

**GOVERNMENT OF TRIPURA**  
**DIRECTORATE OF ANIMAL RESOURCES DEVELOPMENT**  
**P.N. COMPLEX: AGARTALA**

NO.F.1-189/ARDD/GEN/LIS/NLM/2024/

11751

Dated, Agartala, the 30.09, 2024

**Minutes of the Pre-bid Meeting**

**Brief Description of the Tender:** e-Tender for selection of Insurance Company approved by Insurance Regulatory and Development Authority of India (IRDAI) for conducting Livestock Insurance for 8 District of Tripura State, under Animal Resources Development Department for the Financial Year 2024-2025 and 2025-2026.

Tender ID: No.2024\_ARDD\_52956\_1

**Date and Time of Pre-Bid Meeting:** 21/09/2024 at 2.30 PM

**Venue of Pre-Bid Meeting:** Video Conference.

**The following representatives of concerned Insurance Agency were attended the pre-bid meeting.**

Sl. No.	Name of Agency	Name of representative
1	ICICI Lombard General Insurance Company Limited	Nishant Mehta and Sanjib Bhowmik
2	Hindustan Insurance Brokers Ltd	Deepak Singhal
3	Agriculture Insurance of India limited	Santu Das, Palaki Tutu, Bhabatosh Basak
4	PoliciCue Insurance Broker Private Limited	Shalabh Srivastava

And following Technical Evaluation Committee members were present in the pre-bid meeting to provide the clarification to the queries raised by participating Insurance Agencies.

Sl. No.	Name of Officers with designation	Committee
1	Dr. Amitabha Dasgupta, Joint Director, Directorate of ARD	Chairman
2	Dr. Sanjib Das, GM, TLDA, Astabal Complex, Agartala	Member
3	Dr. Tama Krishna Roy, Dy. Director, Directorate of RD	Member
4	Dr. Kalpana Debbarma, Dy. Director, Directorate of ARD	Member Secretary
5	Dr. Sani Nandi, Asstt. Director (Planning), Directorate of ARD	Member
6	DR. Prabin Sarkar, Asstt. Director (Gen.), Directorate of ARD	Member

In order to bring the uniformity and clarity among the prospective Insurance Agencies on various terms and condition as mentioned in Tender documents the queries received from the following Insurance Agencies after pre-bid meeting were discussed and clarify. The clarification arrived thereof are indicated as under.

Sl. No.	Queries/Suggestions	Response/ Clarification/ Amendment
1	<b>ICICI Lombard General Insurance Company Limit "Queries on General terms and conditions".</b>	
	1. What age criteria to be followed to insure the animal (Milch Cattle/ Buffalo/ Sheep/ Goat and Pig)?	Crossbred milch animals, pack animals (Horse, Donkey, Mules, Camels, Ponies and Cattle/ Buffalo male) and other Livestock (Goat, Sheep, Pig, Ribbit, Yak Mithun etc.) will be under the purview of this component.



