



Govt. of Bihar

Animal & Fisheries Resources Department
Bihar Livestock Development Agency, Patna

NOTICE INVITING RFP (Short term)

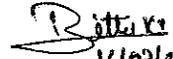
Retender No. ⁰⁹-----/BLDA/2025 dated- ¹⁶-----/-⁰⁷-/2025

Bihar Livestock Development Agency on behalf of Animal & Fisheries Resources Department invites sealed **"Request for Proposal (RFP) for rate contract of Risk management and livestock Insurance coverage (Short term)."** in two bid system (i.e. containing Technical and Financial duly super scribing with "TECHNICAL BID" & "FINANCIAL BID from **"Different Insurance companies working in Bihar"** for fixation of premium of "Risk management and livestock Insurance coverage" of Animals of Bihar. Rate will be valid for three years.

The last date of receiving of RFP in the office of Project Director, Bihar Livestock Development Agency (BLDA) is 06.08.2025 till 02:00 PM and bid will be opened on same day at 02:30 PM. The RFP document can be downloaded from Departmental website- state.bihar.gov.in/ahd. The corrigendum/Corrigenda (if needed) will be published on departmental website.


16/07/25

**Project Director,
BLDA, Patna.**


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Bihar Livestock Development Agency, Patna

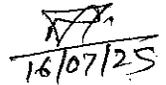
Retender No. ~~09~~---/BLDA/2025 dated---~~16~~--/~~27~~---/2025

Bihar Livestock Development Agency on behalf of Animal & Fisheries Resources Department invites sealed "Request for Proposal (RFP) for rate contract of Risk management and livestock Insurance coverage (Short term)." in two bid system (i.e. containing Technical and Financial duly super scribing with "TECHNICAL BID" & "FINANCIAL BID") from "Different Insurance companies working in Bihar " for fixation of premium of "Risk management and livestock Insurance coverage" of Animals of Bihar. Rate will be valid for three years.

Government/Private Insurance Company registered with IRDAI & "IRDAI approved intermediary authorized by Insurance Company" is eligible for participation in RFP. Animals to be covered under this proposal are as follows: -

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

The last date of receiving of RFP in the office of Project Director, Bihar Livestock Development Agency (BLDA) is 06.08.2025 till 02:00 pm and bid will be opened on same day at 02:30 PM in the office of the Project Director, Bihar Livestock Development Agency (BLDA), Patna before the Purchase Committee. In case dates mentioned for pre-bid meeting or technical bid is/are found/declared as holiday then the next workingday will be the date for said purpose. The RFP document can be downloaded from Departmental website- state.bihar.gov.in/ahd. All the corrigendum/corrigenda (if needed) will be published on departmental website.


16/07/25

**Project Director,
BLDA, Patna.**

General Conditions of RFP

It is to be implemented in all the 38 districts of Bihar through the department. This component aims towards management of risk and uncertainties by providing protection mechanism to the farmers against any eventual loss to their animals **due to death** and demonstrate the benefits of insurance of livestock to the people. For this, sealed RFPs are invited from insurance companies for fixation of premium charges for insurance under following terms and conditions.

