

GOVERNMENT OF BIHAR
Animal & Fisheries Resources Department
Bihar Livestock Development Agency, Patna

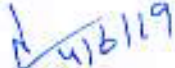
NOTICE INVITING RFP

Bihar Livestock Development Agency invites sealed Request for Proposal (RFP) in two bid system (i.e. containing Technical and Financial duly super scribing with "TECHNICAL BID" & "FINANCIAL BID") from "Different Insurance companies working in Bihar" or "IRDAI approved intermediary (Registered office/ Branch office in Bihar) authorized by Insurance Company" for fixation of premium for one year "Risk management and livestock Insurance" coverage of Animals of Bihar. Government, Private Insurance Company registered with IRDAI & IRDAI approved intermediary authorized by Insurance Company is eligible for participation in RFP. Animals to be covered under this proposal are as follows:-

1. Indigenous, crossbred Milch Cattle & Buffalo.
2. Load carrying animals (Pack Animal) like Horse, Donkey, Mule, Pony, Camel and male of cattle & buffalo.
3. Other small animal like Sheep, Goat, Pig and Rabbit.

The RFP should be submitted to Project Director, Bihar Livestock Development Agency (BLDA), P.O.- B.V. College, Patna-800014 in a sealed envelope (containing both sealed Technical Bid envelope and sealed Financial Bid envelope), duly marked as "RFP for Risk management and livestock Insurance coverage of Animals of Bihar". The last date of receiving of RFP in the office of Project Director, Bihar Livestock Development Agency (BLDA) is 05.07.2019 till 01.00 PM. The technical bid will be opened on 05.07.2019 at 03.00 PM in the office of the Project Director, Bihar Livestock Development Agency (BLDA), Patna before the Technical Committee and the final decision on the proposals will be taken by the Purchase Committee (PC) which will be binding to all. In case dates mentioned for pre-bid meeting or technical bid is/are found/declared as holiday then the next working day will be the date for said purpose. The RFP document can be downloaded from Departmental website- <http://www.ahd.bih.nic.in>.

The details of RFPs offer, terms and conditions may be seen on the Departmental website- <http://www.ahd.bih.nic.in>.


Project Director,
BLDA, Patna

General Conditions of RFP

"Risk management and livestock insurance" as a component of centrally sponsored scheme "National Livestock Mission" (NLM) is to be implemented in all the 38 districts of Bihar through Bihar Livestock Development Agency (B.L.D.A.), Patna. This component aims towards management of risk and uncertainties by providing protection mechanism to the farmers against any eventual loss to their animals due to death and demonstrate the benefits of insurance of livestock to the people. For this, sealed RFPs are invited from insurance companies for fixation of premium charges for insurance under following terms and conditions (as per guidelines of the administrative approval of the scheme (Letter No-10 Ni (NLM)01/2017-3122 (Ni) dt-26-09-2017).

The Terms and conditions are as follows:-

1. The indigenous/crossbred milch animals, pack animals (Horses, Donkey, Mules, Camels, Ponies and cattle/ Buffalo Male) and other livestock (Goat, sheep, pigs, Rabbit, Yak and Mithun etc) will be under the purview of the "Risk Management and Livestock Insurance".
2. Benefit of subsidy can be taken up to 5 Cattle unit per beneficiary per household. 1 Cattle unit= 1 large animal= 10 sheep/goat /pig/rabbit. A beneficiary, having less than 5 animals/ 1 cattle unit, can also avail the benefit of subsidy. However a beneficiary may insure more than 5 'cattle unit' by paying full premium for each exceeding cattle unit without availing the benefit of subsidy.
3. Total 5800(Five thousand eight hundred) Cattle unit will be Covered for Schedule caste/Schedule Tribe category and 23200 (twenty two thousand two hundred) cattle unit will be covered for General Category (OBC &General). District wise Target is as follows:-


