



Government of Jammu and Kashmir
Office of the Chairman State Level Purchase Committee
Sheep Husbandry Department J&K Kashmir
Directorate of Sheep Husbandry Department Kashmir
Lal-Mandi, Srinagar 190008
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e-NIT No: DSHK/Supply/NIT/2021-22 / 15907-926 Dated: 22 -02-2022

Subject: E-Procurement Notice for Risk Management & Insurance.

For & on behalf of Lt. Governor of Jammu and Kashmir e-tenders are invited from firms/companies having fairly wide network of branches in the UT of J&K, dealing in Insurance cover to Sheep/Goats in two bid system (Technical 1 & Financial 2) through Chairman State Level Purchase Committee for fixing the rate contract for Risk Management & Insurance of around 1,50,000 Sheep/Goats.

The bidding documents consisting of qualifying information, eligibility, criteria, specifications, bill of quantities (B.O.Q), set of terms and conditions of supply/contract and other details can be seen/downloaded from the e-procurement website www.jktenders.gov.in as per schedule of dates given below.

1	Date of Issue of Tender Notice	22.02.2022
2	Period of downloading of bidding documents	23.02.2022 to 14.03.2022
3	Bid submission start date	23.02.2022
4	Bid submission end date	15.03.2022(4.00 pm)
5	Date and time of opening of bids (online)	16.03.2022(2.00 pm)

1. Instructions for bidders regarding e-tendering process:-

- i. Bidders are advised to download bids submission manual from the "Downloads option as well as from Bidders Manual kit" on the website www.jktenders.gov.in to acquaint themselves with bid submission process.
- ii. To participate in bidding process bidder has to get a Digital Signature Certificate (DSC), as per Information Technology ACT-2000. Bidders can get Digital Certificate from an approved vendor.
- iii. The bidder has to submit their bids online in electronic format with the Digital Signature. No bidding will be accepted in physical form.
- iv. Bids will be opened online as per the schedule mentioned at Para-1.
- v. Bidders must ensure to upload scanned copy of all necessary documents with the technical bid.

2. The department will not be responsible for delay in online submission due to any reason.

(Note: Scan all the documents on 100dpi with Black and White option.)

Sd/

Chairman
State Level Purchase Committee
Sheep Husbandry Department
Jammu & Kashmir

Copy to:

1. Principal Secretary, Animal/Sheep Husbandry Department, Jammu and Kashmir for information.
2. Director Sheep Husbandry Department, Jammu for information.
3. Joint Director Extension Sheep Husbandry Department Kashmir for information.
4. Joint Director Extension Sheep Husbandry Department Jammu for information.
5. Joint Director Farms Sheep Husbandry Department Kashmir for information.
6. Joint Director Farms Sheep Husbandry Department Jammu for information.

7. All the DSHO's J & K for information. Accounts Officer Sheep Husbandry Department Kashmir for information.
8. Accounts Officer Sheep Husbandry Department Jammu for information.
9. In charge website, Sheep Husbandry Department Kashmir, for uploading NIT on website
10. Joint Director Information Department Kashmir Srinagar with the request to give wide publicity to the NIT through at least two leading local/national print & electronic media.

Sd/
Chairman
State Level Purchase Committee
Sheep Husbandry Department
Jammu & Kashmir.

TERMS AND CONDITIONS:

1. The tenders shall be submitted in two parts, one as Technical bid & another as Financial bid. Only those bids qualifying technically with reference to the terms & conditions notified in the tender document will be considered for financial evaluation.
2. Both the Technical and Financial bids have to be made online, only, on the website : <https://www.jktenders.gov.in> for which the interested bidders should read the instructions for e-tendering process available on the said website.
3. The technical bid should contain detailed description of the insurance cover to be provided & other details as specified in this NIT.
4. The technical bid should provide all the information regarding the process of insuring an animal & the documents & timelines required for issuance of policy document as per GOI guidelines.
5. The technical bid should provide details of manner of animal identification & the materials to be used for the same (12 digit UID tag) as per GOI guidelines.
6. The technical bid should contain details of process of intimation/reporting of claims & authority to which claims are to be reported district wise along with their contact details as per GOI guidelines.
7. The technical bid should also give details of the claim settlement process & the time duration required for settlement of the claim as per GOI guidelines.
8. The technical bid should contain details of the process to be followed in case of transfer of animal from one owner to the other & the procedure to be followed for replacement of lost/damaged tags.
9. All other issues that may come up during the course of completion of contract shall be decided by the State Level Purchase Committee Sheep Husbandry Department Kashmir and orders shall be final and binding upon the purchase officer and the approved tenderer.
10. A copy of tender document duly signed on each page by the tenderer must be uploaded agreeing on all terms and conditions of the tender.

