

Government of Jammu and Kashmir
Mission Directorate, Restructured Weather Based Crop Insurance Scheme (RWBCIS)
Lalmandi Srinagar-190008

Bid Document

Invitation of Bids/Offers for selection of Insurance Companies as Implementing Agencies (IA) for Restructured Weather Based Crop Insurance Scheme (RWBCIS) in respect of J&K UT, for a period of Three Years (03) i.e. Kharif 2020 to Rabi 2022-23.

1. Bids/Offers are invited from all Insurance Companies empanelled by DAC&FW, Government of India for submission of their District-wise Crop-wise actuarial premium rate in percentage of Sum Insured (**financial bid**) as per the prescribed format for carrying out implementation of “Restructured Weather Based Crop Insurance Scheme (RWBCIS)” in respect of J&K for the period of **Three Years (03)** i. e. **Kharif 2020 to Rabi 2022-23.**
2. The Revised Operational Guidelines (ROGs) PMFBY/RWBCIS issued by Government of India would be the guiding parameter for implementation of this Scheme and shall prevail in case of any conflict between the clauses in bid document and the OGs. Revision if any in the OGs shall be applicable.
3. During the year as notified above, the RWBCIS will be implemented in 14 Districts of J&K UT covering notified Horticulture/Annual Commercial Crops viz., Apple, Mango, Litchi and Saffron. The number of the crops to be brought under RWBCIS shall be increased under a notification to be issued by the J&K Government in the coming years.
4. Scale of Finance (SoF) shall be applicable as per the rate fixed by the Technical Group on the recommendation of DLTC and duly notified at the beginning of the season. Revision of SoF if any during the period of contract/work order shall be applicable.
5. Division-wise/District-wise/Crop-wise Sum Insured (SI)/Scale of Finance (SoF) and indemnity levels are enclosed as **Annexure-I.**
6. **Risks Coverage and Exclusions:**
 - ❖ **Weather Perils to be Covered**
 - 6.1 Following major weather perils, which are deemed to cause “**Adverse Weather Incidence**”, leading to crop loss, shall be covered under the scheme:
 - a) Rainfall – Deficit Rainfall, Excess rainfall, Unseasonal Rainfall, Rainy days, Dry-spell, Dry days.
 - b) Temperature– High temperature (heat), Low temperature.
 - c) Relative Humidity.
 - d) Wind Speed.
 - e) A combination of the above.
 - f) Hailstorm, cloud-burst may also be covered as Add-on/Index-Plus products for those farmers who have already taken normal coverage under WBCIS. The perils listed above are only indicative and not exhaustive and any addition / deletion shall be considered by the UT Govt. in consultation with insurance companies based on availability of relevant data.
 - 6.2 UT Government shall consider to cover such perils which are capable of causing severe & quantifiable loss and can be induced directly or indirectly by change in measurable weather parameters to capture the losses during the adverse climatic conditions and have demonstrated correlation with quantifiable yield losses of crop due to such perils.

- 6.3 Only adverse weather incidences which can cause substantial crop losses should only be covered, or the triggers identified in such a way that major losses are captured. Too conservative triggers tend to lead to frequent but smaller payouts, diluting the indemnity principle of insurance.
- 6.4 UT Governments will also continue to conduct the requisite number of Crop Cutting Experiments (CCEs)/Yield estimates in areas where WBCIS is implemented to enable the implementing agencies to make analytical study for assessing performance of the Scheme vis-à-vis yield Index based Crop Insurance Schemes (i.e. PMFBY) and Benchmarking of products.
- 6.5 The specific “**Adverse Weather Incidence**” with its timing / duration applicable to a particular notified crop is notified by the SLCCCI (**Term sheets**).

7.0 Period of Risk (i.e. Insurance Period):

Risk period shall ideally be from flowering to maturity of the crop. Risk period depending on the duration of the crop and weather parameters chosen, could vary with individual crop and reference unit area and is notified by SLCCCI before the commencement of risk period. The crop-wise detail is enclosed as **Annexure- II**.

