

**Agriculture Insurance Company of India Ltd.
Head Office, New Delhi**

Tender Document

Notice inviting tender for assessing losses reported under PMFBY/RWBCIS under individual and post-harvest covers with the Use of Mobile App	
Office of issue	Agriculture Insurance Company of India Ltd., Head Office, 13 th Floor Ambadeep Building, 14 K. G. Marg, New Delhi -110001, Ph : 011-46869800
Tender No.	Tender/UW/2018/03
Tender forms available at Website	www.aicofindia.com
Date of Issue / Publishing	27.06.2018
Last date of submission of bids	20.07.2018 by 4:00 pm
Place of submission of bids	13 th Floor Ambadeep Building, 14 K. G. Marg, New Delhi -110001
Date & Time of opening of technical bid	23.07.2018, 2:00 pm
Place of opening of technical bid	13 th Floor Ambadeep Building, 14 K. G. Marg, New Delhi -110001
Date and time of opening of Financial bid	26.07.2018, 2:00 pm
Place of opening of Financial bid	13 th Floor Ambadeep Building, 14 K. G. Marg, New Delhi -110001

Tenders are invited from reputed and experienced agencies/firms/companies for hiring services assessing the losses under PMFBY on individual basis for localised calamity and post-harvest covers through the Use of Mobile App in Assam, Chhattisgarh, Himachal Pradesh, Jharkhand, Jammu & Kashmir, Kerala, Uttarakhand, Sikkim & Tripura for Agriculture Insurance Company of India Ltd. in the years 2018 & 2019. The tender is called for the named states however; the names of the districts would be intimated to the selected company after notification.

Tender document can be downloaded from AIC website www.aicofindia.com

1. NATURE OF TENDER

This tender is for seeking services to act as assessors for loss reported to AIC under individual and post-harvest covers of PMFBY and additional covers of RWBICS. The contract shall be executed in the years 2018 & 2019. Presently, services are required for districts allotted to AIC, under Rabi 2017-18 season, for implementing PMFBY and/or RWBCIS in India and may be extended to other areas depending upon the requirement of AIC. The performance of the firm awarded work will be reviewed periodically and their contract may be extended or terminated early based on their performance.

2. ELIGIBLE BIDDERS

All agencies/firms/companies participating in the Bid for providing this service must have adequate infrastructure in terms of technically qualified manpower and requisite instruments for crop loss assessment / yield estimation using mobile app (to be reckoned on the last date for submission of bids) and fulfil the following conditions to be eligible for bidding:

- a) The firm/agency/company must not have been blacklisted by any Government/Ministry/Department/PSU, nor should they have been debarred from dealing with any public Department for any service, assignment, activity the firm/agency/company was associated with them
- b) The firm must be registered with all Government/statutory authorities such as GST authority, Income Tax Department, etc. as required in the normal course of business to render similar services. The claims to such registration must be supported by furnishing documentary evidence in form of copies of certificate of registration and PAN/ TAN cards.
- c) The firm must not be engaged in insurance intermediation or any other activity related to agricultural finance including disbursing crop loans.
- d) The firm should have qualified in Technical Evaluation Process as per the evaluation criteria specified in 17.1 below.
- e) The firm should have technical ability to carry out assessment of the losses under PMFBY/RWBCIS on individual basis for localised calamity and post-harvest covers through the Use of Mobile App in various states of India.

3. The area of work would be confined mainly to districts allotted to AIC for implementing PMFBY and/or RWBCIS in the states of India. Other areas may also be included depending upon requirement of AIC

4. Duration of agreement and Period of work: The initial duration of work shall be two years which can be extended on mutually agreed terms. However, the period of present work will be from date of award of work-order till 31st December 2019.