District wise Target of Cattle Unit to be insured*					
Sl No	Zone wise	District	Target		
			General	SC/ST	Total
1	PATNA	Patna	849	212	1061
2		Nalanda	656	164	820
3		Bhojpur	573	143	716
4		Buxar	496	124	620
5		Kaimur (Bhabua)	588	147	735
6		Rohitas	1059	265	1324
7	Magadh	Gaya	963	241	1204
8		Jehanabad	250	63	313
9		Arwal	169	42	211
10		Nawada	439	110	549
11	Bhagalpur	Aurangabad	701	175	876
12		Bhagalpur	922	230	1152
13		Banka	720	180	900
14		Munger	263	66	329
15		Lakhisarai	237	59	296
16		Jamui	491	123	614
17		Khagaria	457	114	571
18		Sheikhpura	134	33	167
19	Purnia	Purnia	726	181	907
20		Katihar	776	194	970
21		Kishanganj	454	113	567
22	Kosi	Araria	1001	250	1251
23		Saharsa	538	135	673
24		Supaul	920	230	1150
25	Darbhanga	Madhepura	641	160	801
26		Darbhanga	621	155	776
27		Madhubani	933	233	1166
28		Samastipur	962	240	1202
29		Begusarai	610	153	763

30		Muzaffarpur	816	204	1020
31		Vaishali	556	139	695
32	Tirhut	Purba Champaran	846	212	1058
33		Pashchim Champaran	680	170	850
34		Sheohar	100	25	125
35		Sitamarhi	382	96	478
36	Saran	Saran	716	179	895
37		Siwan	573	144	717
38		Gopalganj	382	96	478
39		Total	23200	5800	29000

*Target may be increased or decreased as per Government decision.

4. The rate of premium for one year policy quoted by the Agency shall not exceed 3.0% under any circumstances. Premium amount will comprise "Central share 25%. State share 25% and beneficiary share 50% for APL" and "central share 40%, State share 30% and beneficiary share 30% for BPL/SC/ST" in Bihar State. Apart from premium amount applicable taxes will be paid by beneficiary.
5. The minimum value of the animal should be assessed by taking Rs 3000 per liter per day yield of milk or as per the price prevailing in the local market (declared by Government) for cow and Rs.4000 per liter per day yield of milk or as prevailing in the local market (declared by Government) for buffalo. The market price of pack animals (Horses, Donkey, Mules, Camels, Ponies and cattle/ Buffalo Male) and other livestock (Goat, sheep, pigs and Rabbits) are to be assessed by negotiating jointly by the owner of the animal and by insurance company in presence of the veterinary doctor. In case of dispute the price fixation would be settled by the Gram Panchayat/ BDO.
6. The animals insured will have to be properly and uniquely identified at the time of insurance. The traditional method of ear tagging or the recent technology of fixing microchips could be used at the time of taking the policy. The cost of fixing the ear tags or the recent technology of fixing microchips will be borne by the insurance companies. Beneficiary shall be responsible for safe keeping of ear Tag/microchip, failing which he/she will not be eligible to claim insured amount.
7. The tag already available on the animal will be utilized and there shall be no dispute in settlement of claims on account of utilization of the existing ear tags.
8. While processing an insurance proposal, one photograph of the animal with the owner and one photograph of the animal clearly displaying the EAR TAG shall be taken. It will be mandatory for the insurance company to keep these photos in records. The cost of the photos and EAR TAG will be borne by the company.
9. Insurance policy will be covered only after a valid Health Certificate issued by Veterinary Doctor of Bihar Government of concerned area. Ear Tag no. should be mentioned in Health Certificate.
10. Govt. Veterinary Doctor of concerned area will select the animals and insurance coverage will be provided by the insurance company.
11. Certificate of BPL or Caste certificate for SC & ST will be needed to take benefit of this group failing which owner will be considered as APL.
12. Preference of women in insurance will be given.
13. Just after payment of "premium-share by owner" the policy will be effective for coverage of risk management and insurance. Premium share by owner will be paid to company agent after selection in presence of Govt. Vet. Insurance company will provide a copy of receiving of the premium Amount for insurance to owner.
14. In case the farmer's copy to the insurance policy paper is lost, then the insurance company would immediately issue duplicate insurance policy paper.
15. Only Four documents would be required by the insurance company for settlement of claim of full sum insured namely (i) Information of death of animal by the owner to the insurance company, (ii) Insurance policy paper, (iii) Claim form & (iv) Postmortem report of Govt. Veterinary Doctor.



