

Tender Document for Inclusion of Coconut & Tobacco (FCV) Crops under Restructured Weather Based Crop Insurance Scheme (RWBCIS) – 2025-26

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

Tender Notice
for Inclusion of Coconut & Tobacco (FCV) Crops under
Restructured Weather Based Crop Insurance Scheme (RWBCIS) –
2025-26

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

The Government of Andhra Pradesh, vide G.O.MS. No.81; Agriculture & Cooperation Department dated: 04-09-2024, has issued notification for implementation of Restructured Weather Based Crop Insurance Scheme (RWBCIS) for 24-25 & 2025-26 based on the tenders issued during May 2024.

Later, the Government of Andhra Pradesh includes Mango as a new crop under the Restructured Weather Based Crop Insurance Scheme (RWBCIS) from Rabi 2024-25 onwards from the existing implementing agencies already selected for RWBCIS implementation in **4** clusters, covering **15** districts and issued notification vide G.O.MS. No.98 Agriculture & Cooperation Department dated: 18-12-2024.

The GoI proposed the States/UTs to include Plantation crops for implementation under Restructured Weather Based Crop Insurance Scheme (RWBCIS), thus Government of Andhra Pradesh intends to include Coconut & Tobacco (FCV) as new crops under RWBCIS and hereby invites **quotations from all IRDAI registered Insurance Companies empaneled with the Department of Agriculture, MoA&FW, GoI.**

Sl No	Name of the Insurance Company	Sl No	Name of the Insurance Company
1	AGRICULTURE INSURANCE COMPANY OF INDIA LIMITED	11	IFFCO TOKIO GENERAL INSURANCE CO. LTD.
2	NEW INDIA ASSURANCE COMPANY LIMITED	12	KSHEMA GENERAL INSURANCE LIMITED
3	NATIONAL INSURANCE COMPANY LIMITED	13	RELIANCE GENERAL INSURANCE CO. LTD.
4	ORIENTAL INSURANCE COMPANY LIMITED	14	ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED
5	UNITED INDIA INSURANCE COMPANY LIMITED	15	SBI GENERAL INSURANCE CO. LTD
6	BAJAJ ALLIANZ GENERAL INSURANCE CO. LTD	16	SHRIRAM GENERAL INSURANCE CO. LTD.
7	CHOLAMANDALAM MS GENERAL INSURANCE CO. LIMITED	17	TATA AIG GENERAL INSURANCE CO. LTD.
8	FUTURE GENERALI INDIA INSURANCE CO. LTD.	18	UNIVERSAL SOMPO GENERAL INSURANCE CO. LTD.
9	HDFC ERGO GENERAL INSURANCE CO. LTD.	19	GO DIGIT GENERAL INSURANCE LIMITED
10	ICICI LOMBARD GENERAL INSURANCE CO. LTD.	20	RAHEJA QBE GENERAL INSURANCE COMPANY LIMITED,

Coconut has an eligible area in 7 Districts covered in 3 clusters for implementation during Kharif 2025 season and for Tobacco (FCV), 6 districts covered in 3 clusters during Rabi 2025-26.

Tender is issued under offline mode of submission. The tender is made available through Department's website and the tender will share be shared to empaneled insurance companies through e-mail, with provision for interested insurance companies to collect a physical copy at address mentioned below.

The details of the proposed crop insurance covers, the instructions to bidders, the process of submission of bids and bid evaluation criteria have been attached to the Tender Document.

The department will follow the following Bid schedule:

Sl No	Activity	Date
1	Issuance of Tender Documents:	28-05-2025
2	Bid Acceptance Due Date	06-06-2025 at 3 PM
3	Opening and Evaluation of Technical Bids	06-06-2025 at 3:30 PM
4	Issuance of Notice of Award:	As approved by Government

For any clarification contact

Dy Director, (Crop Insurance)

O/o. The Commissioner & Director of Agriculture, AP,

IHC Corporate, Mangalagiri, Guntur District,

AP. Email: cropinsurance.ap@gmail.com, Phone: +918331056037, 39

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Bid Schedule

Scheme Name	Restructured Weather Based Crop Insurance Scheme (RWBCIS)
Tender Reference No	AGC02-RT/21025/9/2025
Bid Submission Mode	Offline — Sealed Cover
Date of Issue of Tender Document	28-05-2025
Eligibility criteria for participation	All IRDAI registered Insurance Companies empaneled with the Department of Agriculture, MoA&FW, GoI.
Date & time for Pre-Bid Meeting	02-06-2025 at 3 PM (Online only) Webex Link will be provided on same day at 10 AM
Pre-Bid Meeting Venue	O/o Commissioner & Director of Agriculture, Ground Floor, IHC Corporate, Mangalagiri, Guntur, Andhra Pradesh
Last Date for receiving Queries	05-06-2025 at 5 PM
Last date and time for submission of Financial Bid	06-06-2025 at 3 PM
Bid Submission Format	Sealed Cover System – Two Part Technical & Financial Bid
Date and time of Technical Bid opening	Technical Bid – 06-06-2025 at 3:30 PM, followed by Financial Bid
Venue, Date & Time of opening Financial Bids (Annexure-J)	O/o. Commissioner & Director of Agriculture, Ground floor, IHC Corporate, Mangalagiri, Guntur, Andhra Pradesh
Issue of Notification of Award	As approved by the Government
Acceptance of Notification of Award	Within 5 working days from the issuance of Notification of Award
Contact Person and phone no for all queries	Sri D. Venugopal, Dy Director (Crop Ins) Office of Commissioner & Director of Agriculture, AP, IHC Corporate, Mangalagiri, Guntur District 8331056037, 39
Email ID for all queries	cropinsurance.ap@gmail.com
Address for communication	To: The Director of Agriculture, Govt of Andhra Pradesh, Andhra Pradesh, Ground floor, IHC Corporate, Mangalagiri, Guntur, Andhra Pradesh
Addendum/Corrigendum	Will be communicated separately, as and when such addendums /corrigendum are issued

Bid Submission Checklist

Technical Bid:	Bid Application Letter
Financial Bid:	As per Annexure – J
Price bid containing the premium quotes and Calculation of Weighted Average Premium for each cluster quoted	

Disclaimer

The information contained in this Tender Document or subsequently provided to the Bidder, whether verbally or in written form or any other form, by or on behalf of the Bid Inviting Authority, any of its employees or advisors, is provided to the Bidders on the terms & conditions and provisions set out in the Operational Guidelines of PMFBY & RWBCIS to ensure proper delivery targeted under the Scheme.

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

The Bid Inviting Authority, its employees and advisors also accept no liability of any nature, whether resulting from negligence, reliance of any Bidder upon the statements contained in the Tender Document or otherwise. The Bid Inviting Authority may, in its absolute discretion but without being under any obligation to do so, update, amend or supplement the information, assessment or assumptions contained in the Tender Documents.

The issue of the Tender Document does not imply that the Bid Inviting Authority is bound to appoint the Successful Bidder as the Insurer, as the case may be, and the Bid Inviting Authority reserves the right to reject all or any of the Bidders or Bids or not to award the Contract for the implementation of Coconut and Tobacco (FCV) Crops – Restructured Weather Based Crop Insurance Scheme (RWBCIS) in the State without assigning any reasons what so ever. The Bid Inviting Authority reserves the absolute right, at its sole discretion and without prejudice to any other right or remedy available under the terms and conditions of the tender document or by law, to cancel the tender at any time without assign any reasons thereof.

Each Bidder shall bear all its costs associated with or relating to the preparation and submission of its Bid including but not limited to preparation, copying, postage, delivery fees, expenses affiliated with any demonstrations or presentations which may be required by the Bid Inviting Authority or any other costs incurred in connection with or relating to its Bid. All such costs and expenses will be borne by the Bidders and the Bid Inviting Authority and its employees and advisors shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by any Bidder in preparation or submission of its Bid, regardless of the conduct or outcome of the Bidding Process.