A) TECHNICAL BID: shall be made online only. It should contain the followings documents:-

- Copy of valid registration certificate issued by IRDA.
 - In case the tenderer is submitting tender as an intermediary/Authorised broker Agency of any IRDA registered insurance company, then it must have valid authority letter issued by concerned insurance company.
 - Copy of Income Tax Return for the year 2020-21 (assessment year 2021-22) along with a copy of attested PAN card of the company.
 - Copy of GST registration.
 - Affidavit duly attested by 1st Class Magistrate/Notary declaring that:-
 - a) The documents enclosed with the tender are original and genuine and have not been tempered or fabricated.
 - b) There is no Vigilance/CBI case pending against the Company
 - c) All the terms & conditions of NIT are acceptable to us
 - d) List of Offices of the company in all the districts and their coverage in the state.
 - e) Relevant literature & catalogue.

Note:

- 1) Tenders submitted without any of the above documents shall be rejected.
- 2) The Chairman, State Level Purchase Committee can call for any Original Documents from the tenderer at any point of time.

B) Financial Bid:

1. The tenderer should quote rate per animal. Under no circumstances rate of premium should exceed 5.5% for annual policies ,9% for 2 year policies and 11.5% for 3 year policies as defined in revised guidelines of NLM.
2. The rate should be inclusive of all taxes and charges and other incidental charges whatsoever inclusive of GST as well.

3. The participating companies shall have to abide by standard terms and conditions as laid down in GFR ,Manual for procurement of consultancy and other services.

4. Remittance charges (Bank Commission) on payment made to the firms will be borne by the companies.

5. The rates quoted by the tenderer are applicable to all districts of UT and the bidder has to necessarily cover all the districts. In case any bidder/selected insurance company fails in covering any or any part of the districts ,the contract shall be liable for cancellation besides bidder/insurance company shall be penalised as per the scope of the contract.

6. Disclosure of any rates/discounts/special offers shall be understood as malpractice,as such bid cancelled.

C) PENALTY:

- a) The successful tenderer shall be responsible for execution of the contract strictly in accordance with the contract in full within the stated time. The SLPC also reserves the right to take legal action for breach of contract (partial or full).
- b) As soon as the Rate Contract is issued to the successful company, the rate contract shall be binding on him.
- c) If at any stage of the tendering/ execution of rate contract, is found that any document furnished by the tenderer/ approved firm is fake/tempered the SLPC reserves the right to take action against the said firm which could include debarring of firms, initiation of criminal proceedings within the State.
- d) In the event of successful tenderer failing,declining,delaying or neglecting the provision of insurance cover/claim to the beneficiaries as per the order or in the event of any damage occurring or being caused by the successful tenderer or in the event of any default by the successful tenderer in compliance with any terms and conditions of the contract or the default or failure in completion with any terms and conditions of the contract ,the respective Directors will be at liberty to resort to any other remedies in force in the UT of JK,besides terminate the contract after notice/recover the amount of loss caused by damaged, failure or default including the consequential damage or a default or failure as maybe determined by respective Directors of Jammu & Kashmir.

D) General Conditions

1. In case of Sheep/Goat the benefit of subsidy is to be restricted based on 'Cattle unit' and one unit are equal to 10 animals i.e. sheep/goat, the benefit of subsidy to Sheep/Goat is to be restricted to 50 animals per beneficiary per household. If a beneficiary has less than 50 animals/10 animals cattle unit can also avail the benefit of subsidy.
2. The minimum value of animal (Goat/sheep) is to be assessed by negotiation jointly by owner of animal and by insurance company in presence of veterinarian Doctor. In case of dispute the price fixation would be settled by the Gram panchayat/BDO.The tentative sum insured for one animal is Rs 8000/- approximately.
3. The number of animals to be insured may increase or decrease depending upon the availability of funds in the scheme.

NUMBER OF ANIMALS TO BE INSURED DISTRICTWISE TENTATIVE.

S.no	Name of District	No. of Sheep/Goats to be Insured	Category
1.	Anantnag	13000/-	APL=6500 BPL/SC/ST=6500
2.	Baramulla	15000/-	APL=7500 BPL/SC/ST=7500
3.	Bandipora	11500/-	APL=5750 BPL/SC/ST=5750
4.	Budgam	11000/-	APL=5500 BPL/SC/ST=5500