The Terms and conditions are as follows: -

1. The indigenous/crossbred milch animals, pack animals (Horses, Donkey, Mules, Camels, Ponies and livestock/ Buffalo Male) and other livestock (Goat, Sheep, pigs, Rabbit, Yak and Mithun etc.) will be under the purview of the "Risk Management and Livestock Insurance".
2. Benefit of subsidy is restricted to 10 livestock units (1 livestock unit= 10 small animals) unit per household for all animals except for pig and rabbit, where the benefit will be remained restricted for 5 livestock units (1 livestock unit=10 pig/rabbit). However, a beneficiary having less than 10 animals / 1 Livestock Unit can also avail the benefit of subsidy. Efforts will be made to bring all large and small animals under insurance coverage.
3. Number of livestock unit will depend upon State / GOI scheme.
4. Owners of livestock should be encouraged to get their animals insured for the maximum tenure i.e. for 3 years.
5. The rate of premium for one year policy quoted by the Agency **shall not exceed 4.5% for annual policies, 8.0% for two-year policies and 11% for three-year policies under any circumstances**. Apart from premium amount applicable taxes (if any) will be paid by concerned beneficiary. Government may pay the applicable taxes apart from premium amount if there will be provision for payment of applicable taxes in State/ GOI scheme. The rate contract would be valid for a period of three years which can be extended for a further period of Two years.
6. An animal shall be insured as per GOI decision on price and it will change in accordance with change in GOI decision. The market price of the animal to be insured will be assessed jointly by the beneficiary and the insurance company in the presence of the Veterinary officer. The minimum value of animal should be assessed by taking Rs.3000 per liter per day milk yield or as per the price prevailing in the local market (declared by Government) for cow and Rs.4000 per liter per day yield of milk or as prevailing in the local market (declared by Government) for buffalo. The market price of pack animals (Horses, Donkey, Mules, Camels, Ponies and Livestock/ Buffalo Male) and other livestock (Goat, Sheep, Pigs, Rabbit) are to be assessed by negotiation jointly by the owner of the animal and by insurance company in the presence of a Veterinary Doctor. In case of dispute the price fixation would be settled by the Gram Panchayat/BDO.
7. The animal should be properly tagged and uniquely identified at the time of insurance. The animal already tagged in other program need not be again tagged for this purpose and the existing Unique Identification (UID) of tag should be used for insurance as well. The ear tagging should be with 12-digit unique animal ID Number generated by NDDB. The tag already available on the animal will be utilized and there shall be no dispute in settlement of claims on account of utilization of the existing ear tags.
8. While processing an insurance proposal, one photograph of the animal with the owner and one photograph of the animal clearly displaying the EAR TAG shall be taken. It will be mandatory for the insurance company to keep these photos in records. The cost of the photos and fixing the identification mark i.e. Ear tag on animal is to be born by the insurance company. The Insurance company should ensure availability of Ear Tags and Applicators in all Districts with their local officer/representative.



9. In the existing system of identification for the animals to be insured under the livestock insurance programmed, Radio Frequency Identification (RFID) may also be used by insurance company/ Intermediary at his own cost.
10. Insurance policy will be covered only after a valid Health Certificate issued by Veterinary Doctor of Bihar Government of concerned area is registered under veterinary council of India/Bihar Veterinary Council. Ear Tag number should be mentioned in Health Certificate.
11. Govt. Veterinary Doctor of concerned area will select the animals and he will inform the concerned District Animal Husbandry Officer (DAHO) or District Dairy Development officer may choose the animal from their source for insurance of Animals.
12. DAHO/District Dairy Development officer will provide the list (of animal to be covered by insurance) and co-ordinate to the selected insurance company.
13. Preference of women in insurance will be given. All documents/forms for insuring as well as settling the claims should be made available by the insurance agency in local language or in English language.
14. Just after payment of "premium-share by owner" to company's representative on site, the policy will be effective within 24 hours for coverage of risk management and insurance and an online cover note/ policy shall be issued to the beneficiary subject to completion of all requisite formalities as below:
 - a. Identification/Tagging of animals
 - b. Physical health examination of identified animals by veterinary practitioner,
 - c. Assessment of its value (As per norms mentioned in bid document),
 - d. Payment of beneficiary share of premium share to the insurance company or its official representative (Maximum efforts to be taken for enabling digital transaction of premium share for transparency).
15. The generated cover note/premium receipt will be made available to animal owner/s either physically or digitally or by simply an SMS alerts. The payment receipt, cover note/policy will be available for use of animal's owner on insurance company's app too.
16. Government share will be given in advance in part wise manner to insurance company. The insurance company will intimate regularly the number of insurances covered and balance amount of premium of government part in weekly manner. They will demand advance 15 days before the probable date of exhaustion of premium of Government part. Otherwise, they will be fully responsible of coverage of insurance within 24hr of receipt of premium amount from owner part.
17. In case the farmer's copy to the insurance policy paper is lost, then the insurance company would immediately issue duplicate insurance policy paper after paying the charge for duplicate certificate as per their company norms.
18. Necessary documents would be required by the insurance company for settlement of claim i.e. (I) Insurance policy paper, (II) Claim form, (III) Postmortem report (with ear tag) of Govt. Veterinary Doctor (IV) Farmer bank passbook/cancel cheque/ Bank mandate letter (V) KYC document of farmer (Aadhar/Driving License/Ration Card and if any other document is needed).
19. Claim intimation should be intimated to the block level Govt. veterinarian & nominated person of Insurance company/intermediary by phone/mobile/E-mail/SMS just after death of insured animal. The carcass should not be disposed off at the time of lodging claim/ The carcass should not be disposed off before post-mortem/survey and it should be made available for inspection of Insurance Company. Representative of Insurance company will visit on same day if intimation has been made before 01:00 PM afterward they will visit next day before 10AM if intimation has been made after 01:00 PM. If Insurance Company/intermediary does not inform for inspection of carcass within given timeline then owner will dispose after post mortem and insurance company/ intermediary will be bound to settle the claim. If farmer disposed the carcass before survey/post-mortem then he will not be entitled for any claim.