In case any difference is found in interpretation or reference of terms & conditions and various provisions as mentioned in the Tender document, the terms & conditions and provisions of Operational Guidelines will be final and binding in all situations to all stake holders.

Bid conditions have been made available in the Tender Document.

Section-I Introduction

The Pradhan Mantri Fasal Bima Yojana (PMFBY) is the flagship crop insurance scheme launched by Govt. of India in 2016 as per the operational guidelines and instructions issued by the DAC&FW, GoI from time to time.

The notification of crops, areas, and other operational modalities has been issued by the Government of Andhra Pradesh, vide G.O.MS. Nos. 81 & 98, Agriculture & Cooperation Department, dated 04-09-2024 & 18-12-2024 respectively, pertaining to the Restructured Weather Based Crop Insurance Scheme (RWBCIS) for 2024-25 and 2025-26.

Based on the demand from farmers, GOI proposed the States/ UTs to include plantation crops for implementation under Restructured Weather Based Crop Insurance Scheme (RWBCIS), thus the Government of Andhra Pradesh now intends to include Coconut & Tobacco (FCV) as new crops under RWBCIS during 2025-26.

Accordingly, Quotations are hereby invited from the implementing agencies already selected for 3 clusters (III, IV & V), **covering 7 districts for Coconut crop during Kharif 2025 and Tobacco (FCV) in 6 districts during Rabi 2025-26, with voluntary enrolment of farmers.**

This open tender, inviting participation from all 20 General Insurance Companies currently empaneled with the Department of Agriculture, Ministry of Agriculture & Farmers Welfare (MoA&FW), Government of India for implementation of the PMFBY as per the list.

Sl. No	Name of the Insurance Company	Sl. No	Name of the Insurance Company
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2	NATIONAL INSURANCE COMPANY LIMITED	12	IFFCO TOKIO GENERAL INSURANCE CO. LTD.
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RWBCIS is a weather index-based insurance scheme. The financial loss of a farmer growing the said crops in notified areas is calculated under RWBCIS by comparing the actual Weather data against pre-defined triggers over an insurance period. All farmers including share croppers and tenant farmers growing the Coconut & Tobacco (FCV) crops in the notified areas are eligible for coverage **on voluntary basis**.

The bids will be further evaluated, and necessary proposals will be submitted to the Government for the issuance of Administrative Approval (award of contract). This will be followed by the issuance of a Notification for the inclusion of the new crops, in alignment with the operational modalities outlined in the notification issued for RWBCIS for the years 2024-25 & 2025-26.

The Insurance Company will be responsible for payment of claim compensation to the affected farmers based on the claim settlement protocol defined in the operational guidelines of the scheme.

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

1. Enrollment of Farmers:

As outlined in the Revamped Operational Guidelines, all farmers including share croppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage **on voluntary basis**.

All the Loanee farmers who have been sanctioned Seasonal Agricultural Operations (SAO) loans from Financial Institutions for the Notified Crops/Seasons will be deemed covered automatically unless a declaration for opting-out is given by the farmer.

All the Non-Loanee farmers after due submission of required documents can enroll through CSCs and other channels. The Farmer's share will be paid by the Farmer and the State & GoI will pay its 50% share of Premium subsidy respectively for all the approved applications as per the NCIP.

2. Period of Contract:

The period of Contract between Bid Inviting Authority and the Bidder shall be for 1 year i.e., for Kharif 2025 & Rabi 2025-26. Nevertheless, the contract period shall not relieve the selected bidder/insurance company/implementing agency from any obligation, duty or responsibility of the contract and till the last eligible claims are paid/settled by the implementing agency.

3. Coverage of Risks:

- a) Complete Risk Transfer/ Traditional Model will be adopted on par with other crops notified under RWBCIS.
- b) Entire or partial crop life cycle stage susceptible to crop loss due to inclement weather conditions are covered under the scheme. All such perils which are caused by the weather conditions and are measurable and quantifiable in Automatic

Weather Stations or Automatic Rain Gauges stands covered under RWBCIS, according to term-sheet.

Weather Perils to be Covered:

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

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

The perils listed above are only indicative and not exhaustive. The actual perils notified against Coconut & Tobacco (FCV) crops provided in the Term sheets.

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

- c) District-crop wise list of risk covered, crop is given in **Annexure-A**.
- d) **Add-on/Additional Coverage:**
- e) No other Add-on/Addl Coverage notified.

4. Coverage Limit/Sum Insured value of Crop:

Sum Insured per Hectare of Coconut & Tobacco (FCV) crops have been fixed on scale of Finance

5. Notification of Crops, AWS:

- a) Crop, Level of Notified IUs, Crop-wise Sum Insured, is given in **Annexure-B**
- b) The details of Notified Automatic Weather Stations/Automatic Rain Gauges along with location details have been provided in **Annexure-C**, which shall be shared via e-mail upon request.
- c) Year wise, Crop-wise, IU level historical Coverage for last 1 year (including immediately preceding season/year) has been given in **Annexure-E**
- d) Cluster wise list of districts along with the implementing agencies has been given in **Annexure-G**
- e) **Fruiting Age:**

Coconut plants typically require several initial years before bearing fruit. For the Kharif 2025 coconut crop insurance, coverage is offered for gardens with plants aged 4 years or older as of the Kharif 2025 risk period's start date. This means plants established before August 1st, 2021, are eligible.

6. Calculation of Claims & Settlement:

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

7. Publicity and Awareness:

- a) Adequate publicity needs to be given in all the villages of the notified districts/areas. All possible means of electronic and print media, farmer's fairs, exhibitions, SMS, short films, and documentaries shall be utilized to create and disseminate awareness about provisions and benefits of the Scheme among the cultivators and the agencies involved in implementing the Scheme.
- b) Insurance Companies will conduct Publicity and Awareness immediately on receipt of award of work. All the publicity material/ information should necessarily be uploaded on the National Crop Insurance Portal along with coverage/frequency/duration, dates etc.
- c) A detailed plan of Awareness and Publicity shall be submitted by the Insurance Company along with the acceptance of Notification of Award.
- d) Insurance Companies & Govt will chalk out plan for capacity building of the associated agents, banks etc. for effective implementation of the Scheme and share it with State Government for their inputs and finalize it. Insurance Companies will also organize training workshops/sensitization program for them. Insurance companies will share the output of these activities to State Govt. & GoI periodically.
- e) Insurance company should spend 0.5% of the total gross premium for publicity expenses at the field level and the corresponding details should be submitted to Central Govt. and State Govt./Nodal Department at the end of every season. In case of expenditure in this category is less than 0.5% of Total Gross Premium, the IC shall deposit the difference in Technology fund within 3 months of cut-off date for enrolment.
- f) Insurance Company will ensure District and Block/Tehsil/Taluka or equivalent level contact centers manned by a regular manpower for day-to-day interaction and capacity building of farmers and other stakeholders including banks and district administration.
- g) Insurance company will submit list of its district and sub-district level offices along with list of manpower deployed on field at district, sub-district and below within 1 month from receiving Notification of Award

8. Premium Rates & Subsidy Premium:

- a) The Actuarial Premium Rate (APR) would be charged by implementing Insurance Company. The difference between APR and Farmer's share will be shared by the Central Govt. & State Govt. on 50:50 basis, subject to maximum liability of Central Govt. up to 30% APR for Rainfed Areas and 25% APR for Irrigated areas.
- b) For the purpose of categorization of Districts between Rainfed and Irrigated, districts having 50% or more irrigated area have been categorized as Irrigated.