16. Claim intimation should be intimated to the block level Govt. veterinarian & nominated person of Insurance Company by phone/mobile/E-mail/SMS as soon as possible. The carcass should not be disposed off at the time of lodging claim and it should be made available for inspection of Insurance Company, if it desires and inform to do so within 6 hrs of intimation. If Insurance Company does not inform for inspection of carcass within 6 hours of intimation, owner will dispose after post-mortem report.
17. The claim shall be settled within 15 days of receipt of aforesaid four documents by the company. If the agency fails to settle the claim within 15 days of submission of required above mentioned documents, the agency will be liable to pay a penalty of 12% compound interest per annum to the beneficiary.
18. The beneficiary should get full payment of the sum insured in case of death of the animals. If there is delay in settling a claim or the claim is rejected, it must be fully justified by the concerned insurance company to the claimant and information to District Monitoring committee along with BLDA. District Monitoring Committee will comprise of:-
- | | | | |
|------|---|---|----------|
| i. | District Animal Husbandry officer | - | Chairman |
| ii. | District Level officer of C. D. Pariyojna | - | Member |
| iii. | Senior Departmental Officer | - | Member |
| iv. | TVO(mobile)/APO | - | Member |
| v. | Representative of Insurance Agency | - | Member |
19. In case of sale of the insured animal or otherwise transfer of animal from one owner to other, before expiry of the insurance policy, the benefit of insurance coverage will shift to new owner. The formalities for transfer of livestock policy and fees and sale deed etc required for transfer should be mentioned in Insurance Document Paper.
20. The Project Director, BLDA reserves the right to amend any part of RFP.
21. The Project Director, BLDA reserves the right to reject all or any RFP.
22. The insurance company should have office/s in Bihar state. The insurance company may take help of IRDAI approved intermediary.
23. Insurance company should submit single bid directly or through IRDAI approved Intermediary. The broker/intermediary can bid on behalf of separate Insurance Company as a separate bid.
24. The Insurance Company/ IRDAI approved intermediary should have been in existence for more than 5 years.
25. The Insurance Company / IRDAI approved intermediary should have 3 years experience of performing similar assignment in any State within India.
26. The insurance company/ IRDAI approved intermediary should have dedicated software for generation of MIS and reports. Access to the software should be made available to all the veterinary officers and the District Animal Husbandry officer for this purpose.
27. The Insurance Company / IRDAI approved intermediary should ensure delivery of ear tags, applicators and cover note books at the district level for smooth functioning of the scheme.
28. The Insurance Company/ IRDAI approved intermediary will be responsible for collection of Insurance documents from the Govt. Vet and delivery of Insurance policy at the district office within stipulated time. DAHO will send monthly Insurance report to BLDA.
29. If the insurance company/ IRDAI approved intermediary fails to contact the Govt. vet after information a penalty @ 1.5% of premium amount of animals to be insured will be levied per month of delay of work. In case of dispute the decision of the Principal Secretary/Secretary Animal & Fish Resource Department-Cum-Chairman, BLDA will be final and binding to the insurance company.
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30. Terms of payment-

- a. Secure advance of an amount not exceeding the subsidy amount for 3 months target may be released by P.D. BLDA, upon signing of agreement with the company on the base of Bank Guarantee is provided by the company. Insurance company of Public sector Undertaking may be exempted by chairman, BDA - cum- Principal Secretary/Secretary, Animal and Fisheries Resources Department, Bihar from Bank Guarantee for advance upon request.
- b. The payment will be made by Project Director, BLDA on monthly basis or will be adjusted from advance upon submission of district wise policy report and bill by the company.

31. Normally a single insurance company will be entrusted for insurance work in state. If lowest rate quoting company does not cover the all area of Bihar then other company with coverage may be allotted the uncovered area on L₁ premium rate. Insurance companies may mutually agree to distribute different area of Bihar for insurance coverage on L₁ premium rate. If more than one company bids the same premium rate then the area will be divided equally in terms of Revenue Divisions.