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20. The claim documents should be submitted to the insurance company by the animal owner within 60 days of incident. Failure to submit the required documents within said time frame will result in claim rejection. The claim shall be settled within 15 working days of receipt of aforesaid documents by the company. If the agency fails to settle the claim within 15 working days of submission of required above mentioned documents, the agency will be liable to pay a penalty of 12% compound interest per annum to the beneficiary.
21. The beneficiary should get full payment of the sum insured in case of death of the animals. If there is delay in settling a claim or the claim is rejected, it must be fully justified by the concerned Insurance company to the claimant underintimation to District Monitoring committee.

BLDA District Monitoring Committee will comprise of

- | | |
|---------------------------------------|----------|
| 1. District Animal Husbandry Officer | Chairman |
| 2. District Dairy Development Officer | Member |
| 3. Senior Departmental Officer | Member |
| 4. TVO (mobile)/APO | Member |
| 5. Representative of Insurance Agency | Member |

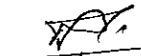
22. In case of sale of the insured animal or otherwise transfer of animal from one owner to other, before expiry of the insurance policy, the benefit of insurance coverage will shift to new owner. The formalities for transfer of livestock policy and fees and sale deed etc. required for transfer should be mentioned in Insurance Document Paper.
23. The Project Director, BLDA reserves the right to amend any part of RFP.
24. The Project Director, BLDA reserves the right to reject all or any RFP.
25. Only one bid has been floated for the whole State considering the State as a unit. The bidder must be an insurance company duly registered by IRDAI.
26. The insurance company should have office/s in Bihar state.
27. If Insurance company requires it may select IRDAI approved intermediary for implementation of the scheme at their end. However, BLDA shall only enter in to contract with insurance company and on us of implementation of scheme shall only be on insurance company. BLDA shall not pay any additional amount to intermediary selected by Insurance company. Insurance company selected for implementation of scheme shall be solely responsible for any fault/fraud/mistake committed by intermediary selected by respective Insurance company. Intermediary if any selected by the insurance company shall have to enter an agreement with the insurance company and a copy of the said agreement is to be provided to BLDA without fail.
28. The Insurance Company should have been in existence for more than 5 years.
29. The Insurance Company should have 3 years' experience of performing similar assignment Livestock Insurance in any State within India.
30. The Insurance Company should have done approx. 1 lakh livestock Insurance in the past in any State with in India.
31. The insurance company should have dedicated software for generation of MIS and reports. Access to the software should be made available to all the veterinary officers, District Animal Husbandry officer/ District Dairy Development Officer for this purpose.
32. The Insurance Company should ensure ear tagging if not done prior may take help for ear tagging by the department.
33. The Insurance Company will be responsible for collection of documents for insurance from concerned. The Govt. Vet will issue health certificate in the form provided by The Insurance Company.
34. The Insurance Company will ensure delivery of Insurance policy with in stipulated time to farmer and intimation should must give to DAHO/ District dairy Development Officer.
35. DAHO/District Dairy Development Officer will send monthly Insurance report to BLDA/ Dairy directorate.

