidders by issuing an Addendum/Corrigendum, which shall be mandatorily uploaded on the Document Management module of NCIP as per Para 7.1.12, 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.
 - g) Bidders should submit their responses as per the procedure specified in the manual. The bidder must ensure that the bid is digitally signed by the Authorized Signatory of the bidding firm and has been duly submitted (freeze) within the submission timelines. The RFP inviting authority will in no case be responsible if the bid is not submitted online within the specified timelines.
 - h) All the pages of the Proposal document must be sequentially numbered and must contain the list of contents with page numbers. Any deficiency in the documentation may result in the rejection of the Bidder's Proposal. All the pages of proposal document should have a seal and sign of authorized signatory.
 - i) The response to RFP must be submitted on <https://eproc2.bihar.gov.in/> by the date and time specified in RFP Schedule for the RFP. Any proposal submitted on the portal after the mentioned deadline will not be accepted and hence shall be automatically rejected. RFP inviting authority shall not be responsible for any delay in the submission of the documents.
 - j) Bids submitted after the due date will not be accepted by the e-Tender system and hence will automatically be rejected. The RFP inviting authority shall not be responsible for any delay in the online submission of the proposal.
 - k) Bids submitted by telex/telegram/fax/e-mail/post etc. shall not be considered. No correspondence will be entertained on this matter.
- (iv) Substitution and Withdrawal of Bids:
- a) A Bidder may substitute or withdraw its Bids after submission but prior to specified time on the Bid Due Date, provided that a written notice of the substitution or withdrawal is submitted to the Bid Inviting Authority.
 - b) No Bid may be substituted or withdrawn after the specified time on the Bid Due Date.
 - c) The L1 Bidder shall not be permitted to withdraw its Bid after the opening of bids or the allotment of work. In the event of withdrawal, financial loss, if any, to the State Government arising from re-tendering or assignment of work to a

higher-rated Bidder shall be recovered from the withdrawing L1 Bidder as per Para 7.1.14 of the Operational Guidelines.

- d) An L1 Bidder declining after being declared L1 may be barred from implementing the crop insurance scheme for 1 season in the State, and the L2 Bidder may be offered the cluster at L1 rates as per Annexure-III of the Operational Guidelines. Such Bidders shall be required to furnish appropriate reasons for withdrawal in writing to DA&FW, GoI, within 10 days from the opening of bids.

Section VI: Bid Opening and Evaluation

Opening of Bids:

- a) The Bid Inviting Authority shall open the bids at the date and time indicated in the Data Sheet.
- b) Only authorized representative (s) of the bidder (s) can attend the bid opening
- c) After opening of the Bids by the Bid Inviting Authority, all Bidders whose Bids have been successfully received on the e-procurement portal shall receive a mail notification informing the details such as the Bid has been opened by the official, department and date and time of opening.
- d) Once all the Qualifying Bids have been opened online through e-Tendering procedure, they will be evaluated for responsiveness and to determine whether the Bidders will qualify for the opening of the Financial Bids.
- e) Financial Bids of only the qualified Bidders will be considered for opening and evaluation on the intimated date. The Financial Bids will be evaluated in the presence of the representatives of the qualified bidders that choose to be present. The results of the Financial Bids of all Bidders shall be available on the e-procurement Portal immediately after the completion of opening process.

General Principles of Evaluation

- f) Bidders are advised that the qualification of Bidders and evaluation of the Bids will be entirely at the discretion of the Bid Inviting Authority. Bidders will be deemed to have understood and agreed that no explanation or justification on any aspect of the Bidding Process or selection will be given.

Qualification of Bidders and evaluation of Bids shall be in accordance with the evaluation methodology prescribed under Para 7.1.9 and Annexure-III of the Operational Guidelines. Information contained in a Bid shall not be binding on the Bid Inviting Authority but shall be fully binding on the Bidder in the event the Insurance Contract is awarded to it.

Financial Bid Evaluation

Responsiveness Check

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

- i. Not complete in all respects; or
- ii. Not duly signed by the authorized signatory of the Bidder; or
- iii. Not in the prescribed format; or

- iv. To contain any material deviations or reservations, (a material deviation or reservation shall have the meaning ascribed to it in clauses above).
- v. A substantially non-responsive Financial Bid shall be rejected outright. The Bid Inviting Authority will only evaluate Financial Bids of those Qualified Bidders that have been found to be substantially responsive.
- vi. Once the Financial Bids of the Qualified Bidders have been opened and evaluated for substantial responsiveness:
- vii. 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.

Correction of Arithmetical Errors

- viii. 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.

Weighted Average Premium (WAP) Calculation

- b. The Bid Inviting Authority shall calculate the Weighted Average Premium Rate on the basis of rates quoted by the qualified bidders for each cluster and the actual acreage/Sum Insured value during immediate past season. In case a new crop has been chosen for insurance, 25% of the total sown area should be taken for calculation of weighted average premium (WAP). The detailed format and method of calculating WAP is given in Annexure-K of this Tender Document and Annexure-III of the Operational Guidelines

Ranking and Determination of L1 Bidder

- c. The Bid Inviting Authority shall rank the Qualified Bidders based on cluster wise and model wise Weighted Average Premium rate as L1, L2, L3 and so on. The L1 is the bidder with the lowest cluster wise and model wise quoted Weighted Average Premium rate.
- d. The successful bidder for every cluster shall be decided based on the model chosen for a cluster. The choosing of a model for a cluster is at the discretion of state govt based on its evaluation. The final selection of Model will be done on the basis of assessment of financial viability of all models.

Burn Cost Data Availability

Burn Cost calculations at District-Crop and Cluster level shall be made available in the tender document to facilitate informed decision-making by the Insurers in relation to ARTM models.