5.	Ganderbal	8000/-	APL=4000 BPL/SC/ST=4000
6.	Pulwama	8000/-	APL=4000 BPL/SC/ST=4000
7.	Kulgam	8000/-	APL=4000 BPL/SC/ST=4000
8.	Kupwara	13000/-	APL=6500 BPL/SC/ST=6500
9.	Shopian	7500/-	APL=3750 BPL/SC/ST=3750
10.	Srinagar	5000/-	APL=2500 BPL/SC/ST=2500
11.	Jammu	5000/-	APL=800 BPL/SC/ST=4200
12.	Samba	5000/-	APL=500 BPL/SC/ST=4500
13.	Rajouri	5000/-	APL=1000 BPL/SC/ST=4000
14.	Poonch	5000/-	APL=600 BPL/SC/ST=4400
15.	Kishtwar	5000/-	APL=300 BPL/SC/ST=4700
16.	Ramban	5000/-	APL=1000 BPL/SC/ST=4000
17.	Reasi	5000/-	APL=1000 BPL/SC/ST=4000
18.	Doda	5000/-	APL=500 BPL/SC/ST=4500
19.	Udhampur	5000/-	APL=250 BPL/SC/ST=4750
20.	Kathua	5000/-	APL=1000 BPL/SC/ST=4000

4. The rate quoted shall be applicable for 60 days from the date of opening of tender.
5. The cost of tags to be used for identification of animal is to be borne by insurance company. The tag already available on animal may be utilized with unique identity number subject to the condition that it is mutually agreed by farmer and agency and there shall not be any dispute in settlement of claims on account of utilization of existing tag. For tagging the insured animal, the traditional method of ear tagging or the recent technology of fixing microchips could be used at the time of taking the policy, the cost of which will be borne by the insurance company & the responsibility of its maintenance will lie on the concerned beneficiary.
6. 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. The cost of the photos and Ear tag will be borne by the company.
7. The policy cover will take effect immediately upon identification of animal, its examination by veterinary practitioner, assessment of its value and its tagging alongwith payment of share of the premium to the insurance company or its representative by the owner are completed.
8. The agency shall submit a Time and Progress chart for each month and get it approved by the Department. The chart shall be prepared in direct relation to the time stated in tender documents for insurance of animals. It shall indicate the forecast of the dates of commencement and completion of various quantity of the work and may be amended as necessary by agreement between the respective Directors and the agency within the limitations

of time imposed in the Contract documents and further to ensure good progress during the execution of work.

9. If the company/agency fails to maintain the required progress or to complete the work on or before the contract or extended date of completion, it shall, without prejudice to any other right or remedy available under the law to the Government on account of such breach, pay as agreed compensation the amount calculated at the rates stipulated below and the decision of respective Directors will be final and binding on the agency (i) Compensation @1.5% per month of delay for delay of work to be computed on per day basis. Provided always that the total amount of compensation for delay to be paid under this condition shall not exceed 10% of the Tendered value of work or of the Tendered value of the item or group of items of work for which a separate period of completion is originally given. The amount of compensation may be adjusted or set-off against any sum payable to the agency.
10. Terms of payment:
The policy cover will take effect immediately upon identification of the animal, its examination by veterinary practitioner, assessment of its value and its tagging and payment of the share of premium to the insurance company or its representative by the owner are completed. The selected insurance company will have to agree to this. However:
 - i) Secured advance of an amount not exceeding the subsidy amount for three months target may be released by the respective Directors upon signing of agreement with the company provided adequate assurance in the form of mobilization of personnel etc. is committed by the company. The secured advance shall be refunded back to the Department within 15 days of the demand issued by the Department, if the company fails to cover the tentative target.
 - ii) The payment will be made on monthly basis upon submission of policy and bill by the company and its validation by respective Directors. The final payments shall later be adjusted from the secured advance available with the Insurance company as per the value of the Insurance covered.
 - iii) The payment will be made if the minimum values of work done (Insurance covered) exceed Rs 100000 (Rupees one lakh) at a time and the copy of policy made is submitted to respective Directors.
11. Variation in quantity of work done (Insurance done): Individual variation upto 10% and overall variation upto 15% in monetary terms may be approved by respective Directors and variation beyond that require the approval of Administrative Department.
12. Extension in Time for completion of work: Extension in completion of work with or without liquidity damages upto 1/3rd of originally stipulated period may be approved by respective Directors and variation beyond that require the approval of Administrative Department.
13. The SLPC reserves the right to ask for the any document for purpose of verification during the course of approval.
14. The successful company shall have to execute an agreement within 10 days of the issuance of rate contract with the concerned Directors on non-judicial stamp paper of Rs 20/- duly attested by the 1st Class Magistrate without which no payment shall be released.
15. Any other condition that is not indicated here can be incorporated in the rate contract/supply order or agreement before execution of a contract if needed.
16. All terms and conditions of NIT shall also form the integral part of the Rate Contract document.
17. Insurance under the scheme is to be restricted to the maximum of 50 animals per beneficiary per household. In case the beneficiary intends to insure more than 50 animals he shall pay full premium for the additional animals & not claim subsidy on the additional animals. For this purpose, household

will be defined on the same as adopted under Mahatma Gandhi National Rural Employment Guarantee Act 2005.

18. If a beneficiary has less than 50 animals he can also avail the benefits of the subsidy.
19. Livestock insurance cover has to be provided on either One year plan basis, two year plan basis or on Three Year plan basis. The rate of premium should not exceed the limits set by Govt. Of India as mentioned in point B(1) above for annual, two year & three year policies.
20. In case of death of an animal the matter should be reported to the District Sheep Husbandry Officer (Nodal Officer of the district) of the concerned district & designated Insurance Officer of the company. The post mortem will be conducted only after their consent through a Vety. Asst. Surgeon or an Officer of higher rank of the concerned area only. In case non communication is received within 48 hours of reporting the post mortem should be got conducted through a Vety. Asstt. Surgeon or an Officer of higher rank of the concerned area only.
21. The Insurance company shall have to clearly spell out the procedure to be adopted for settlement of claim. As defined in the GOI guidelines only four documents would be required by insurance company for settling the claims viz Intimation with insurance company, Insurance policy paper, Claim form & post mortem report. In case of the claim becoming due the payment of the insured amount should be made within 15 days after submission of aforementioned requisite documents. In case the insurance company fails to settle the claim within 15 days of the submission the documents, the insurance company will be liable to pay a penalty of 12 % compound interest per annum to the beneficiary. The beneficiary should get full payment of the sum insured in case of death of animals. In case, there are delays in settling a claim or the claim is rejected, it must be fully justified by the concerned insurance company to the claimant under intimation to District Sheep Husbandry Officer.
22. In case of sale of animals or otherwise, transfer of animal from one owner to another before expiry of insurance policy, the authority of beneficiary for the remaining period of policy will have to be transferred to the new owner. The modalities for transfer of Livestock insurance policy should be spelt clearly in Technical bid itself by the participating bidders.
23. Default in settlement of claim or any types of deficiency in services on part of insurance companies shall immediately be brought to the notice of the Insurance Regulatory & Development Authority (IRDA).
24. The service tax has been waived of by the Govt. vide letter no F.no.26/106(2)/policy/2015:li:NLM by GOI,Ministry of Agriculture & farmer welfare,Dept. of Animal Husbandry,Dairying & Fisheries Dt-26.12.2016,However if the service tax becomes applicable at any point of time during the policy cover it shall be paid by the tenderer/beneficiary/UT Govt as per prevalent rules.
25. 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.
26. In case the farmers copy of the Insurance Policy paper is lost then the Insurance company would immediately issue duplicate Insurance Policy paper.
27. There shall be no binding on the Department to accept rate on some fixed number of animals to be insured which should neither be mentioned nor will be entertained by SLPC.No conditional tender will be entertained by SLPC.
28. The number of animals to be insured may increase or decrease depending upon the availability of funds in the scheme.
29. If at any time question/dispute arises between the tenderer and the Directors or in relation with this contract, either of the parties may give in writing to other party the existence of such a question/dispute or difference. Jurisdiction for any dispute shall be courts of Srinagar/Jammu.
30. Insurance Agent: The Insurance company must have offices at District headquarters. Insurance company must appoint Development officer at district headquarters & minimum one insurance agent at Tehsil level. The insurance company should ensure sufficient agents at the block level, so as to provide services at all Govt. veterinary Institutes and to the concerned involved in the insurance

coverage for the purpose of identification of animals, collection of premium, timely issuance of policies, ear tagging/re-tagging, prompt claim settlement procedure. For this purpose no Govt. employee will be entrusted for collection of premium from farmers which will come under penalty.

Sd/

Chairman

State Level Purchase Committee

Sheep Husbandry Department, J&K Kashmir

(Director Sheep Husbandry Department Kashmir)

Dated: 22 -02-2022

No:-Dshk/Supply/NIT/2021-22/15907-926

Copy to the:

1. Principal Secretary of Government, Animal/Sheep Husbandry & Fisheries Department J&K Civil Sectt. Srinagar for favour of information.
2. Director Sheep Husbandry Department Kashmir.
3. Director Sheep Husbandry Department Jammu.
4. Director Industries & Commerce Department Kashmir.
5. Joint Director (Extension) Sheep Husbandry Department Kashmir.
6. Joint Director (Farms) Sheep Husbandry Department Kashmir.
7. District Sheep Husbandry Officer (Sr. Most)
8. Accounts Officer Directorate of Sheep Husbandry Department Kashmir/Jammu.
9. I/C Publicity Officer Sheep Husbandry Department Kashmir for information and n/a.

Sd/

Chairman

State Level Purchase Committee

Sheep Husbandry Department, J&K Kashmir

(Director Sheep Husbandry Department Kashmir)