5. Period of validity of rate quoted: The quoted rates would remain valid for the period of operation of the contract.

6. Scope of Work: The broad scope of work shall be as under:

- I. Collect the details of Insured and intimations from AIC Regional Offices.
- II. To validate insurance data of the farmer from banks/ intermediaries, if desired by AIC.
- III. To coordinate with the offices/officials of the State Government from agriculture, statistics, revenue or cooperation department for loss assessment work.
- IV. To identify and mark the field from cadastral map or otherwise (identification method to be noted) as the field where the loss is reported.
- V. To visit fields for assessment of losses on individual basis as per requirements placed by Regional offices of AIC and providing report in the format provided by AIC. Following activities need to be done while assessing losses on individual approach:
 - a. To collect proof of insurable interest in form of copy of land records or revenue receipt.
 - b. To take good quality digital photographs of affected field with GPS tag (latitude & longitude up to 6 to 8 decimals each) and time stamp using mobile phone/cameras capturing (1) from North, South, West and East corners of the field and (2) one image each of surrounding two field/farm (3) if the field possess irrigation facility, 2-3 images certifying the facility.
 - c. Around one minute video (at least 640 by 480 resolution) with GPS tag (latitude & longitude up to 6 to 8 decimals each) of the plot with close ups of the plants, produce (if visible), moving in most of the rows of the plot. All the video and still photographs should be digitally date and time stamped.
 - d. May have to interact with local community to assess cause of loss.

- e. To fill up the Claim Assessment Form and obtain the signatures of primary worker, farmer and any other functionaries.
- VI. The Reports will have to be filed online, if desired by AIC.
- VII. Assessment work has to be carried out in time bound manner with specific deadlines to each activities adhered to.

The Agency shall also be required to:

1. Employ people who are qualified to carry out loss assessment as per guidelines of the PMFBY & RWBCIS schemes as well as IRDAI regulations in force. Such details are to be shared with AIC.
2. Deploy State and district coordinators supported with sufficient number of skilled and trained personnel and furnish their contact details to AIC.
3. Conduct Assessment of localised calamity using mobile app and provide server access to AIC to see and retrieve data.
4. Ensure compliance with prescribed procedure / formats and completeness of loss assessment report, as provided by AIC.
5. Submit the report along with duly filled prescribed formats to AIC within 48 hours after completion of loss assessment for the respective farmer/plot.
6. The successful bidder shall work within the scope of work of this tender. Any work / act outside the scope of work shall be sole responsibility of the bidder and AIC neither assumes responsibility for the same nor such act will bind AIC in any manner whatsoever.

AIC does not warranty any or number of losses that would be assessed in the state/states allotted to the agency.

7. Specific Terms & Conditions

- a. All the data collected (raw and processed) in the entire exercise will be the sole property of AIC.
- b. No data will be shared for any publications, etc. with the outside personnel involved in the exercise.
- c. The owners of the company/agency will have to provide comprehensive insurance against accident/ damage/ disaster that may ensue during the period of observation. Insurance should be covering all usual risks to their personnel and equipment/s, if any, during the exercise.

8. INSTRUCTIONS TO BIDDERS

The Bidder is expected to examine all instructions, forms, terms and specifications in the Tender Documents. Failure to furnish any of the information required as per the Tender Documents or submission of bids not substantially responsive to the Tender Documents in every respect will be at the bidder's risk and may result in rejection of the bid.

9. CLARIFICATION OF BID DOCUMENTS

A prospective bidder, requiring any clarification of the Tender Document shall notify AIC through its official mail at shuvajitc@aicofindia.com. AIC shall respond through mail to any request for clarification of the Tender Document.

Any clarification issued by AIC in response to query raised by prospective bidders shall form an integral part of Tender documents and it may amount to an amendment of relevant clauses of Tender document.

10. AMENDMENT OF TENDER DOCUMENT

At any time, prior to the date of submission of bids, AIC may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the Tender documents by amendments.

The amendments shall be notified online only through corrigenda, if any.

In order to provide prospective bidders reasonable time in which one has to take the amendments into account in preparing their bids, AIC may, at its discretion, extend the deadline for the submission of bids suitably.

11. MODE OF BID SUBMISSION

Bids shall be submitted under two bid systems i.e. Technical and Financial Bids. Bidders are advised to go through the details thoroughly before bid submission as AIC will not be responsible for rejection of bids due to incorrect/faulty bid submission. Bid Documents will contain following in a large envelope:

1. Technical Bid
2. Financial Bid
3. EMD

12.EMD

12.1 Bidders, shall have to furnish, as part of bid, interest free EMD/bid security for an amount of ` 10,000 /- (Rupees Ten thousand only) in the form of an account payee Demand Draft or Banker's Cheque from any Scheduled Commercial Bank in favour of "AIC of India", New Delhi", valid for a period of 45 days beyond the final bid validity period and **shall be delivered physically to AIC, Head Office New Delhi, on or before the last date and time fixed for bid submission.** A bid not accompanied by EMD security shall be rejected being non-responsive at the bid opening stage and returned to the bidder unopened.

12.2 The EMD of the unsuccessful bidder will be discharged /returned to the bidder without any interest whatsoever at the earliest after evaluation of the bid and latest on or before the 45th day after the award of the contract.

12.3 The successful bidder's EMD will be discharged upon the bidder's acceptance of the award of contract and furnishing the performance security.

12.4 The bid security may be forfeited:

- a) If a bidder withdraws his bid during the period of bid validity specified above.
- b) In the case of a successful bidder, if the bidder withdraws or amends the tender or impairs or derogates from the tender.

13. PERFORMANCE SECURITY

The successful bidder shall be required to furnish performance security of Rs 1,00,000 (One Lakh) through Demand draft/ Performance Bank Guarantee valid for two years, which shall be forfeited in the event, successful bidder fails to perform its obligations as per this tender and contract.

14. TECHNICAL BID

The Technical Bid should be submitted in A SINGLE SEALED COVER super scribed “AIC-Individual loss assessment 2018 & 2019 –3rd -Technical Bid”.

14.1 The technical bid shall be as per duly signed and stamped proforma enclosed and shall contain the properly signed and stamped copy of all the documents mentioned therein.

Also submit the copy of this Tender Document duly signed with stamp on each page, implying acceptance of the terms and conditions of this tender.

15. BID PRICE / FINANCIAL BID

The Financial Bid should be submitted in A SINGLE SEALED COVER super scribed “AIC-Individual loss assessment 2018 & 2019 –Financial Bid”.

15.1 The financial bid shall contain the price schedule to be submitted as per the attached Proforma on their letter head with quoted rates. Bid price in any other format is not acceptable and will result in disqualification of tender at financial bid stage.

- Note:** 1. Submit the price bid only in the sealed envelope super scribed “AIC-Individual loss assessment 2018 & 2019 -Financial Bid”.
2. AIC shall not pay any other amount on any account including mobilisation charges, office expenses, transport charges, phone charges, etc.

16. OPENING OF BIDS

A maximum of two representatives for any bidder shall be authorized and permitted to attend the bid opening process physically.

Financial bids of the technically qualified bidders will be opened by a Committee on 18.01.2018 at 1500 Hrs.

17. EVALUATION CRITERIA

17.1 Evaluation of Technical Bids

Technical bids of the bidders shall be evaluated by a Committee. The tender would be evaluated on the basis of technical qualification in each state.

Firstly, all technical bids will be checked with respect to their completeness. Any bid not fulfilling the criteria mentioned above will be straightaway declared as technically disqualified. In second stage, weightage shall be given to various points of technical bids as described below:-

<u>S.No.</u>	<u>Item</u>	<u>Maximum score</u>
1.	Previous experience in conducting similar kind of exercise for crop loss assessment / yield estimation, marks to be given as under:- 1-2 yrs - 05 Marks 2 - 3 yrs - 10 Marks 3 - 4 yrs - 15 Marks > 4 yrs - 20 Marks	20

2.	Number of Losses Assessed for which similar exercise conducted in one cropping season in one state by the firm (Completion certificate should be submitted):- 100 to 250 Losses Assessed – 05 Marks 250 to 500 Losses Assessed – 10 Marks 500 to 1000 Losses Assessed - 15 Marks Above 1000 Losses Assessed – 20 Marks	20
3.	Technical Qualification I. The firm/company/agency having 1 or more Agriculture Graduate/retired bank/ govt. officials having experience in agriculture/ horticulture / extension personnel in a state. The firm employing 1 qualified personnel in 1 state will be given 1 mark. Thereafter the marks will be in proportion to personnel employed in a state. The firms employing 10 or more qualified personnel in a state will be awarded maximum of 10 marks. II. Company having experience of surveying / assessing more than 100 farms using mobile using GPS coordinates The firm meeting highest number parameters will be given 10 marks and rest companies will be marked proportionately. III. Number of states, where the company has conducted similar exercise. The firm experienced in 1 state will be given 1 mark. Thereafter the marks will be in proportion to states experienced. The firms experienced in the 10 or more states will be awarded maximum of 10 marks. IV. Quality of the previously done work with respect to the current requirement (proof can be through video, photographs or approved documentary proof). The firm meeting highest number parameters will be given 10 marks and rest companies will be marked proportionately.	40

N.B: Bidder to give proof of evaluation criteria in technical bid, else, “0” marks will be awarded. Financial bids of only those agencies will be opened, who get minimum 50% marks in technical evaluation.