		Benefit of subsidy is restricted to 10 animals per beneficiary per household for all animals except for pig and rabbit, where the benefit will be restricted to 5 cattle unit (1 cattle unit =10 pig/rabbit). Therefore, the benefit of subsidy to pig and rabbit is to be restricted to 5 cattle Unit per beneficiary per household. However, a beneficiary having less than 5 animals/1 cattle unit can also avail the benefit of subsidy. Efforts will be made to bring all large and small animals under insurance coverage.
	2. Please mention the insurance coverage that will be covered under the policy i.e., death due to-accident including fire, lightning, flood, cyclone, famine, earthquake, landslide and all other natural calamities, strike, riot, or diseases constricted.	Death due to- accident including fire, lightning, flood, cyclone, famine, earthquake, landslide and all other natural calamities, strike, riot, or diseases.
	3. Is permeant total disability covered under the policy or not? if covered we will need to charge premium accordingly.	Premium rate to be quoted as per guideline circulated.
	4. Under "General teams and conditions" point no-12 sub point ii-payments will be made on monthly basis on the upon submission of policy. Here policy copy will need to submitted as hard copy or soft copy?	Hard copy and soft copy both.
	5. Under point no-24 evaluation of financial bid and comparison of rate -since 3 different rates are asked for 3 different tenures (i.e.1 years and 2 years and 3 years) how will the L1 be decided? Will this be mixing all 3 or will it be on the basis of 1 year tenure rate?	The L1 will be decided for each category namely-one year insurance policy (Category I), Two years insurance policy (category II), three years insurance policy (Category III).
	6. What if the L1 rates match for 2 bidders how will the selection take place?	L1 will be selected based on their quoted rate from each category and followed by NLM guideline.
	<b>Data related queries</b>	
	1. Has State implemented any cattle /livestock insurance program in last 3-4 years if so, then kindly share the animal type (Cattle/Buffalo/Sheep/Goat and Pig) wise count of enrolment and count of claim data (format enclosed).	No Livestock Insurance program has been implemented for last three years.
	2. For this tender will the department provide animal type wise enrolment target or will it be left to the insurance company to do the enrolment?	Total targeted number of cattle units @ 1 cattle unit = 1 cattle/buffalo, 1 cattle unit = 10 nos of sheep/goat/pig) Total= 29,355 cattle unit. A. 14,678 cattle units for 1 year insurance policy (for West Tripura, Sepahijala, Khowai, Gomati, South Tripura, Dhalai, North Tripura, Unakoti district of Tripura state) B. 5,871 cattle units for 2 years insurance policy (for West Tripura, Sepahijala, Khowai, Gomati, South Tripura, Dhalai, North Tripura, Unakoti district of Tripura state) C. 8,806 cattle units for 3 years insurance policy (for West Tripura, Sepahijala,



		Khowai, Gomati, South Tripura, Dhalai, North Tripura, Unakoti district of Tripura state)
	<b>Submission related queries</b>	
	1. We request you please relax the requirement of EMD deposit of Rs. 20,90,180/-	The tender process follows Manual for Procurement of works 2019.
	2. Please clarify if the Annexure VII is part of technical submission or financial submission since it contains premium rate price.	Annexure VII is deleted from technical bid. Quote the financial bid in BOQ only.
	3. Point no 17 of "General terms and condition" -sub point C regarding not having been blacklisted, here format is mentioned as "Annexure E". please clarify is it "Annexure V".	The bidder should not have been blacklisted or debarred for any default by the any Central/ State Govt. Department/ PSU. In this connection an, affidavit as per Annexure -V duly attested by the Notary Public is required to be submitted instead of Annexure-E.
	4. Point no 21 of "General teams and conditions"- Is hard copy of bid document to be submitted before the tender submission deadline?	All the required scanned bid documents should be uploaded in technical bid. Evaluation of technical bid document will be done based on the document uploaded in the e-Tender portal.
2	<b>IFFCO-TOKIO</b>	
	1. Please confirm, who will be doing the tagging and enrolments?	Tag will provide and enrolment by selected insurance company.
	2. Please confirm, who will collect premium (farmer share) will it be directly paid by the farmer to insurance company or routed through ARDD?	Insurance company will collect the beneficiary share in presence of Departmental official.
	3. Please confirm, will there be any advance premium (subsidy component) deposited?	As per guideline of NLM, copy of NLM guideline attach here with.
	4. Need further clarity on terms of Payment - Point number 12- page 7 & 8 of the Tender document policy cannot be issued up-front without premium?	It will be decided during the signing of MOU with the successful bidder.
	5. With reference to point no-7 page no 7 NLM guidelines stipulated a mandatory waiting period of 21 days. Kindly confirm if this would apply here as well?	The Policy cover will take effect immediately after identification of the animal, Health Certificate, assessment of its value and it's tagging along with payment of premium to the Insurance Company or its representative by the Livestock owner.
	6. There any provision of paying honorarium to agency/doctor doing enrolment under the scheme? If yes, kindly specify amount allocated per animal?	The Veterinarian will be eligible to get honorarium of Rs.50/- per animal at the stage of insuring the animal and Rs. Rs.125/- per animal at the stage of conducting post-mortem and issuing post-mortem certificate in case of any insurance claim. The Honorarium of Doctor will be paid by ARDD from livestock Insurance fund.
	7. EMD and Bank guarantee related should be discussed and clarified. It should be waived off?	Follows Tender Document.
	8. Whether the implementing insurance company would be allowed to introduce usages mobile app for enrolment and spot survey of claims?	As per NLM guideline