32. The Technical bid and Financial bid should be sealed in separate envelopes super scribed with "Technical Bid" and "Financial Bid" respectively. These two envelopes are to be put together in a large envelope which should be sealed and super scribed with RFP for Risk Management and Livestock insurance". The RFP should reach the office of the Project Director, Bihar Livestock Development Agency, Patna 800014 on or before 30.01.2019 up to 01.00 PM by hand/Speed post/registered post. The technical bid will be opened on 30.01.2019 at 03.00 PM in the office of the Project Director, Bihar Livestock Development Agency (BLDA), Patna before the Technical Committee.

33. Technical bid should essentially include-

- i. Photocopy of certificate of registration with IRDAI.
- ii. Authorization Letter by Insurance Company in favour of IRDAI approved intermediary (only For IRDAI approved intermediary bidder)
- iii. Proof of experience of minimum three (3) years in the field of Livestock insurance.
- iv. Photocopy of GST registration certificate.
- v. Affidavit regarding non-blacklisting by the Central govt. /any State Govt./any Govt. Undertaking/Semi Govt. institution of India.
- vi. Address of branch office/s in Bihar State.
- vii. Declaration to accept all the terms and conditions of the RFP.

34. All the enclosure must be attested / self attested by the bidder.

35. The technical bid will be opened before the members of the technical committee on 30.01.2019 at 03.00 PM in the office of Project Director, BLDA in which the authorized representative of the bidder firm may remain present.

36. The technical committee will recommend opening only those financial bids which fulfill the terms & conditions of the technical bid.

37. Financial bid should be in the format (See Annexure – II)

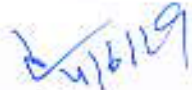
38. The rate of premium will be finalized by the purchase committee on L₁ Premium quotation basis. The decision of purchase committee will be final.

39. The rate quoted shall be applicable for one year from the date of issuing order.

40. The successful bidders will have to execute and agreement within one week with the project director, BLDA incorporating all the terms & conditions of the RFP notice on non Judicial Bond Paper of appropriate denomination



41. Extension in time for completion of work:-Extension in time for completion of work with or without liquidity damages up to 1/3 of originally stipulated period may be approved by the project director BLDA and variation beyond the originally stipulated period require the approval of the chairman BLDA.
42. RFP paper along with annexure and enclosure should be indexed by bidder. Topic wise page no. should be clearly mentioned in the index.
43. In case of dispute, the decision of the chairman, BLDA will be binding to all.
44. All legal proceeding, if necessity arises shall be subject to the jurisdiction of competent court of justice in Bihar.
45. More information may obtain from the BLDA (Telephone No.- 0512-2227176) or the departmental website www.ahd.bih.nic.in.


Project Director
B.L.D.A., Patna

Annexure-I

Technical Bid information Format

Sl.No.	Perticulars	Page no.	
1	Photocopy of certificate of registration with IRDAI. (Must be 5 year old)		
2	Authorization Letter by Insurance Company in favour of IRDAI approved intermediary (only For IRDAI approved intermediary bidder)		
3	Proof of experience of minimum three (3) years in the field of Livestock insurance.		
4	Proof one lakh cattle insurance in any part of India.		
5	Photocopy of GST registration certificate.		
6	Affidavit regarding non-blacklisting by the Central govt. /any State Govt./any Govt. Undertaking/Semi Govt. institution of India.		
7	Address of branch office/s in Bihar State.		
8	Declaration to accept all the terms and conditions of the RFP.		

Sign & Seal of authorized person



Annexure-II

Format of Financial Bid

Sl. No.	Description of item	Rate of premium(%)* (Maximum 3%)**	Remarks
1.	Insurance Policy of one cattle unit for one year.		

*Rate of Premium should be only in Percentage.

**Applicable GST or any other Government Taxes extra

Sign & Seal of authorized person



AGREEMENT DRAFT

THIS 'AGREEMENT' is made at Patna on the ___ day of _____ 2019.

BETWEEN

The Project Director, Bihar Livestock Development Agency (BLDA), Department of Animal & Fisheries Resources, Govt. of Bihar, Patna, (hereafter referred to as BLDA) as FIRST PARTY,

AND

..... having it's registered office at registered under the having its Bihar State Head Office at.....and country head office represented by (hereinafter referred to as) as SECOND PARTY whose expressions shall mean and include, unless excluded by or repugnant to the context or meaning hereof to mean and include its successors heirs and assigns.