18. Evaluation of Financial Bids

Financial bid/bid price made only in price bid duly sealed cover will be accepted. Bid price will be evaluated by the Technical Committee on the basis of Minimum Cost per farm assessment. In case of tie between L-1 firms, the bidder with higher marks in Technical Bid Evaluation will be considered.

19. No bidder shall try to influence AIC (concerned officers dealing with the tender) on any matter relating to its bid, from the time of bid opening till the time the contract is awarded.

Any effort by a bidder to influence the Purchaser in the Purchaser's bid evaluation, bid comparison or contract award decision shall result in the rejection of the bid.

20. AWARD OF WORK ORDER

Regional Office of AIC will award the work order as per the tender terms and the successful bidder will be required to sign a separate agreement in the format provided by AIC.

21. AIC reserves the right to accept or reject any bid, and to annul the bidding process and reject all bids, at any time prior to award of contract without assigning any reason whatsoever and without thereby incurring any liability to the affected bidder or bidders on the grounds for the AIC's action.

22. SIGNING OF CONTRACT

The issue of Award Letter and Signing of Contract shall constitute the award of contract on the successful bidder. A contract shall be executed between AIC and the bidder to whom the contract has been awarded. Upon furnishing the performance security of rupees one lakh by the successful bidder, AIC shall discharge its bid security with the performance security.

23. ANNULMENT OF AWARD: Failure of the successful bidder to comply with the requirement of the tender document shall constitute sufficient ground for the annulment of the award and forfeiture of the bid security in which event AIC may make the award to L2 on L1 rates, or to subsequent bidders in case L-2 does not agree at L1 rates, or call fresh bids.

24. PAYMENT TERMS

- i. The Performance security shall be refundable to the Awardee Firm on expiry of validity of contract period as per, subject to satisfactory work performance. However, AIC shall have the sole discretion and authority to deduct or forfeit full amount of the Performance security in case of any deficiencies in the execution of the assignment in the opinion of AIC.
- ii. For payment and Performance security to be released, the agency must carry out all the loss assessment work allotted to them within time frame set by Operational guidelines of the scheme and/or IRDAI regulations.
- iii. 50% of the base rate will be paid for subsequent loss assessment in the same village on same day.
- iv. If the agency fails to comply with the work order, fully or partially, Performance security shall be forfeited and no payment shall be released for part work done and AIC reserves the right to take legal action against the Agency as deemed fit.
- v. Payment shall be released by AIC's Regional Office after obtaining the detailed report as specified above and compliance with the terms/ conditions/ requirements under Tender document/ Work Order. If the report is satisfactory the payment shall be released along with the Performance security amount deposited.

Please note that:

1. Read all the terms and conditions of this tender carefully before submitting the bids. The prospective bidders should ensure itself that it qualifies as per the technical criteria.
2. All the relevant information pertaining to technical capacity should be provided.
3. The Financial bids should be duly signed by the authorized signatory of the Agency mentioning his/her Name, Designation, Address and Contact Number, with seal and date.
4. The Technical Bid should be submitted in A SINGLE SEALED COVER super scribed "AIC- Individual loss assessment 2018& 2019 -3rd -Technical Bid" .
5. In case bidder fails to provide any required document as mentioned in technical bid proforma, then the bid will be rejected as "technically unqualified".
6. The last date of submission of bids is 20th July 2018 before 4:00 PM.

7. The Financial Bid should be submitted in A SINGLE SEALED COVER super scribed “AIC- Individual loss assessment 2018 & 2019-3rd –Financial Bid”.
8. The bid should be addressed to: Deputy General Manager, Underwriting, Agriculture Insurance Company of India Ltd, 13th Floor, Ambadeep Building, 14 - KG Marg, New Delhi 110001.