8. Coverage of farmers:

- 8.1 All farmers including sharecroppers and tenant farmers growing the notified crops in the notified areas are eligible for coverage. However, farmers should have insurable interest for the notified/insured crops. The non-loanee farmers are required to submit necessary documentary evidence of land records prevailing in the UT (Records of Right (RoR), Land possession Certificate (LPC) etc. and/or applicable contract/ agreement details/ other documents notified/ permitted by the UT Govt. in case of sharecroppers/tenant farmers and the same is defined by the UT through a notification.
- 8.2 **Compulsory Component:** All farmers who have been sanctioned Seasonal Agricultural Operations (SAO) loans from Financial Institutions (FIs) (i.e. loanee farmers) for the notified crop(s) season would be covered compulsorily. This provision shall override any decision taken by FIs including PACS exempting farmers from compulsory coverage of loanee farmers.
- 8.3 However non-standard KCC /crop loans as defined and as per prevailing practices of the concerned Banks/Govt. regulator shall not be covered compulsorily. However bank branches may facilitate such farmers for enrolment as non-loanee farmers .
- 8.4 Merely, sanctioning of crop loan against other collateral securities including fixed deposits, gold/jewel loans, mortgage loans etc. without having insurable interest of the farmer on the insurable land and notified crops shall not be covered under the Scheme.
- 8.5 **Voluntary Component:**
- The Scheme is optional for non-loanee farmers.
 - The insurance coverage will strictly be equivalent to sum insured/hectare, as defined in the Govt. notification or /and on National Crop Insurance Portal multiplied by sown area for notified crop.
- 8.6 Special efforts shall be made to ensure maximum coverage of SC/ ST/ Women farmers under the Scheme. Further Panchayat Raj Institutions (PRIs) may be involved in extension and awareness creation amongst farmers and obtaining feed-back of farmers about the implementation of the Scheme.
- 8.7 The implementing Insurance Company selected as L1 will be responsible for taking necessary measures to ensure at least 10% incremental increase in coverage of non-loanee farmers.
However other empanelled Insurance Companies which have participated in the bidding and are keen for enrolment of non loanee farmers in the cluster may also be allowed to

enrol non-loanee farmers at L1 premium rate(s). The interested companies have to inform their willingness in writing within seven days of finalisation of tender/issuance of work order to L1. It will however be the responsibility of all the Insurance Companies engaged in this process to ensure that duplicate enrolment does not happen in the given cluster/district. Engaging companies other than L1 for enrolling non loanee farmers will be taken up on a pilot basis in Districts notified by UT Govt. They shall enrol non loanee farmers as per conditions laid down in Para 17.5. of ROGs.

- 8.8 These Insurance Company will maintain separate data of such non loanee farmers covered by them and enter the said data on the portal as per seasonality discipline detailed in Para 16.2. of ROGs. They shall be liable for payment of claims to such farmers.
- 8.9 The exchange of information, co-witnessing of CCEs and sharing of yield data etc for the cluster by Government/NCIP will be limited to L1 Company only and it will be binding on other companies to accept it. However, the requisition for payment of Government subsidy in respect of non-loanee enrolled by them will be submitted directly to the Govt designated agency.

9. Notification:

UT Government will ensure issuance of the notification and its circulation to all concerned agencies / departments / institutions at-least one month prior to the commencement of the crop season / risk period. Notification issued by UT government will necessarily contain following details:

- a) Crops and Reference Unit Areas notified in various districts.
- b) Applicable Sum Insured, Premium rates, and subsidy etc.
- c) Term-sheets / product structures of various crops and Reference Unit Areas (RUAs)
- d) Seasonality discipline for various activities.
- e) List of Reference and Back-up Weather Stations for each Reference Unit Area

10. Selection of Areas & Crops:

1. SLCCCI, for the purpose of selection of crops under RWBCIS, has consider factors such as availability of historical weather data, minimum cropped area, weather perils capable of causing significant & quantifiable losses by change in measurable weather parameters etc.
2. UT Govt. has convened meetings with insurance providers and experts of Agro-meteorology / Agronomy from UT Agriculture Universities, Research Institutes etc. for finalization of triggers, term-sheets and payout etc. before SLCCCI meeting. A Technical Committee may be constituted by the UT Government for selection of crop(s), area(s), weather triggers under WBCIS, examination of proposals received from the Insurance Companies, and finalization of term-sheets for the proposed crop(s) / area(s) based on demonstrated correlation with historical weather & yield data and further evaluation of products & benefits to the farmers on insurance principles.
3. The Scheme shall operate on the principle of “**Area Approach**” in selected notified RUAs. Therefore, UT Govt. has notified the smallest possible areas as insurance units / RUAs, which should be preferably, the Village(s)/ Panchayat(s) / Revenue Circle / Block / Tehsil etc.

11. General exclusions:

- 11.1 Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded.
- 11.2 UT Govt., in consultation with SLCCCI, can exclude any of the aforesaid perils listed above which is not prevailing in the UT.

11.3 Yield loss damage for localised calamities and post harvest losses will be assessed on the basis of individual insured farm level and hence lodging of loss information by farmer/designated agencies is essential. For remaining risks losses are due to widespread calamities. Hence lodging of information for claims by insured farmers / designated agencies for such wide spread calamities is not essential. Claims will be calculated based on the loss assessment report/average yield submitted by concerned UT Govt.

12. Selection of Insurance Company as Implementing Agency (IA):

12.1 The selection of Insurance Company from the empanelled Insurance Companies to act as Implementing Agency (IA) shall be done by the UT Govt. for implementation of the Scheme in the UT. Selection of IA will be made by adopting the cluster (District) approach.

Before the commencement of the crop season, UT Govt. would invite the pre-qualified companies as mentioned in the preceding Para through open tender for submission of district-wise and crop-wise actuarial premium rates in percentage of Sum Insured (financial bid). Indemnity Level, Threshold Yields, Sum Insured etc. will be same for all Insurance Companies for the season. The empanelled companies participating in bidding have to bid the premium rates for all the crops notified / to be notified in the cluster by the UT Govt. and non-compliance will lead to rejection of the bid.

12.2 Based on the district-wise and crop-wise actuarial premium rates quoted by the pre-qualified companies, the total premium amount and weighted average premium rates for cluster of district(s) will be worked out to arrive at L1. L1 Bidder will be selected to act as Implementing Agency in the concerned cluster.

12.3 Selection of IA may be made for three (03) years as mentioned above such long term continuity will facilitate the Insurance Company to establish the credibility among the farmers through investment out of the premium savings in various welfare activities for socio-economic development of the farmers like creation of the facilities of drinking water/ healthcare/education, farm levelling, Weather Forecasts, CSCs etc. It is also anticipated that long term continuity gives an opportunity to Insurers, Bankers, UT Govt. and other stakeholders for a supportive and collaborative interaction and business relationship and service effectiveness.

12.4 The insurance coverage in terms of number of farmers and acreage should be at least at the level of corresponding previous season. In case of fall in coverage, GoI may get the facts examined and necessary action including penal action against negative points in ranking for ICs and UT Govt., if found at fault may be taken by GoI.

12.5 UT Govt. will provide requisite data about past yield data of last 10 consecutive years or more, threshold yield, crop-wise sum insured, indemnity level, insurance unit levels, names of notified units, calamity years etc. in digital form by uploading the same on National Crop Insurance Portal itself before floating the formal tender notice.

13. Premium rate and subsidy:

All farmers (loanee or non-loanee) enrolled under PMFBY will have to pay maximum premium 5% of sum insured or actuarial premium rate, whichever is lower, for annual commercial/annual horticulture crops. The difference between the actuarial premium rate and farmer share would be equally borne by the UT Government and Central Government in the ratio of 50:50. (refer Para 13 of ROGs of PMFBY)

Based on the fair estimates of coverage, UT Government will ensure to make an advance payment of 50% of subsidy liability to insurance companies and will settle the balance subsidy payment on submission of final figures by insurance companies.

14. Claim liability:

Claims Assessment & Settlement

1. 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 notified crop in a 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.
2. Claims shall be assessed only on the basis of weather data recorded by the notified RWSs or BWS, as the case may be, and the claims process shall commence once the weather data is received. The weather data providers should ensure that the exposure conditions of AWS, their standardization / calibration, maintenance and weather data transmission meet the guidelines issued by the Government.
3. Claims processing should be strictly as per the insurance term sheets, payout structure and the Scheme provisions. Claims shall be worked out as per the Insurance Declarations received from the Nodal Branches/ Nodal Banks for each notified area and crop.
4. Administrative structure for collection of premium, insurance proposal and remittance of admissible claim along with other return will be same as PMFBY. (Refer para X of ROGs of PMFBY).
5. All standard Claims should be processed and paid within 45 days from the end of the risk period. Further verification & collection of relevant documents / papers, if required, in respect of affected farmers should be completed within a period of 30 days from payment of standard claims of season.
6. Insurance Companies should verify & satisfy themselves about the insured farmers, crops & areas before approaching the Government for release of Subsidy. Cases of area discrepancies under WBCIS will be settled as per procedure explained in para XVII(4) of ROGs of PMFBY, and such cases should be settled within a maximum period of three months from closing of crop season.
7. Disputed claims / sub-standard claims, if any, shall be referred through UT Government to DAC&FW for disposal by the insurance company and the decision or any interpretation of DAC&FW of provisions of scheme or disputes shall be binding on all concerned.
8. If 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'

9. Insurance company shall take all necessary steps to take appropriate reinsurance cover for their portfolio in order to safeguard insured's interest. In case premium to claims ratio exceeds 1:3.5 or percentage of claims to Sum Insured exceeds 35%, whichever is higher, at the National Level in a crop season, then Govt. will provide protection to Insurance Companies. The losses exceeding the above mentioned level in the crop season would be met from equal contribution of the Central Govt. and the UT Govt. In case losses are below the above mentioned condition, insurers shall be responsible to settle the admissible claims.

15. Bank Services Charges:

Bank and other financial institutions etc. shall be paid service charges @ 4% of the farmer's share of premium by Insurance Company as generated from the Portal and within

the 15 days of finalization of business statistics. Rural agents engaged in providing insurance related services to farmers may be paid appropriate commission as decided by Insurance Company, subject to cap prescribed under IRDAI regulations. If there is delay in payment of service charges by Insurance Company beyond 15 days of finalization of business statistics, amount needs to be paid with interest @12% p.a.

- 15.1 Even if the farmer's share of premium is contributed/financed by the UT Govt. the applicable service charges shall be paid by the concerned Insurance Company only.
- 15.2 No service charges will be payable to the concerned bank/branch for the applications for which any anomaly/deficiency/misrepresentation of details/data is found.

16. Notification of Crops and Area:

The scheme will operate on the principle of "**Area Approach**" in the defined areas called Insurance Unit (IU). The scheme in the UT will operate on block level covering village(s), Panchayat(s) of a particular block for notified crops. (List of notified crops along with notified village(s), Panchayat(s) is enclosed as **Annexure-IV**. (refer Para 7.2 of ROGs of PMFBY)

17. Notification of Reference Weather Stations (RWS) and Authorized Data Providers:

- 17.1 SLCCCI based on distance and location and availability of Automatic Weather Stations / Rain Gauge has approved "**Reference Weather Stations (RWS) for RU**"s. In addition to RWS for all RUAs, additional weather stations designated as Back-up Weather Stations (BWS) shall be notified for use in case RWS is unable to provide data for any reason. Information of RUAs along with RWS and back up weather stations shall be covered in notification issued at the commencement of the season. Such AWS & ARG should meet the requirements & standards as recommended in report of the committee constituted to draft the Guidelines for setting up Automatic Weather Stations (AWSs) and Automatic Rain Gauges (ARGs) by private agencies and their accreditation, standardization, validation and quality management of weather data etc. circulated by GoI in 2015.
- 17.2 Any new AWS/ARG including 5000 AWS planned to be established under PPP mode with support from GoI, should be set up following the guidelines envisaged in the report of the above mentioned committee.
- 17.3 All claims shall be settled based on actual data recorded by the RWS. There is no protocol to revise or make change in the actual weather data recorded by the Reference AWS (notified). The insurance companies / their data provider will provide daily weather data recorded in the notified AWSs / ARGs to the UT Govt. on request and they should also be given access to view real time weather data of the notified AWSs / ARGs, if so desired.

18. Sum Insured:

1. The Sum Insured (SI) for each notified crop is pre-defined and will be same for loanee and non-loanee farmers, which will be based on the 'Scale of finance' as decided by the District Level Technical Committee. If the **Scale of Finance (SoF)** is not declared by DLTC the sum insured will be broadly based on the cost of cultivation of the crops and will be decided by UT Government. Sum Insured for individual farmer is equal to the Sum Insured multiple by acreage of the notified crop. 'Area under cultivation' shall always be expressed in 'hectare'.
2. The Sum Insured of the crop may be distributed among the critical phases of the crop based on the accumulating input costs in its growing path of the crop during that phase. However, the sum insured assigned to the subsequent phases may be the summation of its previous phases to provide adequate compensation on damage of crop at later stages.

19. Notification of Calamity year(s) for the Calculation of Threshold Yield (TY):

The TY for a crop in a notified insurance unit is the average yield of best (05) five years out of last (07) seven years for that season/crop. According to provisions contained in ROGs, maximum two calamity years (if any) are excluded to arrive at the Threshold Yield (TY) for the last seven years. The Actual Yield at Reference Unit Area (RUA) which would be determinate to CD Block level (or in absence, for the next higher level) for 10 previous seasons may be collected from the Department on or before the date reflected in the timeline. The yield data of the Department will be final for the purpose of calculating claims. The Average yield (AY) for the last (07) seven years on the basis of which Threshold yield (TY) is to be calculated is enclosed in as **Annexure-V**.

20. Seasonality Discipline:

The cut-off date is uniform for both loanee and non-loanee cultivators. The UT-wise cut-off dates for different crops shall be based on Crop Calendar of major crops published from time to time by the Directorate of Economics and Statistics, DAC&FW,GOI. The latest copy of the Crop Calendar (District Wise, Crop Wise) is available on www.pmfby.gov.in. The SLCCCI has considered the prevailing agro-climatic conditions, rainfall distribution/ availability of water for irrigation, sowing pattern etc. in consultation with the Insurance Company for fixing seasonality discipline of the coverage and other activities in such a way that it does not encourage adverse selection or moral hazards.

S. No.	Activity	Apple	Mango	Litchi	Saffron	Action to be taken by
1.	Conduct of SLCCCI meeting to take decision for notification of Crops and areas, , adoption of Level of Indemnity and to inform crop wise Scale of Finance etc for drafting of Tender documents	After submission of consent for contract of work to be duly approved by the SLCCCI			1 st March	Nodal Department of UT (Agriculture)
2.	Uploading of requisite information/data on crop insurance Portal and Issuing of tender documents				15 th March	Nodal Department of UT (Agriculture)
3.	Finalization of Tender and award of work by UTs				15 th April.	UT
4.	Digitization of notification and downloading/ issuance of notification from crop insurance Portal for circulation amongst stakeholders				15 th May.	By UT and concerned Insurance Companies
5.	Awareness/ sensitization/training programs by UT Govt. and ICs/IAs				From 30 th May	By UT and concerned Insurance Companies
6.	Start of enrolment of farmers for the season(as per crop calendar)	From 1 st Feb.	From 1 st Feb.	From 1 st Feb.	From 1 st June	All Stakeholders
7.	Cut-off date for intimation of change of insured crop by the loanee	-	-	-	-	Farmers/Bank
8.	Cut-off date for receipt of Applications of farmers/debit of premium from farmers account (loanee and non- loanee) by all stakeholders including banks/PACS/CSC/ insurance agent/online enrolment by farmers etc. Note: *This is indicative only and district wise crop calendar will be the final basis to arrive at cut-off date	31 st April	31 st April	31 st April	31 st July	Banks/PACS/CSC/ insurance agent/online enrolment by farmers etc.
9.	Declaration of Prevented sowing	-	-	-	-	UT Govt./ IC

10	Cut-off date for electronic remittance of premium along with consolidated Declarations to respective Insurance Company and uploading of details of individual covered farmers on crop insurance Portal by Bank branches (CBs/ RRBs/DCCBs/PACs), followed by SMS to all insured farmers from Portal	15 th May	15 th May	15 th May	16 th Aug.	Banks/Portal
11	Cut-off date for electronic remittance of farmer premium to Insurance Companies for farmers covered on Voluntary basis by designated insurance Agent(s) and uploading of details of individual covered farmers on crop insurance Portal.	Within 48 Hours of receipt of application & premium.				Insurance companies and their agents
12	Cut-off date for Insurer 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 respectively, for loanee and within 30 days for non loanee i.e. For loanee 31 st May for Fruit Crops & 31 st Aug. for Saffron. For Non-loanee 15 th June for Fruit Crops &15 th Sep. for Saffron.				Insurance Companies
13	Cut-off date for CSCs/Banks/Intermediary to correct/update the paid application intimated by ICs on Crop Insurance Portal	Within 7 days from the date of intimation by ICs				CSCs/Banks/ Intermediary
14	Cut-off date for Insurer to accept the corrected/updated applications	Within 7 days from the date of submission of correction/update by the Bank/CSC				Insurance Companies
15	Cut-off date for Banks/ICs to hand over insurance acknowledgement receipt along with folio to the insured farmer	Within 7 days from acceptance of proposal by concerned Insurance Company on Portal				Banks/ICs for enrolment through their intermediaries
16	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 i.e. 30 th June for fruit crops & 30 th Sep. for Saffron.				Insurance companies/ crop insurance Portal
17	Cut-off date for raising bills/requisitions with supporting documents for releasing of advance premium subsidy based on 50% of 80% of respective share of Centre/UT in corresponding	Before cut-off date of enrolment of farmers				Insurance Companies/GoI /UT
18	Release of advance upfront premium subsidy (First Installment) i.e. 50% of 80% of respective share of Centre/UT in corresponding previous season	Within 15days of cut-off date of enrolment of farmers i.e.15 th May for fruit Crops & 16 th Aug. for Saffron.				GoI & UT Govt.
19	Training and registration of field level workers assigned for conduct of CCEs and reporting of the same on crop insurance Portal through smart phones/CCE Agri App	Upto 15 th August* *for fruit crops & Saffron.				Designated Ground Level field Functionaries/ UT/District Level Nodal Officer
20	Registration of mobile number of representative of ICs for co-witnessing of CCE	Upto 15 th August* *for fruit crops & Saffron.				Insurance Companies
21	a) Uploading of tentative schedule/date for conducting CCEs (crop-wise/IU wise) followed by SMS on one day notice through CCEs app. ICs are equally responsible to liaise with district authorities/field workers to ascertain the schedule.	At least 7 days before tentative date for conducting CCEs				Concerned Department of UTs to incorporate the same in Notification
	b) Confirmation of the CCEs schedule	Via SMS on one day notice through Portal				
22	Timeline for lodging online complaint about defaulting CCEs data	Within 2 hours of conduct of CCEs through CCE Co-observation app.				Insurance Companies
23	Crop wise, Block/Tehsil wise sown area for major crops to be provided by/through MNCFC for which they release data presently on NCIP for Area Correction/Reduction Factor(ACF/ARF)	Before harvesting period				MNCFC

24	Approval of district wise crop wise Actual yield data and uploading on Portal	Within one month of completion of CCEs from district wise crop wise specific cut off dates notified by UTs for a notified crop	Nodal Department of UT (Agriculture)
25	Cut-off date for intimation/ reconciliation/ clarification of any deficiency in Actual Yield data	Within 7 days from the date of uploading CCE Data from UT Department, if any.	Insurance Companies/ flagged on Portal
26	Cut-off date for resolution by UT Govt. on clarification sought by ICs/ flagged on Portal	Within 7 days of clarification sought by ICs/ flagged on Portal	UT Govt.
27	Cut-off date for raising bills/requisitions with supporting documents for releasing of 2nd Installment of premium subsidy based on business statistics finalized on Portal/auto approval.	Within 15 days of auto approval of business statistics finalized on portal.	Insurance Company
28	Release of 2nd installment of Govt. subsidy	Within 15 days of receiving requisition from ICs based on business statistics finalized on portal.	GOI/UTs
29	Auto approval of yield data	Within one week from receipt of yield data /reply to clarification sought by ICs by UT Govt.	GoI/ Portal
30	Sharing of detailed information of claims with bank branches & other Stakeholders from crop insurance Portal	Within 7 days of approval of claims by ICS	Portal/ Insurance Companies
31	Timelines for Payment of claims	Within 2 weeks from calculation/auto approval of claims irrespective of whether ICs have raised the bill of 2nd Installment of premium subsidy or not	Insurance Companies
32	Payment of final government subsidy	On finalization of business statistics on portal after completion of approval/reconciliation for the season on portal	GoI/UT
33	Reconciliation of claim amount by concerned bank branches for loanee farmers disbursed either through Banks or directly to beneficiary accounts/ DBT In case of Non Loanee, reconciliation of claims , if required, to be done by enrolling agencies in consultation with concerned bank/UT Govt.	Within a week after receipt of claims	Banks/Farmers/UT Govt.

- 20.1 In case the cut-off date falls on a public holiday or is declared as public holiday by the Govt. or there is disruption of services due to strikes/shut-down etc., the next working day will be treated as the cut-off date. UT have to take decision in this regard suo moto. For this, UT Govt. should send a formal intimation to GoI.
- 20.2 In case of disruption of services due to natural events beyond human control or technical/software/network issues with the National Crop Insurance Portal the subsequent dates (other than the cut-off dates for Enrolment/Premium Debit/Collection) may be extended by the competent authority on the basis of specific written inputs from Portal Development and Maintenance Agency. However due care has to be taken that such extension does not lead to moral hazard and misuse of the Scheme and suitable measures should be put forth for the same accordingly.
- 20.3 It may be noted that, under no circumstance, will DAC&FW or UT Govt. extend the cut-off dates for enrolment of farmers. However, in case the UT decides to do so, it may be done only in agreement with Implementing Insurance Company. In such cases, however no central premium subsidy will be provided for the areas/farmers/crops which are covered/insured in the extended period and the concerned UT has to bear the entire subsidy liability for the coverage in the extended period.
- 20.4 In a situation where total claims have been approved/auto approved, the company shall be liable to pay claims within 2 weeks of calculation/auto approval of claims irrespective of whether Insurance Companies have raised the bill for 2nd Instalment of premium subsidy or

not. Hence, it is binding on the Insurance Company to seek the 2nd Instalment of premium subsidy within the timelines.

- 20.5 All admissible claims shall mandatorily be paid within the stipulated cut-off date failing which penal interest @ 12% per annum shall be payable on admissible pending claims beyond 30 days of uploading AY on portal/provided in soft copy by UT Govt. subject to release of applicable subsidy by UT Govt.

21. Important Conditions / Clauses Applicable for Coverage of Risks:

1. In case of any substantial misreporting by bank branch / cooperative nodal bank / PACS particularly of compulsory farmers coverage, the concerned bank only shall be liable for such misreporting. Refer Para XXIV.4. 'e' of sub-head "Lead Bank / Administrative Office of commercial banks /RRBs" & 'f' of sub-head "Lending Banks/RFIs".
2. Insured / applicant must have insurable interest. Mere sanctioning / disbursement of crop loans and submission of proposals / declarations and remittance of premium by farmer/bank, without explicit intent to raise the crop, does not constitute acceptance of risk by insurance company.

22. Role & Responsibilities of Various Agencies:

22.1 Central Government

- a) Constitute a Technical Support Unit (TSU) to monitor implementation of WBCIS, product structuring, standardization & Benchmarking of products, rationalization of premium rate / subsidy, issuing guideline for installation & accreditation of Weather Stations, creation of national grid for statistical data for the purpose and other matter / directives to insurance companies.
- b) Other role & responsibilities are same as detailed in para XXIV.1.'a' to 'g' of ROGs of PMFBY.