Unacceptable L1 Rate and Re-Tendering

- e. In a scenario where the premium quoted by the lowest bidder does not match the requirement of the Bid Inviting Authority, the Tender Committee shall have the right to call fresh tenders for short duration without disclosing the result of previous bids. Re-tendering shall, however, be resorted to only with the prior approval of Gol and only in exceptional circumstances as per Para 7.1.11 of the Operational Guidelines.
- f. The weighted average premium will be calculated for each cluster.
- g. Insurance company will be eligible for selection of more than one cluster after finalization of the bid.
- h. If one and more company quoted same weighted premium rate then L-1 rate will be considered by negotiations as per policy.

Mandatory Upload on NCIP

All tender-related documents, including bid opening results, notification of award, and the executed Agreement, shall be mandatorily uploaded on the Document Management module of NCIP by the State as per Para 7.1.12 of the Operational Guidelines.

Clarification on Bids:

The Bid Inviting Authority may not seek any clarifications from the Bidders regarding the information in the Financial Bids. No change in the Premium quoted by the Bidder or any material change to the substance of any Financial Bid shall be sought, offered or permitted.

Section VII: Notification of Award and Execution of Contract

Declaration of L1 Bidder

Upon completion of the Financial Bid evaluation, the L1 Bidder shall be determined on the basis of the lowest weighted average premium rate as per the methodology specified in Para 31.2 and Annexure-III of the PMFBY Operational Guidelines 2023. The determination of L1 shall be made cluster-wise and model-wise, based on the model adopted by the State for each cluster.

Notification of Award:

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

The Work Order shall be released within 2 weeks of opening of the tender as per Para 7.1.8.1 of the Operational Guidelines. All documents related to the award including the NOA, Work Order, and executed Agreement shall be mandatorily uploaded on the Document Management module of NCIP as per Para 7.1.12.

Acceptance of NOA by Successful Bidder

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

- a) Sign and return 1 original copy of the NoA to the Bid Inviting Authority as acceptance of the terms of the Tender Document and Insurance Contract issued by the Bid Inviting Authority.
- b) Confirm in writing its unconditional acceptance of the NOA without any modification, deviation, or condition. If the Successful Bidder fails to comply with the above within the stipulated period, the Bid Inviting Authority may grant such Bidder a reasonable extension of time for compliance, or disqualify the Successful Bidder, in which case the consequences prescribed below shall apply.

If the Bid Inviting Authority elects to disqualify such Bidder, then the Bid Inviting Authority may: a) Ask the L2 bidder to agree to match the premium quoted by L1 bidder and so on.

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

Non-Acceptance by L1 Bidder - Consequences

An L1 Bidder declining or failing to accept the NOA or execute the Contract shall be subject to the following consequences as per Para 7.1.14 of the Operational Guidelines:

- (i) The L1 Bidder may be barred from implementing the crop insurance scheme for 1 season in the State;
- (ii) Financial loss, if any, arising to the State Government from re-tendering or assignment of work to a higher-rated Bidder shall be recovered from the withdrawing L1 Bidder;
- (iii) The L2 Bidder shall be offered the cluster/districts at L1 rates, and so on in sequence, as per Annexure-III of the Operational Guidelines. There shall be no further negotiations with any Bidder to accept rates other than the L1 rates for any district-crop combination as per Para 7.1.15;
- (iv) The withdrawing L1 Bidder shall furnish appropriate reasons for such withdrawal in writing to DA&FW, Gol, within 10 days from the opening of bids; and
- (v) In case no Bidder agrees to match the L1 rates, the Bid Inviting Authority may cancel the Tender and re-invite bids, subject to prior approval of Gol as per Para 7.1.11 of the Operational Guidelines.

Execution of Agreement/MoU

- a) The successful bidder shall execute an agreement with the Co-operative Department, Bihar, Patna / represented by the Nodal Officer / Authorised Signatory, Patna.

The Agreement/MoU shall be executed before commencement of the crop season under the Contract, in accordance with Para 6.5.1 of the Operational Guidelines. The Agreement shall be based on the model agreement shared by Gol and available on NCIP, and shall mandatorily incorporate:

- (i) Roles and responsibilities of the Insurance Company as per Para 38.4;
 - (ii) Performance Evaluation Matrix and applicable penalties as per Para 33;
 - (iii) Seasonality Discipline and cut-off dates as per Para 16.4; and
 - (iv) All other rights and obligations of the parties as prescribed in the Operational Guidelines.
- b) The Bid Inviting Authority shall, before the date specified in the Bid Schedule for the execution of the Insurance Contract, provide the Successful Bidder with the final execution draft of the Insurance Contract Agreement.
 - c) The Bid Inviting Authority and the Successful Bidder shall formally execute the Insurance Contract Agreement on the date specified in the Bid Schedule or such other date notified by the Bid Inviting Authority.
 - d) The Bid Inviting Authority shall not entertain any request from the Successful Bidder for negotiations of or deviations regarding the terms set forth in the final

execution draft of the Insurance Contract provided by the Successful Bidder shall execute the Insurance Contract published by the Bid Inviting Authority.

Deviation from Agreement - Consequences

- e) If the Successful Bidder fails to execute the Insurance Contract Agreement within the stipulated timeline or seeks to materially negotiate or seeks any material deviations from the final execution draft of the Insurance Contract, the Bid Inviting Authority may elect to disqualify the Successful Bidder and revoke the NOA issued to the Successful Bidder. If the Bid Inviting Authority elects to disqualify such Bidder and revoke the NOA, the bidder will be barred from participating in the re-bid and bids for next 3 years in the state.

In such an event, the Bid Inviting Authority may proceed to offer the Contract to the L2 Bidder at L1 rates or cancel and re-tender, subject to prior approval of Gol as per Para 7.1.11 of the Operational Guidelines.

Term of Contract

The Insurance Contract shall be for the Rabi 2026-27 season, as set out under “Period of Contract” in Section-I. The premium rates quoted and accepted shall be binding for the entire contract period, except for crop additions or modifications as per the applicable provisions.

Exit Clause

Either party may exercise the exit clause as per Para 7.1.17.1 of the Operational Guidelines, subject to giving adequate advance notice as prescribed. Termination of the Agreement for reasons not covered under the valid exit clause shall attract a penalty of up to 5% of the total estimated premium for the remaining contract period as per Para 7.1.17.2. Insurance Companies shall not be permitted to exit after enrollment commences for any season.

Project Deliverables, Milestones & Time Schedule

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

SI No.	Deliverable	Frequency One	Timeline
1	Starting of the work.	Single Season Rabi 2026-27	From the date of issuance of Notification of Award (NOA) / Signing of Contract Agreement up to 31st March 2027, OR until all claim liabilities, disputes, and operational issues for the Rabi 2026-27 season are fully settled and resolved by the

			Insurance Company, whichever is later.
2	Providing the list of staff engaged duly signed by the bidder along with contact number. Any changes in the staff, the IC need to inform Nodal office.	One time and as required thereafter.	Within 7 days of NOA issuance / at the time of Contract Agreement signing. Any subsequent changes in field staff (District & Block levels) must be formally communicated to the State Nodal Officer within 3 working days of such change.
3	Weekly Report	Once in a week	Every Monday by 5:00 PM (covering all enrolment, IEC activity, banking reconciliation, and grievance data up to the preceding Sunday).

Annexure-A

Notified Base Coverage and Add-On Coverage

Notified Scheme	District Name	District Code	Crop Name	Crop Code	Notified Coverage	Add- On Cover	TY Calculation Method	Normal Date of Sowing (DD/MM)	Normal Date of Harvesting (DD/MM)
PMFBY	All notified districts*		Wheat		Basic	LR	FTY	15/11	15/04
PMFBY	All notified districts*		Rabi Maize		Basic	LR	FTY	15/11	15/04
PMFBY	All notified districts*		Sugarcane		Basic	LR	FTY	01/11	15/03 (next year)
PMFBY	All notified districts*		Mustard/Rapeseed		Basic	LR	FTY	15/11	15/03
PMFBY	All notified districts*		Potato		Basic	LR	FTY	15/11	15/02
PMFBY	All notified districts*		Gram		Basic	LR	FTY	01/11	01/04
PMFBY	All notified districts*		Lentil		Basic	LR	FTY	01/11	01/04
PMFBY	All notified districts*		Pigeon Pea		Basic	LR	FTY	01/07	01/03
PMFBY	All notified districts*		Tomato		Basic	LR	FTY	15/12	01/02
PMFBY	All notified districts*		Brinjal		Basic	LR	FTY	01/02	25/05
PMFBY	All notified districts*		Chilli		Basic	LR	FTY	01/03	25/05
PMFBY	All notified districts*		Cauliflower		Basic	LR	FTY	15/12	01/02
PMFBY	All notified districts*		Onion		Basic	LR	FTY	15/12	01/05

* District-wise and crop-wise details as uploaded on NCIP. **Add-on covers subject to explicit notification by the State Government after evaluation of bids (Quote B). Normal sowing and harvesting dates as per the district-wise crop calendar.**

Notified Scheme: PMFBY

- i) Notified Coverage: Basic Cover
- ii) Add-On Cover: Localised Risks (LR), with perils covered Hailstorm and Frost
- iii) TY Calculation Method: Fixed TY (FTY)

Notified Scheme: RWBCIS - Not applicable for Rabi 2026-27.

Annexure-B

Notified Crop-wise Sum Insured, Indemnity Level, Threshold Yield, 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 Sown (avg. of previous 2 corresponding seasons (Ha))**	Indemnity Level (%)
All notified districts*		Wheat		Rabi	Major	PMFBY	Gram Panchayat	SOF	89,352		80
All notified districts*		Rabi Maize		Rabi	Major	PMFBY	Gram Panchayat	SOF	1,04,533		80
All notified districts*		Sugarcane		Rabi	Major	PMFBY	Gram Panchayat	SOF	2,05,375		80
All notified districts*		Mustard/Rapeseed		Rabi	Minor	PMFBY	District	SOF	66,003		80
All notified districts*		Potato		Rabi	Minor	PMFBY	District	SOF	1,21,030		80
All notified districts*		Gram		Rabi	Minor	PMFBY	District	SOF	79,020		80
All notified districts*		Lentil		Rabi	Minor	PMFBY	District	SOF	66,211		80
All notified districts*		Pigeon Pea		Rabi	Minor	PMFBY	District	SOF	80,890		80
All notified districts*		Tomato		Rabi	Minor	PMFBY	District	SOF	59,280		80
All notified districts*		Brinjal		Rabi	Minor	PMFBY	District	SOF	59,280		80
All notified districts*		Chilli		Rabi	Minor	PMFBY	District	SOF	59,280		80
All notified districts*		Cauliflower		Rabi	Minor	PMFBY	District	SOF	59,280		80
All notified districts*		Onion		Rabi	Minor	PMFBY	District	SOF	49,400		80
All notified districts*		Mango		Rabi	Minor	PMFBY	District	SOF	1,70,430		80
All notified districts*		Lichi		Rabi	Minor	PMFBY	District	SOF	1,90,190		80
All notified districts*		Banana		Rabi	Minor	PMFBY	District	SOF	2,44,036		80
All notified districts*		Guava		Rabi	Minor	PMFBY	District	SOF	2,09,950		80
All notified districts*		Jackfruit		Rabi	Minor	PMFBY	District	SOF	1,70,430		80

* District-wise Sum Insured, Indemnity Level and IU-wise Threshold Yield as uploaded on NCIP.

** Actual Area Sown in Ha. (previous 2 corresponding seasons) as uploaded on NCIP.

In case the Actual Area Insured of the previous corresponding season is not available, then 30% of the average of the last 3 years net sown area in case of major crops and 10% of the average of the last 2 years net sown area in case of minor crops shall be considered as weights for the calculation of the lowest weighted premium of the district as per Para 7.1.8 of the Operational Guidelines 2023.

Annexure-C

Reference AWS and Back-up AWS Details under RWBCIS

Not Applicable - RWBCIS is not notified in the State of Bihar for Rabi 2026-27.

Annexure-D

Notified Crop-wise, Notified Level-wise Historical Actual Yield Data for the Past 10 Years

District Name	District Code	Block Name	Block Code	Crop Name	Crop Code	Crop Season	IU Level	IU Name	IU Code	Actual Yield (Kg/Ha) - Rabi season									
										2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25

IU-wise data for all notified crops as uploaded on NCIP (Para 7.1.7 of the Operational Guidelines).

Annexure-E

Notified Crop-wise, Notified IU-wise Historical Coverage Data

District Name	Crop Name	Crop Season	Crop Year	Notified Scheme	Notified Level	Notified IU	Sum Insured	Average yield data

IU-wise data as uploaded on NCIP (Para 7.1.7 of the Operational Guidelines).

Annexure-F

Notified District-wise Irrigated and Rainfed Status

S. N.	District Name	Irrigation Status (IR/RF)
1	Araria	IR
2	Arwal	IR
3	Aurangabad	IR
4	Banka	IR
5	Begusarai	IR
6	Bhagalpur	IR
7	Bhojpur	IR

S. N.	District Name	Irrigation Status (IR/RF)
8	Buxar	IR
9	Darbhanga	IR
10	East Champaran	IR
11	Gaya	IR
12	Gopalganj	IR
13	Jamui	IR
14	Jehanabad	IR
15	Kaimur	IR
16	Katihar	IR
17	Khagaria	IR
18	Kishanganj	IR
19	Lakhisarai	IR
20	Madhepura	IR
21	Madhubani	IR
22	Munger	IR
23	Muzaffarpur	IR
24	Nalanda	IR
25	Nawada	IR
26	Patna	IR
27	Purnia	IR
28	Rohtas	IR
29	Saharsa	IR
30	Samastipur	IR
31	Saran	IR
32	Sheikhpura	IR
33	Sheohar	IR
34	Sitamarhi	IR
35	Siwan	IR
36	Supaul	IR
37	Vaishali	IR
38	West Champaran	IR

Annexure-G

Cluster-wise Distribution of Notified Districts

S. N.	District Name	Cluster No.
1	Araria	3
2	Arwal	5

S. N.	District Name	Cluster No.
3	Aurangabad	5
4	Banka	4
5	Begusarai	2
6	Bhagalpur	4
7	Bhojpur	5
8	Buxar	5
9	Darbhanga	1
10	East Champaran	1
11	Gaya	4
12	Gopalganj	1
13	Jamui	4
14	Jehanabad	5
15	Kaimur	5
16	Katihar	3
17	Khagaria	2
18	Kishanganj	3
19	Lakhisarai	4
20	Madhepura	3
21	Madhubani	2
22	Munger	4
23	Muzaffarpur	2
24	Nalanda	4
25	Nawada	4
26	Patna	5
27	Purnia	3
28	Rohtas	5
29	Saharsa	3
30	Samastipur	2
31	Saran	1
32	Sheikhpura	4
33	Sheohar	1
34	Sitamarhi	1
35	Siwan	1
36	Supaul	3
37	Vaishali	2
38	West Champaran	1

Annexure-H

Notified Crops, Reporting Nomenclature and Conversion Factor

Notified Crop Name (A)	AY Reporting Nomenclature Name (B)	Standard Conversion Factor (A to B)
[•]	[•]	[•]

Note: Only for those notified crops where the notified crop name and the AY reporting nomenclature are different.

Annexure-I
Bid Application Format
[On the letterhead of the Bidder]

Date:

From:

[insert name of Bidder]

[insert address of Bidder]

To,

The Secretary, Co-operative Department,
Government of Bihar,
2nd Floor, Vikash Bhawan, New Secretariat,
Patna-800015

Sub: Bid Application for Implementation of the Pradhan Mantri Fasal Bima Yojana in the State of Bihar for Rabi 2026-27.

Dear Madam/Sir,

With reference to your Tender Document No. _____ 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 Pradhan Mantri Fasal Bima Yojana in the State of Bihar.

We have examined the Tender Documents and other information made available by the Co-operative Department, Government of Bihar (Bid Inviting Authority). We hereby submit our Bids, which are 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 the selection of the Eligible Bidders, and we certify that all information provided in the Bid is true and correct. Nothing has been omitted that renders such information misleading, and all documents accompanying such bid are true copies of their respective originals.
2. We shall make available to the Bid Inviting Authority any clarification that it may find necessary or require to supplement or authenticate our Bid.
3. We undertake that:
 - (i) We satisfy the Qualification Criteria and meet all the requirements as specified in the Tender Documents;
 - (ii) We have not been black-listed or been declared ineligible to bid for government-sponsored Crop Insurance schemes by the IRDAI, GoI or any State Government (including the Government of Bihar) since Kharif 2016;
 - (iii) 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;
 - (iv) We were not found or deemed to be insolvent in accordance with the Insurance Laws on or prior to the Bid Due Date;

- (v) We have not been de-empanelled by the Ministry of Agriculture & Farmers 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; and
 - (vi) None of our contracts for the implementation of a government-sponsored crop insurance scheme was terminated by any State Government for breach of the Terms & Conditions of the Operational Guidelines in the last 2 years immediately prior to the Bid Due Date.
4. We represent and warrant that:
- (i) 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;
 - (ii) We accept the terms of the Insurance Contract that forms Volume II 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 Insurance Contract, if declared as the Successful Bidder;
 - (iii) 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;
 - (iv) 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;
 - (v) We shall treat all information received from or on behalf of the Bid Inviting Authority as strictly confidential and shall not use such information for any purpose other than for the preparation and submission of this Bid;
 - (vi) 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;
 - (vii) Our Bid shall be valid for a period of 60 days from the last date of bid submission;
 - (viii) 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;
 - (ix) We are submitting with this Letter the documents that are listed in the Bid Submission Checklist set out in Volume I of the Tender Document; and
 - (x) If we are selected as the Successful Bidder we shall: (a) 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; and (b) execute the Insurance Contract as set out in Volume II of the Tender Document.
5. Details of Insurance Company:
- (i) Name:
 - (ii) Address of the corporate headquarters and its branch office head in the State of Bihar, if any:
 - (iii) Date of incorporation and/or commencement of business:

- (iv) Details of individual(s) who will serve as the point of contact/communication for the State Nodal Agency - Name, Designation, Company, Address, Phone/Mobile, E-mail:

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 _____, 2026

Place: _____

(Signature)

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

Duly authorised to sign this Bid for and on behalf of [name of Bidder] (Power of Attorney/Board Resolution to be enclosed)

Annexure-J

Financial Bid Format

Cluster No	Crop Season	Notified Scheme	Insurance Model (Standard / 80:110 / 60:130)	Quote (A: Basic / B: Basic + Add-on)	District Name	Crop Name	Last Season's Insured Area (Ha)	Sum Insured (Rs/Ha.)	Premium (%) (P)	Premium (In words)
	Rabi 2026-27	PMFBY								

To be submitted online in the BoQ of <https://eproc2.bihar.gov.in/> for all districts, all crops and both models (with Quote A and Quote B) in each cluster the Bidder participates in. Premium up to two decimal places, exclusive of GST.

Annexure-K

Financial Bid Evaluation Method

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

Weighted Average Premium (WAP) Rate = $TP / Z \times 100$, computed separately for each cluster and for each ARTM model/Quote.

In case a crop has no previous corresponding season insured area, the weights shall be taken as specified under “Weighted Average Premium (WAP) Calculation” in Section VI.

Annexure-L

Seasonality Discipline as Approved by SLCCCI

This seasonality discipline is tentative only. The cut-off date for enrollment of each notified crop should be as per the declaration/Notification of the State Government. The dates below are as per the Operational Guidelines and shall be read with the SLCCCI-approved dates for Rabi 2026-27.

Sub-Section	Subject
1	Pre-Season Preparatory Activities
2	Farmer Enrolment and Premium Collection
3	Processing and Validation of Enrolment Applications by Insurance Companies
4	Reporting under the YES-TECH Framework
5	Prevented Sowing, Failed Germination and Mid-Season Adversity
6	Crop Cutting Experiments (CCEs) - Training, Scheduling, Conduct and Reporting
7	Yield Data Upload, Approval and Dispute Resolution
8	Release and Reconciliation of Premium Subsidy
9	Claim Calculation, Disbursement and Reconciliation
10	Performance Evaluation of Insurance Companies

1. Pre-Season Preparatory Activities

S. N.	Activity	Rabi	Responsible Authority
1	Conduct of SLCCCI meeting to take decisions on notification of crops and areas, adoption of Level of Indemnity, and determination of crop-wise Sum Insured for drafting of Tender documents	1 st June of the current year	Nodal Department of State
2	Uploading of requisite information/data on the Crop Insurance Portal and issuance of Tender documents	15 th June of the current year	Nodal Department of State
3	Finalisation of Tender and award of work by State	15 th July of the current year	Nodal Department of State
4	Digitisation of notification and uploading/issuance of notification on NCIP for circulation amongst stakeholders. State Governments/UT Administrations and Gol shall release their respective share of subsidy as outlined in Para 6.1.6 of these Guidelines	16 th August of the current year	States and concerned Insurance Companies
5	Awareness/sensitisation/training programmes by State Government and Insurance Companies	Commencing from 15th September of the current year	States and concerned Insurance Companies
6	Cut-off date for raising demand, along with supporting documents for the release of advance premium subsidy, as per Para 6.1.6 of the Operational Guidelines	On or before 15th October of the current year	Insurance Companies
7	Release of advance upfront premium subsidy (First Instalment), as outlined in Para 6.1.6 of the Operational Guidelines	15 th November of the current year	Gol and State Governments/UTs

2. Farmer Enrolment and Premium Collection

S. N.	Activity	Rabi	Responsible Authority
1	Commencement of enrolment of farmers for the season on the NCIP, as per the crop calendar	Within 24 hours after the release of the State subsidy, as per Para 6.1.6 of these Guidelines	Gol and States
2	Cut-off date for intimation of change of insured crop by the loanee farmer	2 working days prior to the cut-off date for debit/collection of premium from farmers	Banks/Loanee Farmers

S. N.	Activity	Rabi	Responsible Authority
3	Cut-off date for opting out of the Scheme by existing loanee farmers for the current/ongoing season	At least 7 days before the prescribed cut-off date for enrolment	Banks/Loanee Farmers
4	Cut-off date for receipt of applications of farmers/debit of premium from farmer accounts (loanee and non-loanee) by all stakeholders, including Banks/PACS/BCs/CSCs/Insurance Agents/online enrolment by farmers (Note: Dates indicated are indicative only; district-wise crop calendar shall be the final basis for the cut-off date for enrolment of farmers)	Up to the last date of enrolment as notified by the State for notified crop(s), or up to 15th December of the current year. States may fix earlier dates for early Rabi crops.	Banks/PACS/CSCs/BCs/Insurance Agents/Online enrolment by farmers
5	Cut-off date for generation of challan and online/electronic remittance of premium to respective Insurance Companies; uploading of details of individual covered loanee farmers on NCIP by Bank branches for which premium has already been remitted (CBs/RRBs/DCCBs/PACS); tagging of uploaded applications as paid against specific challan numbers; and dispatch of SMS to all insured farmers through NCIP	31 st December of current year	Banks/NCIP/Insurance Companies
6	Cut-off date for generation of challan on portal and online/electronic remittance of farmer premium to Insurance Companies for non-loanee farmers by designated insurance intermediaries, CSC-e-Gov and Banking Correspondents; and uploading of details of individual covered farmers on NCIP	Within 48 hours of receipt of application and premium, and in any case not later than 48 hours after the cut-off date for enrolment of farmers	ICs and their Intermediaries; CSC e-Gov

3. Processing and Validation of Enrolment Applications by Insurance Companies

S. N.	Activity	Rabi	Responsible Authority
1	Cut-off date for Insurance Companies to accept, reject or revert farmer data on NCIP	15 th January of next year (loanee) and 31 st January of next year (non-loanee)	Insurance Companies
2	Cut-off date for CSCs/Banks/Intermediaries/BCs to correct/update the paid applications reported by Insurance Companies on NCIP	Within 7 days from the date of intimation by the Insurance Companies	CSCs/Banks/Intermediaries/BCs
3	Cut-off date for Insurance Companies to accept the corrected/updated applications	Within 7 days from the date of submission of correction/updation by the Bank/CSCs/Intermediaries/BCs	Insurance Companies
4	Submission of report on over-insurance or potential moral hazard to the Government in the prescribed proforma	Latest by 31 st January of next year	Insurance Companies
5	Cut-off date for final processing of applications by Insurance Companies; auto-approval of applications of insured farmers on NCIP; and closure of enrolment data for the season	15 th February of next year	Insurance Companies/NCIP Team
6	Cut-off date for Insurance Companies to hand over acknowledgement receipts to insured farmers under Meri Policy Mere Haath (MPMH) and to organize training workshops at the village/Gram Panchayat level under Fasal Bima Pathshala (FBP)	Within 15 days from acceptance of applications by the concerned Insurance Company on NCIP, or as communicated by Gol and/or the State Government	Insurance Companies

4. Reporting under the YES-TECH Framework

S. N.	Activity	Timeline	Responsible Authority
1	Submission of YES-TECH Inception Report (IR), signifying operational readiness and commencement of crop mapping and yield estimation work for the season	Within the timeline specified in the Tripartite Agreement for the corresponding season, conforming to the Seasonality Discipline	TIPs
2	Submission of YES-TECH Mid-Season Report (MSR), providing interim satellite-based crop health assessment, early warning of adversity, and preliminary yield outlook for all notified Insurance Units	Within the timeline specified in the State Notification and the Tripartite Agreement for the corresponding season; penalty for delay beyond 7 days: 0.50% per day from the 8th day up to a maximum of 3.00% (13th day onwards), on cluster-wise, crop-wise cost	TIPs
3	Submission of Special Report (SR) in the event of Preventive Sowing/Failed Germination or occurrence of Mid-Season Calamities, providing satellite-based delineation of affected Insurance Units	Within the timeline specified in the State Notification and the Tripartite Agreement for the concerned event; to be submitted promptly upon occurrence of the triggering event	TIPs
4	Submission of YES-TECH End of Season Report (ESR), furnishing final technology-based crop yield estimates at Insurance Unit level for all designated crops, serving as the primary input for blended Actual Yield computation	Within the timeline specified in the State Notification and the Tripartite Agreement for the corresponding season; penalty for delay beyond 7 days: 1.00% per day from the 8th day up to a maximum of 7.00% (14th day onwards), on cluster-wise, crop-wise cost	TIPs

5. Prevented Sowing, Failed Germination and Mid-Season Adversity

S. N.	Activity	Rabi	Responsible Authority
1	Declaration of Prevented Sowing	On or before 31 st December of the current year	State Government and/or Insurance Companies
2	Raising of dispute to DGRC or SGRC or STAC	Within 7 days from the day the anomaly/dispute has been observed	Insurance Company/State Government
3	Technology-based validation of Preventive Sowing/Failed Germination and/or Mid-Season Calamity, in case of substandard crop loss assessment, disputed loss report, or loss surveys not conducted or not uploaded by State on NCIP	Within 1 month from the date of formal submission of the dispute	State Government through TIPs/MITR/STAC and/or GoI through CTAC/MNCFC

6. Crop Cutting Experiments (CCEs) - Training, Scheduling, Conduct and Reporting

S. N.	Activity	Rabi	Responsible Authority
1	Training and registration of field-level workers assigned for the conduct of CCEs and reporting on the Crop Insurance Portal through smartphones/CCE Agri App	Up to 15 th January of next year. States may fix earlier dates for early Rabi crops.	Designated ground-level field functionaries/State/District Level Nodal Officer
2	Registration of mobile numbers of Insurance Company representatives for co-witnessing of CCEs	Up to 30 th January of next year. States may fix earlier dates for early Rabi crops.	Insurance Companies
3	Identification and sharing of list of districts and crops with MNCFC for optimization of CCEs through SST	Up to 15 th January of next year. Dates may be fixed separately for each State and crop-wise for major/minor crops.	State Nodal Department
4	Intimation to concerned State about areas (IUs/Tehsils/Taluks and Districts) for major crops designated for CCEs through SST method for Crop Yield Estimation	Up to 31 st January of next year. Dates may be fixed separately for each State.	MNCFC

S. N.	Activity	Rabi	Responsible Authority
5	(a) Uploading of tentative schedule/date for conducting CCEs (crop-wise/IU-wise), followed by SMS on one-day's notice through CCE Agri App. Insurance Companies are equally responsible to liaise with district authorities/field workers to ascertain the schedule. (b) Confirmation of CCE schedule	(a) At least 7 days before the tentative date for conducting CCEs. (b) Via SMS on one day's notice through NCIP	Concerned department of State (to be incorporated in the Notification)
6	Lodging of online complaint regarding erroneous CCE data or yield estimation procedure adopted by primary workers/field officials of the State Gov.	Within 2 hours of the conduct of CCEs, through CCE Agri App	Insurance Companies

7. Yield Data Upload, Approval and Dispute Resolution

S. N.	Activity	Rabi	Responsible Authority
1	Approval of district-wise, crop-wise Actual Yield data by District Administration on NCIP	Within one month of completion of CCEs, from district-wise, crop-wise specific cut-off dates notified by State for the notified crop	Nodal Department of State
2	Cut-off date for intimation/reconciliation/clarification of any deficiency in Actual Yield data	Within 7 days from the date of uploading of CCE data by the State Nodal Department	ICs as flagged on NCIP
3	Cut-off date for resolution by State Government on clarification sought by Insurance Companies/flagged on NCIP	Within 7 days of the clarification being sought by Insurance Companies/flagged on the portal	State Government
4	Auto-approval of yield data	Within one week from receipt of yield data or from receipt of reply to clarification sought by Insurance Companies from the State Government	Gol through NCIP
5	Uploading and approval of final Actual Yield data on NCIP after applying corresponding weightage on Crop Yield Estimation values arrived through CCEs and YES-TECH	Within one month of completion of CCEs, from district-wise, crop-wise specific cut-off dates notified by State for the notified crop	Nodal Department of State
6	Acceptance of AY values uploaded and approved by State on NCIP, or auto-approved by NCIP	Within 1 week from approval of AY values by the State or from the date of auto-approval on NCIP; failing which, values shall be auto-approved by NCIP	Insurance Companies
7	Raising of yield-related dispute to DGRC or SGRC or STAC	Within 7 days from the day the anomaly/dispute has been observed	Insurance Companies/State
8	Arriving at technology-based yield data in case of inadequate number of CCEs, or substandard or disputed CCEs, or CCEs not conducted or not approved by State on NCIP	Within 1 month of the date of formal submission of dispute, or completion of CCEs from district-wise, crop-wise specific cut-off dates notified by State, or submission/approval of yield for claim calculation by ICs, whichever is earlier	State Government through TIPs/MITR and/or Gol through MNCFC

8. Release and Reconciliation of Premium Subsidy

S. No.	Activity	Rabi	Responsible Authority
1	Cut-off date for Insurance Companies to raise demand along with supporting documents for release of advance premium subsidy (1 st Tranche), as per Para 6.1.6 of the Operational Guidelines	On or before 15 th October of current year	Insurance Companies

S. No.	Activity	Rabi	Responsible Authority
2	Release of advance upfront premium subsidy (1 st Tranche), as outlined in Para 6.1.6 of the Operational Guidelines, which is a pre-condition for opening of NCIP for farmer enrolment	15 th November of current year	Gol and State Governments/UTs
3	Cut-off date for Insurance Companies to raise demand with supporting documents for release of 2 nd and subsequent tranches of premium subsidy, based on approved applications as available on NCIP	2 nd Tranche; on or before 15 th February of next year; Subsequent tranche(s), if any, as per operational requirement, subject to a maximum of once a month	Insurance Companies
4	Release of 2 nd and subsequent tranches of premium subsidy, upon receipt of demand raised by Insurance Companies	Within 15 days from the date of receipt of demand/requisition from the Insurance Company on NCIP	Gol and its CNA and Nodal Departments/SNA of States
5	Cut-off date for Insurance Companies to raise demand with supporting documents for release of final tranche of premium subsidy, based on enrolment data finalized on NCIP	On or before 28 th /29 th February of next year	Insurance Companies
6	Release of final tranche of premium subsidy, upon receipt of demand raised by Insurance Companies	Within 30 days from the date of receipt of demand/requisition from the Insurance Company on NCIP	Gol and its CNA and Nodal Departments/SNA of States

9. Claim Calculation, Disbursement and Reconciliation

S. N.	Activity	Timeline	Responsible Authority
1	Sharing of detailed information of claims with Bank branches and other stakeholders from NCIP	Within 7 days of approval of Crop Damage Assessment surveys and approval of AY and TY values on NCIP	NCIP and Insurance Companies
2	Payment of claims to eligible insured farmers	Within 21 days from the date of calculation of claims on NCIP, irrespective of whether Insurance Companies have raised the demand for the 2 nd or final tranche of premium subsidy and whether verification and Quality Check have been completed by Insurance Companies. Failing which, the penalty shall be auto-calculated and levied as per relevant provisions through NCIP.	Insurance Companies
3	Extraction of list of loanee farmers from NCIP to whom claims have been paid directly to beneficiary accounts/DBT, for reconciliation of claims amount. For non-loanee farmers, reconciliation of claims, if required, to be carried out by enrolling agencies in consultation with the concerned Bank or State Government	Within one week after remittance of claims	Banks/Farmers/State Governments/UTs/CSCs

10. Performance Evaluation of Insurance Companies

S. N.	Activity	Timeline	Responsible Authority
1	Evaluation of Insurance Companies based on the Performance Evaluation Matrix for the combined Kharif and Rabi seasons of a particular year; discussion with each Insurance Company to be completed by 25 th July each year; final evaluation report to be submitted to Gol by 31 st July each year	Within the month of July each year; discussion with each Insurance Company to be completed by 25 th July; final report to be submitted latest by 31 st July to Gol	Nodal Department of the respective State Government
2	Confirmation and validation of Performance Evaluation conducted by the Nodal Department, for the combined Kharif and Rabi seasons of a particular year	Within 15 days from the date of submission of the evaluation report by the respective State Government/UT Administration	Gol

Annexure-M

Self-Certification by Bidder

[On the letterhead of the Bidder]

Date:

To,

The Secretary, Co-operative Department,
Government of Bihar,
2nd Floor, Vikash Bhawan, New Secretariat,
Patna-800015

Sub: Self-Certification for participation in the RFP for implementation of PMFBY in Bihar for Rabi 2026-27

Ref: RFP No. _____ dated _____

Dear Madam/Sir,

We, [name of the Insurance Company], hereby certify that:

- (i) We are empanelled by the Department of Agriculture & Farmers Welfare, Government of India for implementation of PMFBY for Rabi 2026-27 and hold a valid IRDAI registration for general/crop insurance business;
- (ii) Our company has not been debarred/blacklisted by any State Government, the Government of Bihar or the Government of India under any crop insurance programme since Kharif 2016;
- (iii) We have not been declared ineligible, insolvent, de-empanelled or expelled from implementation of any crop insurance scheme;
- (iv) We unconditionally accept all terms and conditions of the Tender Document and the PMFBY Operational Guidelines 2023; and
- (v) All information and documents furnished in our Bid are true and correct. We understand that any information found to be false or misleading shall render our Bid liable for rejection.