3	<b>Go Digit General Insurance Limited</b>	
	1. Will the Tripura State Authority (AH) agree to use RFIDs as sole identification method in Cattle & Buffalo?	As per NLM guide line
	2. Will the State veterinarian agree to the same since they are the ones that will implement this in the field?	As per NLM guide line
	3. Please provide us with the last three years Claim experience. Premium and breed-wise bifurcation of Cattle breeding	No Livestock Insurance program is there for last three years.
	4. Details of existing process of tagging	As per NLM guide line.

**NB:**

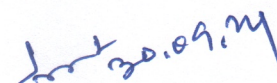
The following General Terms and condition to be treated as the additional part of the bid documents.

1. General terms and conditions **POINT NO-17**, Eligibility for participating in the e-tender: point will be added as below:
  - i. Insurance Company must have its office in Tripura.
  - ii. Insurance Company should have sufficient resources in terms of Manpower and infrastructure to handle the scheme at least two nos of staff in a District.
  - iii. Insurance Company should have at least 3 (three) years' experience of Livestock Insurance scheme implementation.
  - iv. Insurance companies have to provide EMD and Performance Guarantee as mentioned in the tender. If exemption claimed, then bidder should attach documentation proof for exemption.
  - v. **It is mandatory to quote premium rates for all 1 year, 2 year & 3 years separately in the columns of prescribed format without which application will be rejected.**
2. Eligible condition for Intermediary according to the NLM guideline.
3. These minutes of pre-bid meeting shall form the part of bid document.
4. The others of the terms and conditions of the bid document shall be remained same.

This has been approved by the Director, ARDD, vide ARDD, Director's Cell, U.O.No.1383, dated,30/9/2024.

  
30/09/2024

(Dr. Kalpana Debbarma)  
Member secretary, DTC, LIS

  
30.09.24  
(Dr. Amitabha Dasgupta)  
Chairman, DTC, LIS



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R-99014/15/2023-Anlm\_Dadf  
Government of India  
Ministry of Fisheries Animal Husbandry and Dairying  
Department of Animal Husbandry and Dairying

Chander Lok Building  
Janpath, New Delhi  
Dated, 22<sup>nd</sup> March, 2024

**Office Memorandum**


Subject: Circulation of Amended Implementation Guidelines for National Livestock Mission-regarding

The undersigned is directed to say that the National Livestock Mission, Centrally Sponsored sub-scheme under the Development programme which was under implementation since 2021-22 after realignment was approved by the Cabinet Committee on Economic Affairs (CCEA) on 14.07.2021 to be implemented till 2025-26.

2. The Department submitted proposal for modification of in the existing National Livestock Mission and the Cabinet has approved the modification in the existing scheme. As per the modification, new activities have been included in the sub-missions besides revision of funding pattern for Livestock Mission has been revised.

3. Accordingly, the Empowered Committee under the Secretary (AHD) has approved the amendment of the existing guidelines in the meeting held on 18.03.2024. The Amended guidelines are attached for consideration of all concerned. The Amended guidelines may be read as addendum to the existing Implementation Guidelines and read in conjunction with the existing guidelines.