- c) Farmer's premium will be maximum of 5% for commercial crops. All farmers growing Coconut & Tobacco (FCV) crops in the notified areas are eligible for coverage and they would be entitled for subsidy on the Actuarial Premium. Farmers shall pay their share of premium.
- d) As per the guidelines under ROG's U/s.7.1.6, "For new notified crops, 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 3 years net sown area, in case of minor crops will be considered as weights for the calculation of lowest weighted premium of the district. the evaluation of bid will necessarily be done based on weighted average premium rate quoted for each crop based on coverage area of last corresponding seasons."
- e) The Bids to be submitted through sealed cover.

9. Goods & Service Tax:

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

10. Seasonality Discipline:

Seasonality discipline with timelines as approved for various activities is given in [Annexure - M](#).

11. Assessment of Loss:

ICs can make use of the historical weather data provided during the RWBCIS bid (January 2000 – December 2023) and any data they have purchased from APSDPS. The Department abide by the No-sharing policy with APSDPS and will not provide any weather data after 2023.

The Insurance company shall be responsible for calculation of all claims arising out of adverse weather incidence as per Term sheets and to settle claims.

12. Assessment of Payable Claims:

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

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

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

- b) Insurance company shall be responsible for all claims arising out of adverse weather incidence and shall settle claims strictly as per the terms and conditions of the scheme mentioned in the notification. In case of adverse weather incidence, all the insured cultivators growing the Coconut and Tobacco (FCV) crops in a Reference Unit Area (RUA) shall be deemed to have suffered the same level of adverse weather condition & same proportion of crop loss and become eligible for the same rate of claims.
- c) Claims shall be assessed only on the basis of weather data recorded by the notified

Weather Stations, as the case may be, and the claims process shall commence once the weather data is received. APSDPS is responsible for maintenance of AWS, their standardization / calibration, and data transmission meet the guidelines issued by the Government.

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

13. Claim liability and settlement procedure:

- a) Insurance Company shall take appropriate re-insurance support for their portfolio in order to safeguard insured's interest. Insurer will be solely responsible for settlement of all admissible claims to the farmers.
- b) All payable claims under the scheme will be settled in accordance with the corresponding provisions contained in Operational Guidelines of PMFBY/RWBCIS.
- c) All claims shall be settled based on the weather data provided by the APSDPS. There is no protocol to revise or make change in the actual weather data recorded by the AWS (notified).

14. Payment of Service Charges:

All payable service charges to Banks, CSC, other Intermediaries under the scheme will be paid in accordance with the corresponding provisions contained in Operational Guidelines of PMFBY/RWBCS and IRDAI regulations on Payment of commission or remuneration or reward to insurance agents and insurance intermediaries.

15. Monitoring and Review of Implementation:

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

16. Grievance Redressal Mechanism:

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

17. Roles & Responsibility of Stakeholders:

Roles and responsibilities as defined in the Operational Guidelines of PMFBY/RWBCIS for each stakeholder will be applicable. Call center will also be designated to register the grievances and after due docketing same will be forwarded to the concerned stakeholder for disposal.

18. Performance Evaluation of Insurance Company:

The performance of the empaneled Insurance Companies will be monitored as per the detailed performance evaluation matrix containing key performance indicators with assigned weightage given in the Operational Guidelines of PMFBY/RWBCIS.

19. Penal Provision:

Selected Insurance Companies have to follow the seasonality discipline and provision of Operational Guidelines and instructions issued by the Government from time to time to ensure benefit of the Scheme is reached within stipulated time lines. Non adherence of the guidelines and cut-off dates shall attract penalty as envisaged in the Operational Guidelines.

20. Important Bid conditions:

- a) The scheme shall be implemented as per the Revamped Operational Guidelines (ROG), Revised Operational Guidelines issued by the Government of India for implementation of RWBCIS. Any clarifications, notifications and circulars etc., issued from time to time by the GOI and Government of Andhra Pradesh shall always be binding on all empaneled General Insurance Companies. The ICs should honor as and when any addendum / corrigendum is issued by the State Govt in exceptional cases.
- b) In case any difference is found in interpretation or reference of terms & conditions and various provisions as mentioned in the Tender document, the terms & conditions the provisions of Operational Guidelines will be final and binding in all situations to all stakeholders.
- c) The Estimated Sum Insured arrived and shown in Bid is only for the purpose of calculating weighted premium. This is only indicative and the same will be used for evaluating successful bidder. The SI depends on the actual enrollment. The State Government gives no guarantee that the final coverage would be as per provided figures. Insurance Companies are bound to honor the final coverage irrespective of whether coverage is more or less compared to the given figures.
- d) Bidding has to be done depending on the scientific analysis of risk profile, burn cost for the proposed crop in district(s) of any cluster. For any abnormal higher or lower premium rate quoted, the Insurance Companies needs to provide the details of methodology adopted to arrive at the Actuarial premium rates for the district crop combination quoted by them to the State Govt. If the pricing is abnormally high for any cluster, then the State Govt will exercise option of going for re- tender.
- e) The claims under Restructured Weather Based Crop Insurance Scheme (R.W.B.C.I.S) shall be settled on the basis of the weather data furnished by the APSDPS only.
- f) Charges if any for the weather data in the risk period to be borne by the Implementing Agency only.
- g) Historical weather data of 23 years (2000 – 2023) available with the Bid Inviting Authority was already provided at the time of issuance of RWBCIS bids. However, the same data as per Annexure-D, shall be shared via e-mail upon specific request. However, any further data if required by the bidders may be obtained from APSDPS directly on payment basis.
- h) Banks and other enrolment agencies must provide valid bank account details, including IFSC code, to facilitate smooth transfer of claim transfers to farmers.

Section-II

Description of Bidding Process

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

- a. The Technical Bid–Bid Application Letter.
- b. The Financial Bid.

The evaluation of bids will be carried out in two stages:

1. The First stage will involve the evaluation of the responsiveness of the Bid Application Letters submitted by the Bidders.
2. The Second Stage will involve the evaluation of Financial Bids of the Bidders to determine the Actuarial Premium Rate for the award of the Insurance Contract.
 - a) The bidder shall comply with the all the terms and condition of this tender document unconditionally.
 - b) The Bids must be valid for a period of not less than 60 days from the Bid Due Date (excluding the Bid Due Date).
 - c) All Bids are required to be prepared and submitted in accordance with the terms of this Tender Document, on or before the Bid Due Date.
 - d) Only those Bidders that are in agreement with the terms of the Tender Documents are invited to participate in the Bidding Process. If any Bidder seeks any deviations to the terms of the Tender Documents or includes any conditions in its Bid, such Bidder shall be disqualified. Hence, all Bidders are requested to go through the Tender Documents carefully and submit their Bids in the formats prescribed in the Tender Documents, only if they unconditionally agree with all the terms and conditions as specified in this tender document.

Important Note: For this purpose, all Bidders are requested to review and fully familiarize themselves with the Tender Document issued by the Bid Inviting Authority. Ignorance of or failure to review the terms of the Tender Documents (including Bid submission formats) will not be accepted as an excuse for any deviations taken or conditions included by any Bidder in its Bid.

- e) The Bid Inviting Authority may make available additional information to the Bidders to facilitate the Bidders due diligence in respect of the insurance cover as and when available with the Bid Inviting Authority, including claims data and historical coverage information.
- f) It will be assumed that the Bidders have undertaken their own independent due diligence and an independent analysis of all the risk factors that will or that are likely to affect the Premium quoted by them. Such risk factors that the Bidders may consider are : the scope of the cover, the number of farmers in the State, the local and geographical conditions, the enrolments and claims in the previous years, the number of localized intimations reported, the profile of calamities, information on estimated crop yield, availability of service providers, the previous

claims experience, the average loss cost, the proposed additional coverages and weather parameters and the rights and obligations of the Insurer under the Insurance Contract.