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36. For effective monitoring of the scheme the company will have to divulge the information/Insurance/claim report regularly in the prescribed format along with balance advance amount to BLDA/Dairy Director. on weekly/monthly basis and also as and when demanded.
37. In case of dispute the decision of the Additional Chief Secretary/Principal Secretary /Secretary Animal & Fish Resources Department-cum-Chairman, BLDA will be final and binding to the insurance company.
38. Terms of advance for premium: -Secure advance of an amount not exceeding the subsidy amount for 3 months target will be released by P.D. BLDA/ Dairy Director, upon signing of agreement with the company. BLDA/Dairy Director will adjust the advance upon submission of district wise policy report after matching with report from company.
39. Premium part of animal owner and Government will depend upon State/ GOI scheme/s.
40. Implementation of scheme shall be allocated/awarded to only one insurance company based on L1 rates. If lowest rate quoting company does not agree to work across state or any other reason, In such case L2(at 1st) or L3(if L2 not does not agree) insurance company (agreeing on L1 rate sandal other terms and conditions) will be awarded the work of implementation of the scheme. If more than one company bids the same premium rate then the area should be divided equally as far as possible.
41. The insurance company will sign the MOU/Agreement within 07days after selection and after receiving invitation for signing from Director, BLDA and commencement of work should begin accordingly fund availability.
42. The Technical Bid and Financial bid should be sealed in separate envelops super scribed with "Technical Bid for Livestock Insurance" and "Financial Bid for Livestock Insurance" respectively. These two envelops are to be put together in a large envelop. Which should be sealed and super scribed with RFP for Risk Management and Livestock Insurance". The RFP should reach the office of Project Director, Bihar Livestock Development Agency, Patna-800014 on or before 07.05.2025 upto 12:15 pm by hand/speed post/registered post. The technical Bid will be open on same day at 03:00 pm in the office of the Project Director, Bihar Livestock Development Agency (BLDA), Patna before the Purchase Committee.
43. The veterinarian will be eligible to get honorarium (if any) as per scheme.
44. Eligible condition for intermediary if any insurance company adopts its service.
 - I. The intermediary should be company registered with IRDAI
 - II. IRDAI approved intermediary should have been in existence for more than 5 years.
 - III. The intermediary should have a minimum experience of livestock insurance for at least 3 years to the state government/any state within india.
 - IV. The Insurance Company/ IRDAI approved intermediary should have done approx. 1 lakh livestock Insurance in the past in any State within India.
45. **Technical Bid should essentially include-**
 - i. Photocopy of certificate of registration with IRDAI.
 - ii. Proof of experience of minimum three(3) years in the field of livestock insurance.
 - iii. Photocopy of GST registration certificate.
 - iv. **Notarised Affidavit** regarding non-blacklisting by the Central govt./any State Govt./any Govt. Undertaking/Semi Govt. institution of India.
 - v. Address of branch office/s in Bihar state.
 - vi. Declaration to accept all the Terms and conditions of the RFP.
 - vii. **All the pages must be numbered and signed & sealed with an index.**
46. All the enclosure must be attested/ self-attested by the bidder.
47. The authorized representative of bidder firm may present at the time of opening the bid.
48. The purchase committee will open only those financial bids which fulfil the terms & conditions of the technical bid.
49. Financial bid should be in the format (See Annexure-II).