22.2 UT Government.

- a) To provide the details of crop calendar and package of practices for the crops and the areas under the scheme for the first year. Weather data is required to be furnished in the daily format at least for 25 years at the RUA level proposed to be notified for the scheme, wherever necessary.
- b) To constitute a Technical Committee with experts in the relevant areas for finalization of triggers, term-sheets, pay-out etc before SLCCCI meeting and further evaluation of products and benefits to the farmers.
- c) To facilitate strengthening and expanding the existing automatic weather station network so as to facilitate providing the weather data on near real-time basis.
- d) To undertake sufficient number of CCEs in the notified area and provide the yield data to concerned insurance companies for comparison with WBCIS particularly to establish correlation between yield and weather parameters to help in designing of better weather insurance products, standardization & benchmarking of products etc.
- e) Other role & responsibilities are same as of PMFBY.

22.3 Insurance Companies (IA).

- a) Open a separate account for maintaining all transactions under the scheme in the account for audit by the Government Agency.
- b) Claims processing, finalization and payment of the claims within 45 days of receipt of weather data subject to receipt of Government subsidy.
- c) Other role & responsibilities are same as detailed in ROGs of PMFBY.

22.4 **Financial Institutions/Banks Nodal bank branches/cooperative nodal banks.**

- a) In case, claims have arisen during crop season then respective nodal bank & its branches would be responsible to make payment of the admissible claims to loanee farmers who were deprived from insurance cover to their crops due to non-deduction of premium by lending banks/branches.
- b) If Nodal banks keep the amount of premium collected beyond the defined timelines (Refer Para IX of ROGs of PMFBY) then they will be liable to pay interest (at prevailing rate of interest for saving account) for the delay period to the insurance company.
- c) If Nodal banks keep the claims amount beyond the defined timelines (Refer Para XVI.3 of ROGs of PMFBY) then they will be liable to pay interest (at prevailing rate of interest for saving account) for the delay period to the eligible farmers.
- d) Other role & responsibilities are same as detailed in ROGs of PMFBY.

23. **Dispute Redressal:**

23.1 At the initial level, for grievance redressal, each district shall designate district level grievance redressal officer preferably District Agri Officer to respond to the grievances of Farmers, Banks, ICs etc. within 07 days of receipt of grievance. In case of dissatisfaction the matter may be brought before District Level Grievance Redressal Committee (DGRC).

23.2 **District Level Grievance Redressal Committee (DGRC):** A district level monitoring Committee shall act as a grievance redressal Committee for redressal of grievances of Farmers, Banks, Insurance Company, District Authority/Department. This Committee will be headed by District Magistrate/Collector/DDC and representatives of Farmers, LDM/Banks, DDM NABARD, Insurance Company and concerned District Authority/Department shall be appointed as members. This Committee may also invite subject matter specialists/experts from Department / University/IMD/commodity Boards/Research Institutions, SRSC etc. if deemed necessary. The Committee will dispose the matter within 15 days. The decision of the Committee shall be accepted by all the parties and in case of disagreement with the decision; the same shall be represented to the UT Level Grievance Redressal Committee (SGRC) within 15 days from the decision of DGRC. In case the DGRC doesn't take the matter for discussion within 7 days from submission of grievance or the grievance has wider scope of effect impacting more number of districts or there is a breach of guidelines by any of the stakeholder or the grievance matter exceeds Rs. 25 Lakh in monetary terms, the matter may be directly raised at UT Level Grievance Redressal Committee.

23.3 **UT Level Grievance Redressal Committee (SGRC):**

A UT level monitoring Committee shall act as a grievance redressal Committee for redressal of grievance of Farmers, Banks, Insurance Company, District Authority/Department which does not get settled at DGRC. This Committee will be headed by Principal Secretary/Secretary of Nodal Department, SLBC/Banks, CGM NABARD, Insurance Company and concerned UT Authority/Department shall be appointed as members. This Committee may also invite subject matter specialists/experts from Department/ University/IMD/research institutions/commodity Boards/ UT Remote Sensing Agency, STSU, STAC etc. if deemed necessary. The Committee will dispose the grievance within 15 days time of receipt of grievance. The decision of the Committee shall be accepted by all the parties.

The Bidding Process, the Tender Documents and the Bids shall be governed by and construed in accordance with the laws of India/ UT of J&K and the competent courts of Jammu and Kashmir shall have exclusive jurisdiction over all disputes arising under and pursuant to and/or in connection with the Bidding Process. Any dispute relating to bid

document and bidding process will be resolved by the SLTC on crop insurance.

23.4 Any dispute related to claims of RWBCIS will be addressed by District Level Monitoring Committee of the concerned district, however if the disputes are not addressed by the District Level Monitoring Committee then the issues would be addressed by Financial Commissioner/Principal Secretary/Secretary, APD whose decision shall be final.

23.5 Disputed claims / sub-standard claims, if any, shall be referred through UT Government to DAC&FW for disposal by the insurance company and the decision or any interpretation of DAC&FW of provisions of scheme or disputes shall be binding on all concerned.

23.6 The Bidding Process, the Tender Documents and the Bids shall be governed by and construed in accordance with the laws of India/ UT of J&K and the competent courts of Jammu and Kashmir shall have exclusive jurisdiction over all disputes arising under, and pursuant to and/or in connection with the Bidding Process. Any dispute relating to bid document and bidding process will be resolved by the SLTC on crop insurance. Any dispute related to claims of RWBCIS will be addressed by District Level Monitoring Committee of the concerned district, however if the disputes are not addressed by the District Level Monitoring Committee then the issues would be addressed by Financial Commissioner/Principal / Secretary APD whose decision shall be final.

24. Conditions:

- i. The selected IA should have a DIVISIONAL level office.
- ii. The Selected Implementing Agencies (IA) should have /will open an office at each District headquarter with regular land line phone apart from mobile phone. One staff capable to handle the calls should be available in the office. The company is to submit details of the office, officer In-charge, phone no. etc. before getting the work order.
- iii. All other conditions mentioned in the Operational Guidelines issued by the Department of Agriculture, Cooperation & Farmer Welfare, Ministry of Agriculture & Farmer Welfare, Govt. of India, New Delhi are to be implemented in letter and spirit.
- iv. The competent authority reserves the right to reject any or all tenders without assigning any reasons thereof.

25. Penal action/Interest:

Penal action/Interest on the part of stake holders shall be as per the ROGs.

26. Power of exemption:

Observation of above instructions on the part of the tenderer is strictly obligatory. However, the UT Level Technical Committee on crop insurance may in any exceptional cases exempt a particular tenderer from observing one or more of the instructions / of stipulations on the recommendations of the Committee.

27. Date/ Time Schedule :

S. No	Activity	Time line	Venue
i.	Availability of Tender Document	20.12.2019	Directorate of Agriculture Lalmandi Kashmir/
ii.	Submission of Final Bid Document	11 th of Jan, 2020 up to 11.00 am	

iii.	Technical Bid Opening (in presence of bidders)	13 th of Jan, 2020 at 12.00 noon by the Bid opening & evaluation committee	Talab Tiloo, Jammu.
v.	Financial Bid Opening (in presence of bidders)	13 th of Jan, 2020 at 2.00 PM by the Bid opening & evaluation committee	
vi.	Finalization of Bid (in presence of bidders)	14 th of Jan, 2020 at 11.00 a.m. by the Bid opening & evaluation committee and recommendation to UT Govt. for holding of SLCCCI	
vii.	Submission of consent for contract of work	23 rd Jan, 2020 as approved by SLCCCI.	

28. Opening and Evaluation of Bids would be held at DoA, J/K.
29. The UT notification for implementation of RWBCIS in the UT of J&K issued vide Government Order No. 200-Agri of 2019, Dated: 25.10.2019 is Enclosed as Annexure IV. The approved terms and conditions shall be a guiding principal for the service provider for successful implementation of the Scheme.
30. For more details Insurance Companies can contact the Mission Director /Dy. Mission Director for Crop Insurance and for any clarification. Moreover, detail of overall district-wise long term weather data can be accessed / downloaded from our departmental website www.diragriju.nic.in, www.diragrikmr.nic.in, www.hortikashmir.gov.in, under heading “Climate of J & K” for general information of the Agriculture Insurance Companies.
31. The bid document along-with enclosures is also available on the following websites for the convenience/information of all the stakeholders. www.diragriju.nic.in, www.jkapd.nic.in and www.pmfby.gov.in.
32. For more details Insurance Companies can contact the Mission Director /Dy. Mission Director for Crop Insurance and for any clarification regarding Horticulture Crops the respective Divisional Directorates of Horticulture Jammu/Kashmir may be approached. Moreover, detail of overall district-wise long term weather data can be accessed / downloaded from our departmental website www.diragriju.nic.in, www.diragrikmr.nic.in, under heading “Climate of J & K” for general information of the Agriculture Insurance Companies. The Crop/ Horticulture statistics of J & K can be accessed from www.ecostatjk.nic.in. The bid document along-with enclosure as mentioned in the bid document is also available www.diragriju.nic.in & www.diragrikmr.nic.in and website of Agriculture Production Department, J&K Government for the convenience/information of all the stakeholders.

Sd/-
(Altaf Aijaz Andrabi)
(Mission Director, PMFBy/RWBCIS)
J&K.