- g) The Bidders will be deemed to have full knowledge of the Cover, the terms and conditions of the Insurance Contract, whether or not they have undertaken any investigations or studies.
- h) The Successful Bidder will not be permitted to seek a change in the Premium on the basis of the information provided to it as part of the Tender Documents or its failure to undertake independent investigations or studies or a breach of any of the assumptions taken by it in its Bid, whether after the Bid Due Date or after the execution of the Insurance Contract, except as expressly permitted in this Tender Document or in the Insurance Contract.
- i) Bidders are required to quote the Crop-wise District-wise Actuarial Premium Rates for providing the Insurance Cover in their Financial Bids.
- j) The Premium quoted by the Bidder shall be the rate of premium payable up to 2 decimal points and shall be exclusive of Goods and Service Tax. However, if any bidder quotes beyond 2 decimal points, the calculation of weighted average premium will be limited to 2 decimal points only.
- k) The Premium quoted, shall be binding on the Insurer for the entire Term of the Insurance Contract and the Bidders will not be allowed to revise their Financial Bids anytime during the contract period.
- l) The Bidders must take into account all risks, costs, liabilities, fees and expenses likely to be incurred in relation to the provision of the insurance services for implementation of the scheme

Section-III

Instructions to Bidders

- a. The Tender Documents consist of the documents listed in the TOC.
- b. The Bidders agree that the Bid Inviting Authority shall not be responsible for the completeness of the Tender Documents, if the Bidder does not obtain them in the manner prescribed in the Tender Notice.
- c. The Tender Documents must be read as a whole. If any Bidder finds any ambiguity or lack of clarity in the Tender Documents, the Bidder must inform the Bid Inviting Authority at the earliest. The Bid Inviting Authority will then direct the Bidders regarding the interpretation of the Tender Documents.
- d. Bidders are expected to review all instructions, forms, terms and specifications in the Tender Documents. Failure to furnish all information required by the Tender Document or submission of a Bid that is not substantially responsive to the Tender Document in every respect will be at the Bidder's risk and may result in rejection of the Bid.

Fraud and Corrupt Practices:

- a. The Bidder and its officers, employees, agents and advisers shall observe the highest standard of ethics during the Bidding Process. The Bid Inviting Authority shall reject a Bid without being liable in any manner what so ever 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 5years from the date that such finding.

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

Corrupt practice means:

- 1 Offering, giving, receiving or soliciting, directly 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 a rising from it at any time prior to the expiry of 1 year from the date such official resigns or retires from or otherwise ceases to be in the service of the State or the Bid Inviting Authority, will be deemed to constitute influencing the actions of a Person connected with the

Bidding Process; or

- 2 Engaging in any manner whatsoever, whether during the Bidding Process or before or after the execution of the Insurance Contract, as the case may be, any Person in respect of any matter relating to the scheme, the Bidding Process or the Insurance Contract, who at any time has been or is a legal, financial or technical advisor of the State or the Bid Inviting Authority on any matter concerning scheme.
- 3 Fraudulent practice means any act or omission, including a misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a person to obtain a financial or any other benefit or to avoid an obligation.
- 4 Coercive practice means impairing or harming, or threatening to impair or harm, directly or indirectly, any person or the property of the person to influence improperly the actions of a person.

Undesirable practice means:

- 1 Establishing contact with any person connected or employed or engaged by the Bid Inviting Authority or its advisors with the objective of canvassing, lobbying or in any manner influencing or attempting to influence the Bidding Process; or
- 2 Bidder having a Conflict of Interest. A Bidder shall be deemed to have a Conflict of Interest, if:
 - a. Such Bidder or an Affiliate of such Bidder Controls, is Controlled by or is under common Control with any other Bidder or any Affiliate thereof; provided that this disqualification shall not apply if:
 - b. The person exercising Control is the GoI, State government, other government company or entity controlled by a government, a bank, pension fund or a financial institution (other than another insurer, whether Indian or foreign); or
 - c. Any direct or indirect ownership interest in such other Bidder or Affiliate thereof is less than 26%.
 - d. Such Bidder or its Affiliate receives or provides any direct or indirect subsidy, grant, concessional loan, subordinated debt or other funded or non-funded financial assistance from or to any other Bidder or such other Bidder's Affiliate; or
 - e. Such Bidder has the same legal representative for purposes of this Bidding Process as any other Bidder; or
 - f. Such Bidder or its Affiliate has a relationship with another Bidder or such other Bidder's Affiliate, directly or through common third party or parties, that puts either or both of them in a position to have access to the others' information about, or to influence the Bid of either one or the Bids of each other.
- 3 Restrictive practice means forming a cartel or arriving at any understanding or arrangement amongst Bidders with the objective of restricting or manipulating full and fair competition in the Bidding Process.

Section-IV

Eligibility of Bidders

Qualification Criteria

Only those insurance companies that are selected as Implementing Agencies under the Restructured Weather Based Crop Insurance Scheme (RWBCIS) for the years 2024-25 & 2025-26 are eligible to participate in this tender. Participation is restricted to these companies within their respective clusters.

The list of eligible Insurance Companies acting as Implementing Agencies, along with their respective clusters, is provided below:

Cluster No.	No. of Districts	Name of the Districts	Name of the Insurance Company selected
III	8	NTR, Guntur, Kakinada, YSR Kadapa, Annamayya, Vizianagaram, SPSR Nellore, Chittoor	IFFCO-Tokio General Insurance Company Limited
IV	5	Srikakulam, Sri Sathyasai, Tirupati, East Godavari, Parvathipuram Manyam	IFFCO-Tokio General Insurance Company Limited
V	8	Palnadu, Alluri Sitharamaraju, Konaseema, Nandyal, Bapatla, Anakapalli, Prakasam, Eluru	Agriculture Insurance Company of India Limited

Section-V

Preparation and Submission of Bids

Cost of Bidding:

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

Language of Bid and Correspondence:

1. The Bid prepared by the Bidder and all correspondence and documents related to the Bid exchanged by the Bidder and the Bid Inviting Authority shall be in English only.

Validity of Bids:

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

Number of Bids:

For each cluster, the **Bidder needs to submit only One Bid giving quote against Complete Risk Transfer/Traditional Model of RWBCIS.**

For each bid, the Bid Application Letter, and the Financial Bid needs to be submitted separately along with excel sheet. If a Bidder submits more than one Bid for any model in any particular cluster, then all such Bids submitted by the Bidder shall be rejected.

Bid Submission:

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

Technical Bid:

1. Bid Application letter in prescribed format along with under taking from the bidder for unconditional acceptance of terms and conditions of the tender document and declaration for not having declared ineligible, insolvent, de-empanelled or expelled to implement the scheme as per Annexure-I.

Financial Bid:

1. The Bidder shall directly submit all-inclusive financial quote as its Financial Bid in the format set out in Annexure-J and/ or as per the price bid submission format. The

sealed bid should be submitted on or before the time stipulated in Tender notice. The Bidder shall not include any other documents as part of the Financial Bid.

2. The Bidders are required to quote Crop-wise District-wise Actuarial Premium Rates for providing the Insurance Cover and this shall be inclusive of all costs, including cost of implementation expenses, IEC & BCC expenses, Manpower, overheads etc. as per the format specified as per Annexure J.
3. Premium quoted should be in percentage terms up to two decimal places.

Signing of Bid:

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

Submission of Bids:

1. The Bidder shall submit their responses in Two-Cover System consisting of “Technical Bid” i.e, the Bid Application Letter and “Financial Bid” i.e, Price/Commercial Bid.
2. The Technical & Financial Bids should be sealed by the bidder in two separate envelopes/covers in the format given in this document, duly superscribed and both these sealed covers shall be placed in a bigger cover which should also be sealed and superscribed.
3. The Bid Inviting Authority shall not be responsible for any delays, loss or non-receipt of Bids.
4. The Bid Inviting Authority may, at its discretion, extend the Bid Due Date for all Bidders by issuing an Addendum/Corrigendum, in which case all rights and obligations of the Bid Inviting Authority and the Bidders will thereafter be subject to the Bid Due Date as extended.

Substitution and Withdrawal of Bids:

1. A Bidder may substitute or withdraw its Bids after submission but prior to specified time on the Bid Due Date, provided that a written notice of the substitution or withdrawal is submitted to the Bid Inviting Authority.
2. No Bid maybe substituted or withdrawn after the specified time on the Bid Due Date.

Section-VI

Bid Opening and Evaluation

Opening of Bids:

1. The Bid Inviting Authority shall open the bids at the date and time indicated in the Data Sheet.
2. Only authorized representative(s) of the bidder (s) can attend the bid opening.
3. Once all the Qualifying Bids have been opened, they will be evaluated for responsiveness and to determine whether the Bidders will qualify for the opening of the Financial Bids.
4. Financial Bids of only the qualified Bidders will be considered for opening and evaluation on the intimated date. The Financial Bids will be evaluated in the presence of the representatives of the qualified bidders that choose to be present. Representatives of Bidders that have failed to qualify the technical bid will not be permitted to attend the opening and evaluation of the Financial Bids.
5. 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.
6. Any information contained in a Bid will not in any manner be construed as binding on the Bid Inviting Authority, its agents, successors or assigns; but will be binding on the Bidder, in the event that the Insurance Contract is subsequently awarded to it on the basis of such information.

Evaluation of Bids and Qualification of Bidders:

Financial Bid Evaluation:

The Bid Application Letters will first be evaluated for responsiveness to the Tender Document. If any Bid is found to have below mentioned errors/omission, then such Bid will be deemed to be substantially non-responsive.

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

For the avoidance of doubt, a "material deviation or reservation" is one that affects in any substantial way, the scope or the terms and conditions of providing the Covers; or limits in any substantial way that is inconsistent with the Tender Documents, the Bid Inviting Authority's rights or the Insurer's obligations under the Insurance Contract; or would affect unfairly the competitive position of other Bidders submitting substantially responsive bids.

1. Bid Inviting Authority may reject/ seek clarifications the bids in case of incomplete information or non-compliance of operational guidelines as Bid Inviting Authority deems fit.
2. The Bid Inviting Authority will evaluate only those Bid Application Letters that are found to be substantially responsive and to determine whether such Bidders satisfy the Eligibility Criteria.
3. In order to determine whether the Bidder satisfies the Eligibility Criteria, the Bid Inviting Authority will examine the documentary evidence of the Bidder's eligibility submitted by the Bidder and any additional information which the Bid Inviting Authority receives from the Bidder upon request by the Bid Inviting Authority.
4. After completion of the evaluation of the responsiveness of the Bid Application Letters and the eligibility of the Bidders, the Bid Inviting Authority will notify the qualified Bidders of the date, time and place of evaluation of the Financial Bids. Such notice may be issued on the date of opening of the Bids, in which case the Financial Bids may be opened either on the same day or on the next working day.
5. The Financial Bids of those Bidders who are not declared as Eligible Bidders will not be opened.

Financial Bid Evaluation:

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

1. Not complete in all respects; or
2. Not duly signed by the authorized signatory of the Bidder; or
3. Not in the prescribed format; or
4. Non-submission of excel sheet containing the premium quoted upto 2 decimal points.
5. To contain any material deviations or reservations, (a material deviation or reservation shall have the meaning as cribbed to it in clauses above).
6. A substantially non responsive Financial Bid shall be rejected outright. The Bid Inviting Authority will only evaluate Financial Bids of those Qualified Bidders that have been found to be substantially responsive.
7. Once the Financial Bids of the Qualified Bidders have been opened and evaluated for substantial responsiveness:
8. The Bid Inviting Authority shall announce the bidders who have qualified the technical bid/ bid application letter responsiveness on the day the financial bid is opened. The Bid Inviting Authority shall also notify the unqualified bidders that their financial bid shall not be evaluated further.
9. On the day of opening the Financial Bid, the Bid Inviting Authority shall evaluate and tabulate the Crop-wise District-wise Premium rate quoted by each qualified Bidder that has submitted substantially responsive Financial Bid.
10. In the course of tabulation, the Bid Inviting Authority shall check for arithmetical errors in each Financial Bid being evaluated. If any arithmetical errors are found,

then they shall be rectified as follows:

- a. If there is a discrepancy between words and figures in any or all of the premiums quoted, then the amount in words shall prevail.
- b. The Bid Inviting Authority shall calculate the Weighted Average Premium Rate on the basis of rates quoted by the qualified bidders for each cluster and the actual acreage/Sum Insured value during immediate past season. The detailed format and method of calculating WAPR is given in Annexure-K
- c. In a scenario where the premium quoted by the bidder does not match the requirement of the Bid Inviting Authority, the Govt shall have the right to call fresh tenders for short duration.

Clarification on Bids:

1. In evaluating the technical Bid, the Bid Inviting Authority may seek clarifications from the Bidders regarding the information in the Bid Application Letter by making a request to the Bidder. The request for clarification and the response shall be in writing. Such response (s) shall be provided by the Bidder to the Bid Inviting Authority within the time specified by the Bid Inviting Authority for this purpose.
2. If a Bidder does not provide clarifications sought by the Bid Inviting Authority within the prescribed time, the Bid Inviting Authority may elect to reject its Bid. In the event that the Bid Inviting Authority elects not to reject the Bid, the Bid Inviting Authority may proceed to evaluate the Bid by construing the particulars requiring clarification to the best of its understanding, and the Bidder shall not be allowed to subsequently question such interpretation by the Bid Inviting Authority.
3. The Bid Inviting Authority may not seek any clarifications from the Bidders regarding the information in the Financial Bids. No change in the Premium quoted by the Bidder or any material change to the substance of any Financial Bid shall besought, offered or permitted.

Post – Tender Negotiations:

1. If the State determines that the quoted rates are unreasonably high, post-tender negotiations may be conducted with the evaluated bidder to achieve a fair price.
2. These negotiations will be carried out in strict accordance with prevailing government guidelines and will focus on reducing the quoted prices and/or improving the terms of the offer.
3. No negotiations will be conducted with any bidder other than the qualified bidder, unless exceptional circumstances arise.
4. The decision of the Department of Agriculture in this regard shall be final and binding.

Section-VII

Notification of Award and Execution of Contract

Notification of Award:

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

Within 5 working days of receiving the administrative approval, the Bidder declared as the Successful Bidder shall:

1. Sign and return 1 original copy of the NOA to the Bid Inviting Authority as acceptance of the terms of the Tender Document and Insurance Contract issued by the Bid Inviting Authority.
2. If the Bidder that is issued the NOA does not comply with the above conditions; the Bid Inviting Authority may elect to grant such Bidder an extension of time for the completion of such condition(s) or to disqualify the Bidder selected as the Successful Bidder for participation in the re-bid and bids for next 3Years.

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

1. Ask the any bidder/Implementing agency to agree to match the premium quoted by disqualified bidder.
2. In case no bidder agrees to match the premium rates quoted by the disqualified bidder, The Bid Inviting Authority may cancel the Tender Document and re-invite the bids by giving suitable time to submit the bids. The Penalty clauses, as laid down in the Operational Guidelines are applicable in this scenario.

Execution of the Contract:

1. The Bid Inviting Authority shall, before the date specified in the Bid Schedule for the execution of the Insurance Contract, provide the Successful Bidder with the final execution draft of the Insurance Contract.
2. The Bid Inviting Authority and the Successful Bidder shall execute the Insurance Contract on the date specified in the Bid Schedule or such other date notified by the Bid Inviting Authority.