(Signature of Authorised Signatory with seal)

Name:

Designation:

Name of the Insurance Company:

Place:

Date:

Annexure-N
Bidder's Authorisation Certificate

[On the letterhead of the Bidder]

Date:

To,

The Secretary, Co-operative Department,
Government of Bihar,
2nd Floor, Vikash Bhawan, New Secretariat,
Patna-800015

Sub: Authorisation of signatory for the RFP for implementation of PMFBY in Bihar for Rabi 2026-27

Ref: RFP No. _____ dated _____

Dear Madam/Sir,

This is to certify that the following officer is authorised to sign, submit and correspond on the Bid on behalf of [name of the Insurance Company] and to execute all documents in connection with the RFP:

Particulars	Details
Name	
Designation	
E-mail ID	
Phone	
Mobile Number	
Specimen Signature	
Seal of the Company	

The Power of Attorney/Board Resolution in favour of the above officer is enclosed.

(Signature of Authorised Signatory with seal)

Name:

Designation:

Name of the Insurance Company:

Place:

Date:

Annexure-O

Financial Bid Cover Letter

[On the letterhead of the Bidder]

Date:

To,

The Secretary, Co-operative Department,
Government of Bihar,
2nd Floor, Vikash Bhawan, New Secretariat,
Patna-800015

Sub: Financial Bid for implementation of PMFBY in Bihar for Rabi 2026-27

Ref: RFP No. _____ dated _____

Dear Madam/Sir,

We, [name of the Insurance Company], having examined the Tender Document including all addenda/corrigenda, hereby submit our Financial Bid in the BoQ on <https://eproc2.bihar.gov.in/> in the format at Annexure-J.

- (i) The premium rates quoted are crop-wise, district-wise and cluster-wise, as a percentage of Sum Insured up to two decimal places, for the Standard model and the ARTM models (80:110 and 60:130), under Quote A and Quote B, for all notified crops in the clusters for which we have bid;
- (ii) The premium rates are inclusive of all costs, including implementation, IEC & BCC, manpower and overheads, and are exclusive of GST;
- (iii) Our Financial Bid is unconditional and shall remain valid for 60 days from the Bid Due Date; and
- (iv) The premium quoted shall be binding on us for the entire term of the Insurance Contract (Rabi 2026-27 season).

(Signature of Authorised Signatory with seal)

Name:

Designation:

Name of the Insurance Company:

Place:

Date:

Annexure-P

List of General Insurance Companies Empanelled for implementation of Crop Insurance Schemes

No.13015/03/2018-CreditII-P1 (FTS: 93890)

भारत सरकार/Government of India

कृषि एवं किसान कल्याण मंत्रालय/Ministry of Agriculture & Farmers Welfare
कृषि एवं किसान कल्याण विभाग/Department of Agriculture & Farmers Welfare
[फसल बीमा प्रभाग/Crop Insurance Division]

कृषि भवन/Krishi Bhawan,
नई दिल्ली/New Delhi.
दिनांक/Dated: 20.05.2026

To

The ACS/APC/Principal Secretary/Secretary/Commissioner/
Director(Agri./Coopn./Hort. Departments) of all States & UTs implementing
PMFBY & RWBCIS during Kharif 2026 onwards.

SUBJECT: List of General Insurance Companies empanelled for implementation of
Crop Insurance Schemes – reg.

Sir/Madam,

In continuation of this Department's letter of even number dated 12th April, 2023, it is to inform that at present, the following General Insurance Companies have been empanelled for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) and are eligible to participate in upcoming Tenders floated by States/UTs, subject to fulfillment of the concerned State's tender terms & conditions and the prevailing provisions of the Operational Guidelines of the Scheme issued by this Department.

S. No.	Name of Insurance Company
PSU Insurance Companies	
1	Agriculture Insurance Company of India Ltd.
2	National Insurance Company Ltd.
3	New India Assurance Company Ltd.
4	Oriental Insurance Company Ltd.
5	United India Insurance Company Ltd.
Private Insurance Companies	
6	Bajaj General Insurance Company Ltd.
7	Cholamandalam MS General Insurance Company Ltd.
8	General Central Insurance Company Ltd.
9	Go Digit General Insurance Company Ltd.
10	HDFC-ERGO General Insurance Company Ltd.
11	ICICI-Lombard General Insurance Company Ltd.
12	IFFCO-Tokio General Insurance Company Ltd.
13	IndusInd General Insurance Company Ltd.
14	Kshema General Insurance Ltd.

15	Raheja QBE General Insurance Ltd.
16	Royal Sundaram General Insurance Company Ltd.
17	SBI General Insurance Company Ltd.
18	Shriram General Insurance Company Ltd.
19	Tata-AIG General Insurance Company Ltd.
20	Universal Sompo General Insurance Company Ltd.

2. It is solely the State Government's responsibility to verify contractual conditions and status pertaining to the same in respect of any of these companies in the past, pertaining to PMFBY/ RWBCIS or otherwise, before entering into any contract with the aforementioned companies.

3. Any further additions and deletions in the aforesaid list will be informed separately from time to time.

Yours faithfully,



20/5/26

(यमंक जाखड़)/(Yamank Jakhar)
 सहायक आयुक्त, फसल बीमा/
 Assistant Commissioner (Crop Insurance)
 Tel. 011-23382926
 Email.: yamank.jakhar@gov.in

Copy to: CMDs/MD & CEOs of all empanelled Insurance Companies as per list given above.