Attachment as above:

  
(S.K. Dutta)

Joint Commissioner (AH)

**Distribution:**

1. All the States and UTs

Copy to:

1. PS to Hon'ble Minister, FAHD.
2. PS to Hon'ble MOS
3. Sr. PPS to Secretary (AHD)

Received on  
23/9/2024



4. Sub-Mission on Sub Mission on Innovation and Extension following shall be included:

(i) **Activity I:** In the Activity under the Research Development and Innovation, the definition of Credible Institution may be read as under:

The term, "credible institution" will be extended to private institutions/ organizations/company / societies and trust registered under relevant Act. The "credible institutions" shall be eligible to avail benefit under NLM in addition to the existing eligible entities for the purpose of research, development and innovation only provided they fulfill the following criteria:

- (i) The "credible institution" needs to be registered under the respective Acts.
- (ii) They are working in the field of research, innovation and development for at least 10 years in the related field(s).
- (iii) The "credible institution" is capable of bringing new technology/innovation available across globe for the intended purpose in case of technologies innovated outside the country.
- (iv).The "credible institution" has its own piloting facility and R & D with strong back record of process innovation.
- (v) The Empowered Committee will select the "credible institution" through challenge method as per the norms.

(ii) **The Funding pattern of Credible Institution:** Assistance will be provided for research and development, innovative activities for development of the sector and technology transfer to the "credible institution". The assistance will be provided 50% of the project cost limited up to ₹5.00 crore (Rupees five crore) in case of "credible institution" as defined above only. However, in case of other institutions, the funding pattern will remain unchanged.

(iii) **Livestock Insurance:** Under the Activity of Livestock Insurance, the existing guidelines may be read as under:

**Activity III: Livestock Insurance**

Sl. No.	Component s	Livestock Insurance
01	Objectives	To manage the life risk and uncertainties by providing protection mechanisms to the farmers against any eventual loss of their animals due to death and to demonstrate the benefit of the insurance of livestock to the people.



02	Salient Features	<p>The Risk Management &amp; Insurance is to be implemented in all the Districts of the Country including those carved out in future, if any.</p> <p>The indigenous / crossbred milch animals, pack animals (Horses, Donkey, Mules, Camels, Ponies and Cattle/ Buffalo Male), and other Livestock (Goat, Sheep, Pigs, Rabbit, Yak and Mithun etc.) will be under the purview of this component.</p> <p>Benefit of subsidy is restricted to 10 animals per beneficiary per household for all animals except for pig and rabbit, where the benefit will be restricted to 5 cattle units (1 cattle unit = 10 pig/rabbit). Therefore, the benefit of subsidy to pig and rabbit is to be restricted to 5 Cattle Unit per beneficiary per household. However, a beneficiary having less than 5 animals / 1 Cattle Unit can also avail the benefit of subsidy. Efforts will be made to bring all large and small animals under insurance coverage.</p> <p>The Risk management and Insurance component envisages the following payments from central funds as Grant's - in -Aid:</p>
03	Funding Pattern	<p>(a) Subsidy for insurance premium will be paid as per following: Beneficiary share 15% and remaining amount of premium will be shared as 60:40, 90:10 and 100% between Central and State for Normal States, NER and Himalayan Regions and UTs</p> <p>(b) 100% Payments of Honorarium to the Veterinary Practitioners and</p> <p>(c) 100% Publicity</p> <p>However, a beneficiary may insure more than 10 animals by paying the full premium without availing the benefit of subsidy for all animals except pig and rabbit. Similarly, a beneficiary may insure more than 5 'Cattle Unit' by paying the full premium without availing the benefit of subsidy for pig and rabbit.</p> <p>For this purpose, 'household' will be defined on the same lines as adopted under Mahatma Gandhi National Rural Employment Guarantee Act, 2005, here-in-after referred to as MNREGA for brevity. Efforts should be made to insure the animals for at least three years rather than one year.</p>
04	Beneficiaries	<p>State Animal Husbandry Department. However, special efforts will be made to associate and involve the registered milk societies / unions for ensuring the animals belonging to the members of these societies / unions as a group.</p> <p>The insurance companies will also be persuaded to give some further concessions to these societies / unions with respect to the rate of premium as the work of their agents will be reduced otherwise.</p> <p>The Central Government shall Develop a Portal for application by the</p>



		beneficiaries.			
05	Rate of Premium	One year	(Normal area)	4.5%	
			NER/Himalayan States	5.5%	
		Two year	(Normal area)	8 %	
			NER/Himalayan States	9 %	
		Three year	(Normal area)	11%	
			NER/Himalayan States	11.5%	
06	Implementing agencies	State Animal Husbandry Department and State Implementation Agencies			
07	Selection of Insurance companies	For Selection of Insurance companies, insurance, settlement of claim, the implementing agency may follow the guidelines as per Appendix VI			

Further, in the Guidelines for in the **Appendix VI** by which the Guidelines have been issued for selecting the insurance company, in the said Appendix at the following modification may be carried out:

In para 1 titled "Engagement of Insurance Company" in the line where there is requirement of presence of representative from the "Central Government" for tender opening process shall be treated as "**deleted**"

Further, in the said para the following shall be included:

**Eligible condition for Intermediary:**

- (i) The intermediary should be a company registered with IRDAI.
- (ii) The intermediary should have a minimum experience of livestock insurance for at least 2 years to the satisfaction of the state government(s).
- (iii) If the intermediary does not meet the above mentioned experience requirement, it will be eligible, provided it deposits reasonable performance guarantee as decided by the tenderer i.e. the State or UT Government depending on the quantum of premium.
- (d) The State or UTs should define the role of intermediary in the tender document.

In Para 2 under the sub-para 2, under heading "Process of Insuring Animals" the following may be included as last line:

"Radio Frequency Identification Device (RFID) will also be used for insurance of animals in addition to UID system".



## Appendix VI

### GUIDELINES FOR SELECTION OF INSURANCE COMPANY, INSURING THE ANIMALS AND CLAIM SETTLEMENT

#### 1. Engagement of Insurance Company:

In order to get the maximum benefit in terms of competitive premium rates, easier procedures of issue of policy and settlement of claims, Chief Executive Officer (CEO) of the State Implementation Agency will be empowered to decide upon the Insurance company(s) and the terms and conditions. While selecting Insurance Company, besides premium rates offered, their capacity to provide services, terms and conditions and service efficiency on objective criteria should also be taken into account. The CEO will invite quotations in writing from those public and private general insurance companies having a network in the State/UTs or a considerable part of the State/UTs. Only one tender should be floated for the whole State/UTs considering state as a unit. The tender may comprise of 3 or more items defining the type of geographical area for which separate premium rates may be quoted by the insurance company/agencies. A tender committee would be constituted by the State/UTs Government in which one representative to be nominated by the Joint Secretary, DADF; GoI would be there who is responsible for implementing the 'Risk Management & Insurance' as a component of sub-mission on livestock development of NLM in GoI.

Under no circumstances, the rate of premium should exceed 4.5% in Normal Area, 5.5% in NER/ Himalayan States for annual policies, 8% in Normal Area, 9% in NER/NER/ Himalayan States for two-year policies and 11% in Normal Area, 11.5% in NER/NER/ Himalayan States for three year policies.

Normally, a single insurance company should be entrusted for insurance work in States/UTs for a particular type of area and if more than one company bids are the same premium rate then the area should be divided equally as far as possible.

The Service Tax, if applicable need to be paid by the concerned beneficiary / State/UT Government as per the prevalent Rules.