3. The Bid Inviting Authority shall not entertain any request from the Successful Bidder for negotiations of or deviations to the final execution draft of the Insurance Contract provided by the Successful Bidder shall execute the Insurance Contract published by the Bid Inviting Authority.
4. If the Successful Bidder seeks to materially negotiate or seeks any material deviations from the final execution draft of the Insurance Contract, the Bid Inviting Authority may elect to disqualify the Successful Bidder and revoke the NOA issued to the Successful Bidder. If the Bid Inviting Authority elects to disqualify such Bidder and revoke the NOA, the bidder will be barred from participating in there-bid and bids for next 3 years in the state.

Annexure-A

Annexure-A							
Notified Base Coverage and Add-On Coverage							
Notified Scheme	Season	District Name	Dist. Code as per NCIP	Crop Name	Crop Code	Notified Coverage	Add-On Cover 1 - 5
RWBCIS	Kharif 2025	Srikakulam	542	Coconut (Garden with trees Greater than 4 years of age on the date of commencement of risk)	020629400	Weather perils as per term sheet	No
		Vizianagaram	543				
		Anakapalli	817				
		East Godavari	545				
		Kakinada	822				
		Dr.BR Ambedkar Konaseema	820				
		Eluru	818				

Annexure-A							
Notified Base Coverage and Add-On Coverage							
Notified Scheme	Season	District Name	Dist. Code as per NCIP	Crop Name	Crop Code	Notified Coverage	Add-On Cover 1 - 5
RWBCIS	Rabi 2025-26	East Godavari	545	Tobacco FCV	021807400	Weather perils as per term sheet	No
		Eluru	818				
		Prakasam	549				
		Bapatla	826				
		Palnadu	821				
		SPSR Nellore	550				

Notified Scheme: RWBCIS

Coverage: Weather perils

Annexure-B

Annexure-B									
Notified Crop wise Estimated Sum Insured, Notified Level under RWBCIS during 2025-26									
District Name	Dist. Code as per NCIP	Crop Name	Crop Code	Crop Season	Notified Scheme	Notified Level	Method of Sum Insured (SOF/ NAY x MSP)	Sum Insured (Rs. / Ha)	30% on Avg. Area of preceding 3 years (Ha)
Srikakulam	542	Coconut	021807400	Kharif 2025	RWBCIS	MIU	SOF	110000	3899
Vizianagaram	543							110000	955
Anakapalli	817							110000	2325
East Godavari	545							110000	2436
Kakinada	822							110000	854
Dr.BR Ambedkar Konaseema	820							110000	9920
Eluru	818							110000	4238

Annexure-B									
Notified Crop wise Estimated Sum Insured, Notified Level under RWBCIS during 2025-26									
District Name	District Code	Crop Name	Crop Code	Crop Season	Notified Scheme	Notified Level	Method of Sum Insured (SOF/ NAY x MSP)	Sum Insured (Rs./ Ha)	30% on Avg. Area of preceding 3 years (Ha)
East Godavari	545	Tobacco (FCV)	020629400	Rabi 2025-26	RWBCIS	MIU	SOF	190000	1463
Eluru	818							190000	2415
Prakasam	549							180000	9476
Bapatla	826							180000	2072
Palnadu	821							180000	1246
SPSR Nellore	550							180000	2079

Annexure-C**ANNEXURE-C**

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

S. No.	ClientID	DMCode	District	Mandal	Location	Latitude	Longitude	Stations Type
1	100045004	0004	Eluru	Eluru	Eluru	16.550004	80.445004	AWS

AWS& ARG list will be shared via e-mail upon request

Annexure- D:

Historical Weather data (will be shared via e-mail upon request)

Annexure-E

Crop wise, Notified IU wise Historical Coverage for last year

Annexure-E						
Notified Crop wise, Notified IU wise Historical Coverage for last year Under RWBCIS						
District Name	Crop Name	Crop Season	Crop Year	Notified Scheme	Notified Level	Sum Insured (Rs. In Cr) 30% on Avg. Area of preceding 3 years
Srikakulam	Coconut	Kharif	2025	RWBCIS	MIU	42.89
Vizianagaram						10.51
Anakapalli						25.58
East Godavari						26.80
Kakinada						9.39
Dr.BR Ambedkar Konaseema						109.12
Eluru						46.62
East Godavari	Tobacco (FCV)	Rabi	2025-26	RWBCIS	MIU	27.80
Eluru						45.89
Prakasam						170.57
Bapatla						37.30
Palnadu						22.43
SPSR Nellore						37.42

Annexure-F

Annexure-F
Notified District-wise Irrigated and Rainfed Status

S. No.	District Name	District Code as per NCIP	Irrigation Status (IRRIGATED /RAINFED)
1	Srikakulam	542	IRRIGATED
2	Vizianagaram	543	IRRIGATED
3	Anakapalli	817	IRRIGATED
4	East Godavari	545	IRRIGATED
5	Kakinada	822	IRRIGATED
6	Dr.BR Ambedkar Konaseema	820	IRRIGATED
7	Eluru	818	IRRIGATED
8	Prakasam	549	RAINFED
9	Bapatla	826	IRRIGATED
10	Palnadu	821	IRRIGATED
11	SPSR Nellore	550	IRRIGATED

Annexure-G

Annexure-G				
Cluster-wise Distribution of Notified Districts RWBCIS				
Sl. No.	Scheme	District Name	Cluster No	Implementing Agency
1	RWBCIS	NTR	III	IFFCO-Tokio General Insurance Company Limited
2	RWBCIS	GUNTUR		
3	RWBCIS	KAKINADA		
4	RWBCIS	YSR KADAPA		
5	RWBCIS	ANNAMAYYA		
6	RWBCIS	VIZIANAGARAM		
7	RWBCIS	SPSR NELLORE		
8	RWBCIS	CHITTOOR		
9	RWBCIS	SRIKAKULAM	IV	IFFCO-Tokio General Insurance Company Limited
10	RWBCIS	SRI SATHYA SAI		
11	RWBCIS	TIRUPATHI		
12	RWBCIS	EAST GODAVARI		
13	RWBCIS	PARVATHIPURAM MANYAM		
14	RWBCIS	PALNADU	V	Agriculture Insurance Company of India Limited
15	RWBCIS	ALLURI SITHARAMARAJU		
16	RWBCIS	Dr.BR AMBEDKAR KONASEEMA		
17	RWBCIS	NANDYAL		
18	RWBCIS	BAPATLA		
19	RWBCIS	ANAKAPALLI		
20	RWBCIS	PRAKASAM		
21	RWBCIS	ELURU		

Annexure: H: Conversion Factor Not relevant & not provided

Annexure-I**Bid Application cum Technical Bid Format**

[On the letterhead of the Bidder]

From:

[On the letterhead of the Bidder]

To:

The Director of Agriculture,
Government of Andhra Pradesh,
IHC Corporate, Mangalagiri, GUNTUR

Sub: Bid Application for Implementation of the Coconut & Tobacco (FCV) Crops – RWBCIS - Weather Based 2025-26

Dear Madam/Sir,

With reference to your Tender Documents dated _____, we, [*insert name of Bidder*], wish to submit our Qualification Bid for the award of the Insurance Contract(s) for the inclusion of Coconut/ Tobacco (FCV) as a new crop under Restructured Weather Based Crop Insurance Scheme. (RWBCIS)

We have examined the Tender Documents and other information made available by the Department of Agriculture, Govt. of Andhra Pradesh (Bid Inviting Authority). We here by submit our Bids, which is unconditional and unqualified.

1. We acknowledge that the Bid Inviting Authority or any other person nominated by the Bid Inviting Authority will be relying on the information and documents provided in our Bids for selection of the Eligible Bidders, and we certify that all information provided in the Bid is true and correct. Nothing has been omitted which renders such information misleading and all documents accompanying such bid are true copies of their respective originals.
2. We shall make available to the Bid Inviting Authority any clarification that it may find necessary or require to supplement or authenticate our Bid.
3. We under take that:
 - a. We satisfy the Qualification Criteria and meet all the requirements as specified in the Tender Documents.
 - b. We have not been black-listed or been declared as ineligible to bid for government sponsored Crop Insurance schemes by the IRDAI,
 - c. We have not failed to maintain the required solvency margin or the solvency ratio required to be maintained under the Insurance Act in the financial year immediately preceding the Bid Due Date;
 - d. We were not found or deemed to be insolvent in accordance with

the Insurance Laws on or prior to the Bid Due Date; or

- e. We have not been de-empaneled by Ministry of Agriculture & Farmer Welfare, Govt. of India for the implementation of a crop insurance scheme, as evidenced by the evaluation of performance of Insurer conducted by the authority prior to the Bid Due Date; or
- f. Our any contract for the implementation of a government sponsored crop insurance scheme was terminated by any State Government for breach of Terms & Condition of Operational Guidelines in the last 2 years immediately prior to the Bid Due Date,

4. We represent and warrant that:

- a. We have examined the Tender Documents and have no reservations or objections to the same, including all Addenda, Annexures and Appendices issued by the Bid Inviting Authority.
- b. We accept the terms of the Tender Document and will abide by the same and shall seek no material deviation from or otherwise seek to materially negotiate the terms of the draft main Insurance Contract or the draft Supplementary Insurance Contract, if declared as the Successful Bidder.
- c. We are registered with the IRDAI to undertake the general insurance (including Crop insurance) business in India and we hold a valid registration for the same as on the date of submission of this Bid.
- d. We have not and will not undertake any canvassing in any manner to influence or to try to influence the process of selection of the Successful Bidder.
- e. We undertake that we shall treat all information received from or on behalf of the Bid Inviting Authority as strictly confidential and we shall not use such information for any purpose other than for preparation and submission of this Bid.
- f. We have satisfied ourselves about all things, matters and information, necessary and required for submitting an informed Bid and performance of our obligations under the Insurance Contract.
- g. Our Bid shall be valid for a period of 90 days from the last date of bid submission date.
- h. We undertake that if there is any change in facts or circumstances during the Bidding Process, or if we become subject to disqualification in accordance with the terms of the Tender Documents, we shall inform the Bid Inviting Authority of the same immediately.
- i. We are submitting with this Letter, the documents that are listed in

the checklist as per the tender document.

j. We under take that if we are selected as the Successful Bidder we shall:

- i. Sign and return an original copy of the Notification of Award (NOA) to the Bid Inviting Authority within three days of receipt of the NOA, as confirmation of our acceptance of the NOA.
- ii. Execute the Insurance Contract asset out in Vol-II of the Tender Document.

Details of Insurance Company: Name:

Address of the corporate headquarters and its branch office head in the State, if any:

Date of incorporation and/or commencement of business:

Details of individual(s) who will serve as the point of contact/communication for the State Nodal Agency:

Name:

Designation

Company: Address:

This Bidding Process, the Tender Documents and the Bid shall be governed by and construed in all respects according to the laws for the time being in force in India.

We submit this Letter accompanying the Qualification Bid under and in accordance with the terms of the Tender Documents.

Dated this __ day of _____

(Signature)

(insert name of the
authorized signatory)

In the capacity of

[position]

Duly authorized to sign this Bid for and on behalf of [name of Bidder]

Annexure-J

Financial Bid

ANNEXURE - J													
FINANCIAL BID FORMAT													
MODEL : RISK TRANSFER MODEL (TRADITIONAL RWBCIS)													
Common Data										To be filled by ICs		Final	Gross
Cluster No.	Crop Season	Notified Scheme	District Name	District Code as per NCIP	Crop Name	Notified level	Area (30% on Avg. of preceeding 3 years) ha	Sum Insured (Rs/ha)	Estimated Sum Insured (Rs. in lakhs)	Premium % (P)	Premium (in words)	Premium quoted by IC (%) (limited to 2 decimals)	Premium (Rs. in lakhs) System calculation
III	Kharif 2025	RWBCIS	Vizianagaram	543	Coconut	MIU	955	110000	1050.50				
III	Kharif 2025	RWBCIS	Kakinada	822	Coconut	MIU	854	110000	939.40				
III	Rabi 2025-26	RWBCIS	SPSR Nellore	550	Tobacco (FCV)	MIU	2079	180000	3742.20				
					CLUSTER TOTAL		3888		5732.10				
IV	Kharif 2025	RWBCIS	Srikakulam	542	Coconut	MIU	3899	110000	4288.90				
IV	Kharif 2025	RWBCIS	East Godavari	545	Coconut	MIU	2436	110000	2679.60				
IV	Rabi 2025-26	RWBCIS	East Godavari	545	Tobacco (FCV)	MIU	1463	190000	2779.90				
					CLUSTER TOTAL		7798		9748.40				
V	Kharif 2025	RWBCIS	Anakapalli	817	Coconut	MIU	2325	110000	2557.50				
V	Kharif 2025	RWBCIS	Dr.BRAMbedkar Konaseema	820	Coconut	MIU	9920	110000	10912.00				
V	Kharif 2025	RWBCIS	Eluru	818	Coconut	MIU	4238	110000	4661.80				
V	Rabi 2025-26	RWBCIS	Eluru	818	Tobacco (FCV)	MIU	2415	190000	4588.50				
V	Rabi 2025-26	RWBCIS	Prakasam	549	Tobacco (FCV)	MIU	9476	180000	17056.80				
V	Rabi 2025-26	RWBCIS	Bapatla	826	Tobacco (FCV)	MIU	2072	180000	3729.60				
V	Rabi 2025-26	RWBCIS	Palnadu	821	Tobacco (FCV)	MIU	1246	180000	2242.80				
					CLUSTER TOTAL		31692		45749.00				

*Cluster-wise excel format of financial bids will be shared via e-mail

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
							=X*Y		=Z*P
Gross Total									TP=Sum (1:3)

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

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

Annexure-L**Risk Periods as Approved**

Sl. No	Season	Crop	2025-26	
1	Kharif 2025	Coconut (Garden with trees) sown on or before 31-07-2021)	01-08-2025	31-05-2026
2	Rabi 2025-26	Tobacco (FCV)	16-10-2025	15-01-2026

Annexure-M**Seasonality Discipline****RWBCIS - SEASONALITY DISCIPLINE MAJOR ACTIVITIES (COCONUT)**Seasonality discipline (cut off dates) as applicable to various crops during **Kharif 2025**

Sl. No.	Activity	Notified Crop/s	Eligible Loaning period for coverage	Cut-off date for receipt of Applications of farmers/debit of premium from farmers account for loanee farmers by all banks/ PACS/ BCs	Non-loanee through CSCs/ Self registration etc
1	Enrolment of farmers for the season	Coconut Crop	1st April,2025 to 31 st July,2025	31 st July,2025	31 st July,2025
2	Cut-off date for opting out of existing loanee farmers from the scheme for current/ongoing season			At least 7 days before the prescribed cut-off date for enrolment	
3	Cut-off date for intimation of change of insured crop by the loanee farmer			2 working days prior to cut-off date for debit/collection of premium from farmers	
4	Cut-off date for generation of challan and online/electronic remittance of Premium to respective ICs and uploading of details of individual covered loanee farmers on NCIP by Bank branches for which premium has already been remitted			Within 15 days after cutoff date	
5	Cut-off date for ICs to accept or reject the farmer's data on Portal			Within 15 days from the cut-off date for uploading of data/information by Banks/ PACS/CSC/ Agent/BCs respectively.	Within 30 days after cut-off date
6	Cut-off date for processing of applications by ICs and auto approval of application of insured farmers on crop insurance Portal			60 days from the cut-off date for enrolment/debit of premium from farmers.	