WHEREAS, BLDA invited RFP vide (Annexure-I) from Different Government or Private Insurance companies working in Bihar for fixation of premium for one year "Risk management and livestock Insurance" coverage of Animals of Bihar.

AND WHEREAS, in pursuance to the RFP, submitted its bid after accepting Terms & conditions of RFP for providing the aforesaid services.

AND WHEREAS, the Govt. of Bihar has selectedas a successful bidder as per financial committee decision dated- Memo No.- dated.- and has agreed to accept all RFP terms & conditions.

AND WHEREAS,has agreed to carry out the Livestock insurance at L₁ rate (decided by financial committee).

AND WHEREAS, BLDA has approved the financial committee decision dated memo no. dt. and accorded approval for providing the services as mentioned, on the terms and conditions as set out therein.

NOW IT IS AGREED BY AND BETWEEN THE PARTIES HERE TO AS FOLLOWS:

A. Project Period :- For 1 year from the date of issue of work Order.

B. Insurance of Animal

1. The indigenous/crossbred milch animals, pack animals (Horses, Donkey, Mules, Camels, Ponies and cattle/ Buffalo Male) and other livestock (Goat, sheep, pigs, Rabbit, Yak and Mithun etc) will be under the purview of the "Risk Management and Livestock Insurance".
2. Benefit of subsidy can be taken up to 5 Cattle unit per beneficiary per household. 1 Cattle unit= 1 large animal= 10 sheep/goat /pig/rabbit. A beneficiary, having less than 5 animals/ 1 cattle unit, can also avail the benefit of subsidy. However a beneficiary may insure more than 5 'cattle unit' by paying full premium for each exceeding cattle unit without availing the benefit of subsidy.
3. Total 5800(Five thousand eight hundred) Cattle unit will be Covered for Schedule caste/Schedule Tribe category and 23200 (twenty two thousand two hundred) cattle unit will be covered for General Category (OBC &General). District wise Target is as follows:-



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39	Total		23200	5800	29000

*Target may be increased or decreased as per Government decision.

- The rate of premium for one year policy quoted by the Agency shall not exceed 3.0% under any circumstances. Premium amount will comprise "Central share 25%, State share 25% and beneficiary share 50% for APL" and "central share 40%, State share 30% and beneficiary share 30% for BPL/SC/ST" in Bihar State. Apart from premium amount applicable taxes will be paid by beneficiary.
- The minimum value of the animal should be assessed by taking Rs 3000 per liter per day yield of milk or as per the price prevailing in the local market (declared by Government) for cow and Rs.4000 per liter per day yield of milk or as prevailing in the local market (declared by Government) for buffalo. The market price of pack animals (Horses, Donkey, Mules, Camels, Ponies and cattle/ Buffalo Male) and other livestock (Goat, sheep, pigs and Rabbits) are to be assessed by negotiating jointly by the owner of the animal and by insurance company in presence of the veterinary doctor. In case of dispute the price fixation would be settled by the Gram Panchayat/ BDO.
- The animals insured will have to be properly and uniquely identified at the time of insurance. The traditional method of ear tagging or the recent technology of fixing microchips could be used at the time of taking the policy. The cost of fixing the ear tags or the recent technology of fixing microchips will be borne by the insurance companies. Beneficiary shall be responsible for safe keeping of ear Tag/microchip, failing which he/she will not be eligible to claim insured amount.
- The tag already available on the animal will be utilized and there shall be no dispute in settlement of claims on account of utilization of the existing ear tags.