#### 2. Process for Insuring Animals

In order to generate confidence among the farmers about the efficacy of the 'Risk Management & Insurance' as component of sub-mission on innovation and extension of NLM, it is important that the policy cover should take effect once the basic formalities like identification of animal, its examination by the veterinary practitioner, assessment of its value and its tagging along



with payment of the premium to the insurance company or its agent by the owner are completed. The selected insurance company will have to agree to this. However, it is possible that the selected Insurance Company may demand for the whole premium in advance so that the insurance cover can take effect immediately after the owner pays the beneficiary share. In order to take care of this problem, there should be an arrangement by which the admissible percentage of the premium amount of the Central and State Share, of maximum number of animals that generally expected to be insured in a period of three month, is paid in advance to the insurance company by the CEO. The selected insurance company, on its part, should issue instructions to their branches that as and when a share of the premium is paid by the owner, they should issue the policy with immediate effect. Target of getting the number of animals insured in one-month period for payment of advance to the Insurance Company should be on realistic basis and recouping of the advance fund should be on the basis of subsequent progress made by the concerned Insurance Company.

An animal shall be insured for its current market price. 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 yield of milk 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 Cattle/Buf. Male) and Other livestock (Goat, Sheep, Pigs, Rabbit, Yak and Mithun) 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.

The examination of the animal while issuing insurance policy is to be carried out by the veterinary practitioners registered with the Veterinary Council of India.

The animal insured to 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 Veterinary Practitioners may guide the beneficiaries about the need and importance of the tags fixed for settlement of their claim so that they take proper care for maintenance of the tags. While processing an insurance proposal, 2 photographs should be attached, out of which one photograph should be that of the animal with the Owner and the other photograph should be of the animal with its EAR TAG clearly visible.

In case of sale of the animal or otherwise transfer of animal from one owner to another, before expiry of the 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 policy and fees and sale deed etc required for transfer, should be decided while entering into contract with the insurance company.



### 3. Settlement of Claim

The method of settlement of claim should be very simple and expeditious to avoid unnecessary hardship to the insured. While entering into contract with the insurance company, the procedure to be adopted / farmers who has insured their animals. documents needed for settlement of claim should be clearly spelt out. Only four documents would be required by insurance companies for settling the claims viz. intimation with the Insurance Company, Insurance Policy paper, Claim Form and Postmortem Report. 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. In case the farmers' copy of the Insurance Policy paper is lost then the Insurance Company would immediately issue a duplicate Insurance Policy paper. In case of claim becoming due, the payment of the insured amount should be made within 15 days positively after submission of requisite documents. If an Insurance company fails to settle the claim within 15 days of submission of documents, the insurance company will be liable to pay, a penalty of 12% compound interest per annum to the beneficiary. While insuring animal, CEOs must ensure that clear cut procedures are put in place for settlement of claims and the required documents are listed and the same is to be made available to concerned beneficiaries along with the policy documents. 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 the District Monitoring Committee and also to SIA. The provisions to these effects must be incorporated in the MOU with the insurance companies.

**4.Payment of Honourarium to the Veterinarian:** The Veterinarian will be eligible to get honorarium of Rs 50/- per animal at the stage of insuring the animal and Rs. 125/- per animal at the stage of conducting post-mortem and issuing post-mortem certificate in case of any insurance claim. The Central Government will provide the amount needed for payment of honorarium to the SIAs. The CEOs should ensure that payment is made to Veterinary Practitioners at the end of each quarter for the animal's insured and veterinary certificates issued by them in that quarter.

**Note:** Default in settlement of claim or any types of deficiency in services on part of Insurance Companies should immediately be brought to the notice of the Insurance Regulatory and Development Authority (IRDA) which is a nodal authority in the country in this regard with intimation to the District Monitoring Committee and DAHD, GoI.

### Monitoring:

The DAHD will develop MIS system for maintaining data. The State Government will be advised for physical monitoring of beneficiaries. Monitoring will also be done through National Review Meeting, Regional and State Review Meeting.