PROFORMA FOR TECHNICAL BID

(On firm’s letter head)

(Use separate forms for different states)

1. Bidder Information:

a) Name of the Company:

b) Registered Address:.....
.....
.....

c) Local Office Address:

2. Contact Person :

a) Name :

b) Designation :

c) Mobile number :

d) Landline number :

<u>S.No.</u>	<u>Item</u>	<u>Remarks</u>
1.	The state for which technical bid is submitted	
2.	Having mobile App and ability to provide server access	Yes/No
3.	Previous experience in conducting similar kind of exercise for crop loss assessment / yield estimation	_____ Years
4.	Financial Status, turnover as per the audited accounts of the firm during each of the previous two financial years.	_____ Lakh Rs.
5.	Number of farms for which similar exercise conducted in one cropping season in one state by the firm (Completion certificate should be submitted)	_____ farms
6.	Technical Qualification I. Number of Agriculture Graduate personnel in _____state. II. Experience of surveying / assessing more than 100 farms using mobile Apps. III. Experience of conducting similar exercise using GPS coordinates IV. Number of states, where the company has conducted similar exercise. V. Quality of the previously done work with respect to the current requirement	_____ Yes / No Yes / No _____states

Note : Please submit documentary proof in respect of each item above failing which it shall be construed that the firm does not have requisite experience.

Please enclose the following with this proforma:

1. A brief profile of firm mentioning address of its registered head office and addresses of all branch offices.
2. Certificate of Incorporation/ Registration of Firm/ Memorandum and Articles of Association/ Partnership Deed/ Proprietorship Deed/ Declaration of Proprietorship etc. as the case may be.
3. Bank account RTGS details (attach a cancelled cheque)
4. Copy of PAN/TAN numbers.
5. Copy of Income Tax Return for last two Financial Years i.e. FY 2015-16 and 2016-17.
6. Audited accounts (Balance Sheet and Profit and Loss Account etc.) for the last two years.
7. Any document which can be taken as proof of similar type of activity /assignment completed or doing presently with any organization.
8. Copy of GST Registration Certificate.
9. Certificate by the Bidder to the effect that the firm is not blacklisted by any Govt. Organization/ DGS&D/ NCCF / PSU.
10. Tender Acceptance Letter on firm's letter head which should be filled, signed and stamped/certified properly.
11. Copies of experience certificates/order for award of contract for related services.
12. Certificate that the company / agency have not been blacklisted by any Government/Ministry/Department/PSU, nor been debarred from dealing with any public Department.
13. Certificate that the company / agency is registered with all Government/statutory authorities such as Sales Tax Department, Income Tax Department, etc. as required in the normal course of business to render similar services.
14. Authorisation Letter for Authorised Signatory.

Date: _____

Place: _____

Signature of authorized person with seal
Name of Authorised* Signatory

**PROFORMA FOR FINANCIAL BID/RATE BID
(On firm's letter head)**

RATE (Rates **exclusive** of all applicable taxes):

State:

S. No.	Component	
1	Item Description	assessing losses reported under PMFBY/RWBCIS under individual and post-harvest covers with the Use of Mobile App
2	Rate in rupees for first loss to be assessed in a village in a day #– agency to provide mobile app, instrument and server for data retrieval	

#50% will be paid for subsequent loss assessment in the same village on same day

Date: _____

Place: _____

Note: * Authorisation letter should be attached

**Signature of authorized person with seal
Name of Authorised* Signatory**

TENDER ACCEPTANCE LETTER (To be given on Firm/Company Letter Head)

Date:

To

Deputy General Manager, Underwriting
Agriculture Insurance Company of India Ltd,
13th Floor, Ambadeep Building
14 – Kasturba Gandhi Marg
N. Delhi 110001

Sub: Acceptance of Terms & Conditions of Tender for assessing losses reported under PMFBY/RWBCIS under individual and post-harvest covers with the Use of Mobile App

Dear Sir,

1. I/ We have obtained the Tender document(s) for the above mentioned assessing losses reported under PMFBY/RWBCIS under individual and post-harvest covers with the Use of Mobile App from AIC portal.
2. I/ We hereby certify that I/ we have read the entire terms and conditions of the Tender document (including all documents like annexure(s), schedule(s), etc.), which form part of the contract agreement.
3. I/ we shall abide hereby by the terms / conditions / clauses contained therein.
4. I/ We hereby unconditionally accept the work conditions of above mentioned tender document in its totality / entirety.
5. In case any provisions of this tender are found violated , then your Company shall without prejudice to any other right or remedy be at liberty to reject this bid including the forfeiture of the full said security deposit absolutely.

Yours Sincerely,

(Signature of the Bidder, with Official Seal)