8. While processing an insurance proposal, one photograph of the animal with the owner and one photograph of the animal clearly displaying the EAR TAG shall be taken. It will be mandatory for the insurance company to keep these photos in records. The cost of the photos and EAR TAG will be borne by the company.
 9. Insurance policy will be covered only after a valid Health Certificate issued by Veterinary Doctor of Bihar Government of concerned area. Ear Tag no. should be mentioned in Health Certificate.
 10. Govt. Veterinary Doctor of concerned area will select the animals and insurance coverage will be provided by the insurance company.
 11. Certificate of BPL or Caste certificate for SC & ST will be needed to take benefit of this group failing which owner will be considered as APL.
 12. Preference of women in insurance will be given.
 13. Just after payment of "premium-share by owner" the policy will be effective for coverage of risk management and insurance. Premium share by owner will be paid to company agent after selection in presence of Govt. Vet. Insurance company will provide a copy of receiving of the premium Amount for insurance to owner.
 14. In case the farmer's copy to the insurance policy paper is lost, then the insurance company would immediately issue duplicate insurance policy paper.
 15. Only Four documents would be required by the insurance company for settlement of claim of full sum insured namely (i) Information of death of animal by the owner to the insurance company, (ii) Insurance policy paper, (iii) Claim form & (iv) Postmortem report of Govt. Veterinary Doctor.
 16. Claim intimation should be intimated to the block level Govt. veterinarian & nominated person of Insurance Company by phone/mobile/E-mail/SMS as soon as possible. The carcass should not be disposed off at the time of lodging claim and it should be made available for inspection of Insurance Company, if it desires and inform to do so within 6 hrs of intimation. If Insurance Company does not inform for inspection of carcass within 6 hours of intimation, owner will dispose after post-mortem report.
 17. The claim shall be settled within 15 days of receipt of aforesaid four documents by the company. If the agency fails to settle the claim within 15 days of submission of required above mentioned documents, the agency will be liable to pay a penalty of 12% compound interest per annum to the beneficiary.
 18. The beneficiary should get full payment of the sum insured in case of death of the animals. If there is delay in settling a claim or the claim is rejected, it must be fully justified by the concerned insurance company to the claimant and information to District Monitoring committee along with BLDA. District Monitoring Committee will comprise of:-

vi.	District Animal Husbandry officer	-	Chairman
vii.	District Level officer of C. D. Pariyojna	-	Member
viii.	Senior Departmental Officer	-	Member
ix.	TVO(mobile)/APO	-	Member
x.	Representative of Insurance Agency	-	Member
- District monitoring committee will meet at least once in three month and after evaluation it will send his decision to BLDA, Patna.
19. In case of sale of the insured animal or otherwise transfer of animal from one owner to other, before expiry of the insurance policy, the benefit of insurance coverage will shift to new owner. The formalities for transfer of livestock policy and fees and sale deed etc required for transfer should be mentioned in Insurance Document Paper.
 20. will provide dedicated software for generation of MIS and reports. Access to the software should be made available to all the veterinary officers and the District Animal Husbandry officer for this purpose.
 21. will ensure delivery of ear tags, applicators and cover note books at the district level for smooth functioning of the scheme.
 22. will be responsible for collection of Insurance documents from the Govt. Vet and delivery of Insurance policy at the district office within stipulated time. DAHO will send monthly Insurance report to BLDA.



23. If fails to contact the Govt. vet after information a penalty @ 1.5% of premium amount of animals to be insured will be levied per month of delay of work. In case of dispute the decision of the Principal Secretary/Secretary Animal & Fish Resource Department-Cum-Chairman, BLDA will be final and binding to the insurance company.
24. Secure advance of an amount not exceeding the subsidy amount for 3 months target may be released by P.D. BLDA, upon signing of agreement with the company on the base of Bank Guarantee is provided by the company. Insurance company of Public sector Undertaking may be exempted by chairman, BDA - cum- Principal Secretary/Secretary, Animal and Fishries Resources Department, Bihar from Bank Guarantee for advance upon request.

C. Extension in time for completion of work:-

Extension in time for completion of work with or without liquidity damages up to 1/3 of originally stipulated period may be approved by the project director BLDA and variation beyond the originally stipulated period require the approval of the chairman BLDA.

D. In case of dispute, the decision of the Principal Secretary/Secretary, Animal & Fish Resources Department, Bihar -cum- Chairman, BLDA will be biding to all.

E. All legal proceeding, if necessity arises shall be subject to the jurisdiction of competent court of justice in Bihar.

SIGNED, SEALED AND DELIVERED BY

.....
(Second Party)

PROJECT DIRECTOR, BLDA, PATNA
(First Party)

Witnesses

1. Signature:-

Name :-

Address :-

2. Signature:-

Name :-

Address :-

Witnesses

1. Signature:-

Name :-

Address :-

2. Signature:-

Name :-

Address :-