RWBCIS - SEASONALITY DISCIPLINE MAJOR ACTIVITIES (TOBACCO FCV)Seasonality discipline (cut off dates) as applicable to various crops during **Rabi 2025-26**

Sl. No.	Activity	Notified Crop/s	Eligible Loaning period for coverage	Cut-off date for receipt of Applications of farmers/debit of premium from farmers account for loanee farmers by all banks/ PACS/ BCs	Non-loanee through CSCs/ Self registration etc
1	Enrolment of farmers for the season	Tobacco (FCV)	1st October to 31 st October 2025	31 st October 2025	31 st October 2025
2	Cut-off date for opting out of existing loanee farmers from the scheme for current/ongoing season			At least 7 days before the prescribed cut-off date for enrolment	
3	Cut-off date for intimation of change of insured crop by the loanee farmer			2 working days prior to cut-off date for debit/collection of premium from farmers	
4	Cut-off date for generation of challan and online/electronic remittance of Premium to respective ICs and uploading of details of individual covered loanee farmers on NCIP by Bank branches for which premium has already been remitted			Within 15 days after cutoff date	
5	Cut-off date for ICs to accept or reject the farmer's data on Portal			Within 15 days from the cut-off date for uploading of data/information by Banks/ PACS/CSC/ Agent/BCs respectively.	Within 30 days after cut-off date
6	Cut-off date for processing of applications by ICs and auto approval of application of insured farmers on crop insurance Portal			60 days from the cut-off date for enrolment/debit of premium from farmers.	

Annexure-N

RE-STRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS)				
TERM SHEET - KHARIF 2025				
STATEMENT - I				
District:	SRIKAKULAM, VIZIANAGARAM, ANAKAPALLI, EAST GODAVARI, Dr.BRAMBEDKAR KONASEEMA, KAKINADA, ELURU		Crop:	COCONUT
State:	ANDHRA PRADESH		Unit:	Hectare
Mandal:	All Mandals in the District		Source:	APSDPS
1 PEST & DISEASE CONGENIAL CLIMATE				
PERIOD	01-Aug-25 to 28-Feb-26			
INDEX	Consecutive No.of days in a spell having daily Maximum Temp. more than 35°C with >90% Avg. Relative Humidity and RF <10 mm			
STRIKE (Cons. Days) =>	7		10	14
Payout (Rs.)	13000		26000	44000
Max. Payout (Rs.)	44000			
Nature of cover	Single event of the maximum intensity will be payable over cover period			
2 WIND SPEED				
PERIOD	Phase - 1		Phase - 2	
	01-Sep-25 to 31-Dec-25		01-Mar-26 to 31-May-26	
INDEX	Maximum wind speed Km/ Hour during cover period			
Wind Speed/kmph =>	55 to 59	Rs.11000/-	55 to 59	Rs.11000/-
Wind Speed/kmph =>	60 to 64	Rs.22000/-	60 to 64	Rs.22000/-
Wind Speed/kmph =>	65	Rs.38500/-	65	Rs.38500/-
Maximum Payout (Rs.)	38500			
Nature of cover	Single event of the maximum intensity will be payable over cover period			
3 DRY SPELL				
PERIOD	01-Mar-26 to 31-May-26			
INDEX	Number of days in the longest spell of consecutive dry days			
STRIKE (Cons. Days) =>	20	25	35	45
Payout (Rs.)	4500	9000	18000	27500
Maximum Payout (Rs.)	27500			
Nature of cover	Single event of the maximum intensity will be payable over cover period			
SUM INSURED/Ha (Rs.)		110000		
Bearing Period:	Insurance coverage will be available from the 5th year onwards i.e., planted prior to 1st August 2021 (4 years prior to commencement of Risk Period) will be considered			
Note: Franchise of 1 % of the sum insured shall be applicable, i.e., total claims of less than Rs.1100/- per hectare shall not be paid.				

RE-STRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS)					
TERM SHEET - RABI 2025-26					
STATEMENT - I					
District:		PRAKSAM, BAPATLA, PALNADU, SPSR NELLORE		Crop:	TOBACCO FCV
State:		ANDHRA PRADESH		Unit:	Hectare
Mandal:		All Mandals in the District		Source:	APSDPS
1 DEFICIT RAINFALL (RAINFAL VOLUME)					
PERIOD			16-Oct-25 to 15-Dec-25		
INDEX			Aggregate of Rainfall over cover period		
Payout	STRIKE I		Rainfall < 100 mm to 75mm Rs.9,000/-		
	STRIKE II		Rainfall < 75 mm to 50mm Rs.18,000/-		
	STRIKE III		Rainfall < 50 mm to 0mm Rs.27,000/-		
Max. Payout (Rs.)			27000		
2 DEFICIT RAINFALL (RAINFAL DISTRIBUTION)					
PERIOD			16-Oct-25 to 15-Dec-25		
INDEX			No.of days in a long spell of consecutive dry days (CDD) (A day with rainfall below 2.5mm is defined as a dry day)		
Consecutive Dry Days & Payout			20d = Rs.7200/-	24d = Rs.14400/-	28d = Rs.27000/-
			21d = Rs.9000/-	25d = Rs.16200/-	29d = Rs.31500/-
			22d = Rs.10800/-	26d = Rs.19800/-	30days & above=Rs.36,000/-
			23d = Rs.12600/-	27d = Rs.23400/-	
Maximum Payout (Rs.)			36000		
Nature of cover			Single payout of maximum intensity will be payable		
3 EXCESS RAINFALL					
PERIOD			16-Oct-25 to 15-Jan-26		
INDEX			Maximum of 10 Consecutive days cumulative rainfall in respective phases		
Payout	Phase-1: 16-Oct-25 to 15-Nov-25		Rainfall > 130 mm to 160mm: Payout @Rs.900/- per mm		
	Phase-2: 16-Nov-25 to 15-Dec-25		Rainfall > 130 mm to 170mm: Payout @Rs.1350/- per mm		
	Phase-3: 16-Dec-25 to 15-Jan-26		Rainfall > 130 mm to 170mm: Payout @Rs.900/- per mm		
Max Payout (Rs)			117000		
Nature of cover:		Single event of the maximum intensity will be payable in respective phases			
SUM INSURED/Ha (Rs.)			180000		
Note: Franchise of 1 % of the sum insured shall be applicable, i.e., total claims of less than Rs.1800/- per hectare shall not be paid					

RE-STRUCTURED WEATHER BASED CROP INSURANCE SCHEME (RWBCIS)					
TERM SHEET - RABI 2025-26					
STATEMENT - II					
District:	EAST GODAVARI, ELURU		Crop:	TOBACCO FCV	
State:	ANDHRA PRADESH		Unit:	Hectare	
Mandal:	All Mandals in the District		Source:	APSDPS	
1	EXCESS RAINFALL				
PERIOD		16-Oct-25 to 15-Jan-26			
INDEX		Maximum of 10 Consecutive daya cumulative rainfall in respective phases			
Phase-1: 16-Oct-25 to 15-Nov-25		Rainfall > 120 mm to 170mm: Payout @Rs.760/- per mm			
Phase-2: 16-Nov-25 to 15-Dec-25		Rainfall > 110 mm to 170mm: Payout @Rs.950/- per mm			
Phase-3: 16-Dec-25 to 15-Jan-26		Rainfall > 100 mm to 180mm: Payout @Rs.1187.50 per mm			
Max Payout (Rs)		190000			
Nature of cover:		Single event of the maximum intensity will be payable in respective phases			
SUM INSURED/Ha (Rs.)		190000			
Note: Franchise of 1% of the sum insured shall be applicable, i.e., total claims of less than Rs.1900/- per hectare shall not be paid					

Director of Agriculture,
A.P., Guntur