

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

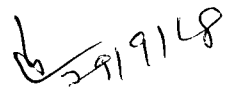
**NOTICE INVITING EOI**

Bihar Livestock Development Agency invites sealed Expression of Interest (EOI) 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 for fixation of premium for one year "Risk management and livestock Insurance" coverage of Animals of Bihar. Government or Private Insurance Company, registered with IRDA is eligible for participation in EOI. 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 EOI should be submitted to Project Director, Bihar Livestock Development Agency (BLDA), P.O.- B.V. College, Patna-800014 duly marked as "EOI for Risk management and livestock Insurance coverage of Animals of Bihar". The last date of receiving of EOI in the office of Project Director, Bihar Livestock Development Agency (BLDA) is 25.10.2018 till 01.00 PM. The technical bid will be opened on 25.10.2018 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. Pre- Bid Meeting date is 05.10.2018 at 03.00 PM. In the meeting of the Technical committee and the Purchase Committee authorized representatives of the bidders would be required to be present. The EOI document can be received from BLDA or downloaded from Departmental website- [http:// www.ahd.bih.nic.in](http://www.ahd.bih.nic.in) after paying Rs-1000/- by demand draft in favor of Project Director, Bihar Livestock Development Agency (BLDA) or it may be submitted along with EOI document.

The details of EOIs offer, terms and conditions may be seen on the Departmental website- [http:// www.ahd.bih.nic.in](http://www.ahd.bih.nic.in).

  
**Spl. Dy. Director**  
**FSB – Cum – BS**  
**-cum-**  
**Project Director,**  
**BLDA, Patna**

## General Conditions of EOI

“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 EOIs 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					
SI 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		Rohtas	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		Araria	1001	250	1251
23	Kosi	Saharsa	538	135	673
24		Supaul	920	230	1150
25		Madhepura	641	160	801
26	Darbhanga	Darbhanga	621	155	776
27		Madhubani	933	233	1166
28		Samastipur	962	240	1202
29		Begusarai	610	153	763
30	Tirhut	Muzaffarpur	816	204	1020
31		Vaishali	556	139	695
32		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		<b>Total</b>	<b>23200</b>	<b>5800</b>	<b>29000</b>

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.

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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. 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.
17. 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
18. 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.
19. **Bidder will submit Bank Guarantee of Rs-600000/- (Six lakhs only) from any nationalized bank as Earnest Money Deposit (EMD). The Bank Guarantee should be in Favor Of Project Director, BLDA, valid for at least six months.**
20. The Project Director, BLDA reserves the right to reject all or any EOI.
21. The insurance company should have offices in at least 50% districts of the state for the convenience of beneficiaries.
22. The insurance company/ IRDAI approved intermediary should have been in existence for more than 5 years.
23. The insurance company / IRDAI approved intermediary should have 3 years experience of performing similar assignment in any State within India.



24. The Insurance Company/ IRDAI approved intermediary should have done approx 1 lakh cattle insurance in the past in any State within India.
25. 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.
26. 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.
27. The Insurance Company/ Agency 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.
28. If the insurance company/agency 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.
29. 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 Guaranty is provided by the company.
30. The payment will be made by Project Director, BLDA on monthly basis 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 L<sub>1</sub> premium rate. Insurance companies may mutually agree to distribute different area of Bihar for insurance coverage on L<sub>1</sub> 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 EOI for Risk Management and Livestock insurance". The EOI should reach the office of the Project Director, Bihar Livestock Development Agency, Patna 800014 on or before 25.10.2018 up to 01.00 PM by hand/Speed post/registered post. The technical bid will be opened on 25.10.2018 at 03.00 PM in the office of the Project Director, Bihar Livestock Development Agency (BLDA), Patna before the Technical Committee.
33. Pre- Bid Meeting date is 05.10.2018 at 03.00 PM
34. Technical bid should essentially include-
  - i. Photocopy of certificate of registration with IRDA.
  - ii. EMD as mentioned in Para-19
  - 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 in at least 50% of districts of Bihar State.



- vii. Declaration to accept all the terms and conditions of the EOI.
35. All the enclosure must be attested / self attested by the bidder.
  36. The technical bid will be opened before the members of the technical committee on 25.10.2018 at 03.00 PM in the office of Project Director, BLDA in which the authorized representative of the bidder firm may remain present.
  37. The technical committee will recommend to open only those financial bids which fulfill the terms & conditions of the technical bid.
  38. Financial bid should be in the format (See Annexure – II)
  39. The rate of premium will be finalized by the purchase committee on L<sub>1</sub> Premium quotation basis. The decision of purchase committee will be final.
  40. The rate quoted shall be applicable for one year from the date of issuing order.
  41. The successful bidders will have to execute and agreement within one week with the project director, BLDA incorporating all the terms & conditions of the EOI notice on non Judicial Bond Paper of appropriate denomination. **A Bank Guaranty of Rs- 1500000/- (Fifteen lakhs only) in favor of Project Director, BLDA, from any Nationalized bank, will be submitted by successful bidder/bidders in BLDA, Patna as Performance Security after sign the agreement and before release of work order.**
  42. 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.
  43. EOI paper along with annexure and enclosure should be indexed by bidder. Topic wise page no. should be clearly mentioned in the index.
  44. In case of dispute, the decision of the chairman, BLDA will be binding to all.
  45. All legal proceeding, if necessity arises shall be subject to the jurisdiction of competent court of justice in Bihar.
  46. More information may obtain from the BLDA (Telephone No.- 0612-2227176/2221625) or the departmental website [www.ahd.bih.nic.in](http://www.ahd.bih.nic.in).

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

## Annexure-I

### Technical Bid information Format

Sl.No.	Perticulars	Page no.	
	<b>EMD Detail:-</b> Name of Bank:-..... Valid for Period:-..... B.G. No.:-..... Value of B.G.:-.....		
	Photocopy of certificate of registration with IRDA. (Must be 5 year old)		
	Proof of experience of minimum three (3) years in the field of Livestock insurance.		
	Proof one lakh cattle insurance in any part of India.		
	Photocopy of GST registration certificate.		
	Affidavit regarding non-blacklisting by the Central govt. /any State Govt./any Govt. Undertaking/Semi Govt. institution of India.		
	Address of branch office in at least 50% of districts of Bihar State.		
	Declaration to accept all the terms and conditions of the EOI.		



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.		

Sign & Seal of authorized person





## AGREEMENT DRAFT

THIS 'AGREEMENT' is made at Patna on the \_\_\_ day of \_\_\_\_\_ 2018.

### 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 EOI 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 EOI, ..... submitted its bid after accepting Terms & conditions of EOI for providing the aforesaid services.

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

AND WHEREAS, .....has agreed to carry out the Livestock insurance at L<sub>1</sub> 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".



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39		<b>Total</b>	<b>23200</b>	<b>5800</b>	<b>29000</b>

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.
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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. 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.
17. 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.

18. 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.
19. .... 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.
20. .... will ensure delivery of ear tags, applicators and cover note books at the district level for smooth functioning of the scheme.
21. .... 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.
22. 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.

**C. Performance Security**

A Bank Guaranty of Rs- 1500000/- (Fifteen lakhs only) in favor of Project Director, BLDA, from any Nationalized bank, will be submitted by ..... in BLDA, Patna as Performance Security before release of work order.

**D. 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.

- E. In case of dispute, the decision of the Principal Secretary/Secretary, Animal & Fish Resources Department, Bihar –cum- Chairman, BLDA will be binding to all.
- F. 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 :-