50. Awarding the Contract: The scheme will be awarded to one insurance company based on the L1(Lowest) premium rate for one year(only). The rate of premium will be finalized by the purchase committee on **L1 Premium quotation basis for one year (only)**.The decision of purchase committee will be final.
51. Conditions for L1 Bidder.
 - a. If the L1 bidder hasn't quoted the minimum premium rate for 2 years or 3 years, they must accept the minimum rate quoted by other companies for those periods (2 years/3 years).
 - b. If the awarded insurance company (L1) fails to accept the minimum rate for 2 years/3 years, the Director (BLDA) has the right to terminate the contract with L1.
 - c. In such cases, the contract can be awarded to L2 (if they agree to accept L1 rates and terms of the scheme implementation.) or subsequently to L3.
52. The rate quoted shall be applicable for three years from the date of issuing order.
53. The successful bidders will have to execute and agreement within one week after accepting the letter of acceptance with the Project Director, BLDA in corporation all the terms & conditions of the RFP on non-Judicial Bond Paper of appropriate denomination.
54. Extension in time for completion of work: -Extension in time for completion of work with or without liquidity damages up to 1/3 of originally stipulated period may be approved by the Project Director, BLDA and variation beyond the originally stipulated period require the approval of the chairman BLDA.
55. In case of dispute, the decision of the chairman, BLDA will be binding to all.
56. All legal proceeding, if necessity arises shall be subject to the judicature of Hon'ble Patna High court only.


16/07/25
Project Director
B.L.D.A., Patna





Technical Bid information Format

Sl.No.	Particulars	Page no.	
1	Photocopy of certificate of registration with IRDAI. (Must be 5-year-old)		
2	Proof of experience of minimum three (3) years in the field of Livestock insurance.		
3	Proof one lakh livestock insurance in any part of India.		
4	Photocopy of GST registration certificate.		
5	Notarised affidavit regarding non-blacklisting by the Central govt./any State Govt./any Govt. Undertaking/Semi Govt. institution of India.		
6	Address of branch office's in Bihar State.		
7	Declaration to accept all the terms and conditions of the RFP.		

Sign & Seal of authorized person



**Declaration to accept all terms and conditions of the tender bid
(On company letter head)**

Tender BID No.:

Date:

To

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Sir,

I have examined the tender bid documents, the contents of which are here by duly acknowledged. The under signed will abide by all the terms and conditions as specified in the tender - bid documents and offering our rates for Livestock Insurance for all districts of State of Bihar.

I hereby further confirm that no tampering is done with documents submitted in support of our qualification as bidder. I understand that at any stage (during bidding process or while executing the awarded works) if it is found that fake/false/forged bid qualifying/supporting documents/certificates we are submitted, it would lead to summarily rejection of our bid/termination of contract.

I confirm that the eligibility requirements are compiled herewith as per the tender-bid document. Date this..... day of..... 2025.

(Signature)

Name & Seal of Signing Authority

(Duly authorized to sign bid for and on behalf of insurance company)



FINANCIAL BID

(On company letter head)

Premium quotation details

Premium rate for one year policy including all taxes	Premium rate for two-year policy including all taxes	Premium rate for three-year policy including all taxes

NB:

1. As per the guidelines of Govt. of India the rate of premium should not exceed 4.5% for annual policies, 8.0% for two-year policies & 11% for three- year policies in respect of Bihar State.
2. It is mandatory to indicate the premium quotation rate for one year, two year & three-year policy.

We hereby declare that the information furnished above are true and we agree to the terms and conditions laid down in the tender documents.

Signature with seal

Place:

Date:



Notarised affidavit regarding non-blacklisting by the Central govt. /any State Govt./any Govt. Undertaking/Semi Govt. institution of India.

(On Rs. 1000 non-judicial stamp paper)

I, employed at, having registered office at (head office address) hereby declare and confirm that our company is not blacklisted/barred by state government or Government of India, or any local self-government body or public undertaking in India for participating in future bids for unsatisfactory performance, corrupt, fraudulent or any other unethical business practices or for any other reasons.

Signatory:

Designation:

Company:

Date:

Place:





