



PUNJAB FASAL BEMA ROGRAM

BIDDING DOCUMENT
REQUEST FOR PROPOSAL (RFP)

RFP #: CRS-CI/2023-24/01



Procurement for
Non-Consulting Services of Insurance Company(s)
(Two Stage Bidding Process)

For
Punjab Fasal Bema Scheme

DIRECTORATE OF CROP REPORTING SERVICE
AGRICULTURE DEPARTMENT
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February 2024



PUNJAB FASAL BEMA ROGRAM

Invitation for Bids

National Competitive Bidding

RFP #: CRS-CI/2023-24/01

Director General, Crop Reporting Service, Agriculture Department Punjab has earmarked budget towards the cost of **"Punjab Fasal Bema Scheme**. It is intended that part of the proceeds of this budget will be applied to eligible payment for providing yield loss indemnity coverage for **Kharif 2024-25 Season**.

Description
Provision of Crops' Yield Loss Protection Under Area Yield Index Model to the Cotton growers of 27 districts Narowal, MB Din, Bahawalpur, Pakpattan, Kasur, Muzaffargarh, Sahiwal, Khushab, Mianwali, Bahawalnagar, Sheikhpura, Khanewal, DG Khan, Lodhran, Bhakkar, Hafizabad, Jhang, Vehari, Rajanpur, RY Khan, Okara, Multan, Layyah, Faisalabad, Toba Tek Singh, Sargodha, Chiniot of Punjab for Kharif 2024-25 Season .

1. Director General, Crop Reporting Service, Agriculture Department Punjab, invites sealed bids, under PPRA Rules 2014, from insurance company(s) in Pakistan for Crop Yield Insurance Coverage to the eligible Cotton farmers of Punjab.
2. Bidding shall be conducted through open competitive bidding single stage two envelopes bidding procedure as specified in clause 38(2a) of PPRA Rule 2014 (as amended to date) and is open to all eligible insurance companies rated 'AA- or above' by PACRA/JCR.
3. Interested eligible bidders (public/private) may obtain bidding document IMMEDIATELY from Directorate General Crop Reporting Service, Agriculture Department, PO Awan Town Adjacent to Saidpur PTCL Exchange Main Multan Road, Lahore during office hours after payment of PKR. 2,000.
4. Sealed bids must reach to the above office address on or before 15-03-2024 at 11:00 am. Technical Proposals must be accompanied by a bid security in the form of demand draft/call deposit receipt (CDR) or pay order duly issued from a scheduled bank of Pakistan along with signed & stamped RFP. Bid security shall be of Rs. 35.0 million, that is 3.5% of the estimated budget i.e., Rs. 1,000.0 million.
5. Bids will be opened on 15-03-2024 at 11:30 am in the presence of bidders or their representatives at Directorate Crop Reporting Service, Agriculture Department, PO Awan Town Adjacent to Saidpur PTCL Exchange Main Multan Road, Lahore. If bid closing/opening date falls on local/national holiday, the date of bid closing/opening shall be the next working day on the same time and venue.
6. The bidders are required to give their best and final prices (inclusive of all applicable taxes) as no negotiations are expected.
7. Bids not complying with the requirements shall be rejected being non-Responsive. Alternate proposal and/ or conditional bids shall be considered non-Responsive.
8. Taxes will be deducted as per applicable government rules. NTN, sales tax and SECP registrations certificates must be provided with the technical proposal.
9. Bids which are incomplete, not sealed, not signed and /or not stamped, late or submitted by other than specified mode will be rejected.
10. The contract will be awarded to the firm(s) securing highest marks for each cluster(s).
11. Bidding document, obtained / purchased only from Directorate Crop Reporting Service, Agriculture Department, PO Awan Town Adjacent to Saidpur PTCL Exchange Main Multan Road, Lahore will be considered for further processing.
12. The request letter for obtaining bid document signed by the Chief Executive/MD/President or by the firm's approving authority at head office, in original will only be accepted to avoid/discourage duplicate submission of bidding document.
13. This advertisement is also available on <https://www.ppra.punjab.gov.pk> & <https://www.crs.agripunjab.gov.pk>
14. For obtaining any further information and clarification, please contact the person named below:

Director General/PD-CI



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Crop Reporting Service,
Agriculture Department, PO Awan Town Adjacent to
Saidpur PTCL Exchange Main Multan Road, Lahore
Ph.: 92 42 99330377/80

Email: cipunjabcrs@gmail.com & cipunjabcrs@agripunjab.gov.pk

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Definitions

"Actual Average Yield" means the average yield in Kilograms per Acre of the Insured Crop cultivated in the Unit Area of Insurance (UAI) during the Cover Period, determined in accordance with the standard Crop Cutting experiment (CCE) procedures used by Crop Reporting Service, Agriculture Department GoPb to estimate the actual average yield in each UAI (Tehsil);

"Coverage Level" or "Insured Yield Coverage Level" means the percentage of the Expected Yield that the Insurer agrees to insure under the Area Yield Index Insurance (AYII). Under which maximum coverage level of 80% for the Cotton crop of the historical data (Yield), placed at Annex VI.

"Expected Yield" means the historical average yield of the Insured Crop in Kilograms per Acre (Kg/Acre) in the Unit Area of Insurance which is calculated by subtracting two extremes (highest/lowest) of 12 years' tehsil wise yield by CRS.

Farmer: Borrower of any financial institution, tenant and landowner, registered farmer.

"Insured" means a person who is an owner or tenant farmer whose cultivated land is in a Unit Area of Insurance.

"Insured area" means the cultivated area in acres of the Insured Crop grown by the Insured in the Unit Area of Insurance during the Coverage Period, and which the Insured has elected to insure.

"Insured Crop" means the crop which is insured under this Policy as stated in the Policy. The crop is the sole property of the insured farmer, and it is not Public Property by any means.

"Insured Yield" means the yield in kilograms per acre of the Insured Crop. For the Ground Up AYII Insurance Policy the Insured Yield is defined by the maximum coverage level of 80% for the Cotton crop of the Expected / Historical Yield. The yield table placed at **Page # 49** (Annex VI) is the insured benchmark yields at 80% for the Cotton crop.

Branchless Banking Operators (BBO): The branchless banking network is based on banking agents. The banking agents are generally shops and postal outlets. For Punjab Fasal Bema, any BBO having reasonable market share of disbursements shall be eligible to be contracted.

"Insurer" is the Insurance Company(s) selected after a competitive bidding process.

"Notification Date" means the final date by which CRS will officially declare and publish the Actual Average Yield for each crop in each UAI.

"Policy" means the insurance contract between an Insurer and a Policyholder.

"Policyholder" means a person who has concluded an Insurance Contract with the Insurer.

Farmer: Any person in the Punjab who owns land

Loanee Farmer: Farmer having active Agri-loan facility from any financial institution in production sector.

Tenant Farmer: As defined under the Punjab Tenancy Act, 1887.

Crop Cut Experiments: Yield estimation activities carried out by Crop Reporting Service field staff.

Subsidy: The amount paid as premium by the Government of the Punjab, to insure the yield of insured crops of farmers in the Punjab.

Total Sum Insured: means the total sum insured calculated in the price sheet. The Total Sum Insured is calculated by multiplying the per acre sum insured times the Insured Area (Details in Term Sheet).



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Unit Area of Insurance (UAI) mean a specific geographical or administrative area (Tehsil) for which Expected Yields, Insured Yields, and Actual Average Yields are determined, and in which equal insurance conditions apply to all Insured farmers growing the Insured crop.

Tehsil: an administrative area in Punjab. The number of tehsils comprised to form one district.

Natural Calamity/disaster: A natural disaster is a major adverse event resulting from natural processes of the Earth; examples are floods, hurricanes, tornadoes, volcanic eruptions, earthquakes, tsunamis, and other geologic processes.

Insured Crop: Cotton crop cultivated by the grower during Kharif Season 2024. This crop is the sole ownership of the grower and is not public property by any definition.

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Part-I
Section I. Instructions to Service Providers (ITS)

A. Introduction

- 1. Source of Funds** 1.1 The Procuring Agency named in the Bid Data Sheet has received a budget from the Government of Punjab. The Procuring Agency intends to apply a portion of the proceeds of this budget to eligible payments under the contract for which this Invitation for Bids is issued.
- 2. Eligible Service Providers** 2.1 This Invitation for Bids is open to all Service Providers, except as provided hereinafter.
- 2.2 Service Providers should not be associated, or have been associated in the past, directly or indirectly, with a firm or any of its affiliates which have been engaged by the Procuring Agency to provide consulting services for the preparation of the design, specifications, and other documents to be used for the procurement of the goods to be purchased under this Invitation for Bids.
- 2.3 Government-owned enterprises may participate only if they are legally and financially autonomous, if they operate under commercial law, and if they are not a dependent agency of the Government.
- 2.4 Service Providers shall not be under a declaration of **BLACKLISTING** by any Government Department (Federal or Provincial) or Punjab Procurement Regulatory Authority (PPRA).
- 3. Eligible Services** 3.1 All Services (and / or Goods) to be supplied under the contract shall have their origin in eligible source countries, defined in the *Bid Data Sheet (BDS)*, and all expenditures made under the contract will be limited to such Services (and / or Goods).
- 3.2 For purposes of this clause, "origin" means the place from where the services (and / or goods) are supplied, produced, mined, or grown. Goods are produced when, through manufacturing, processing, or substantial and major assembly of components, a commercially recognized product results that is substantially different in basic characteristics or in purpose or utility from its components.
- 3.3 The origin of Services (and / Goods) is distinct from the nationality of the Service Provider.
- 4. Cost of Bidding** 4.1 The Service Provider shall bear all costs associated with the preparation and submission of its bid, and the Procuring Agency named in the Bid Data Sheet, hereinafter referred to as "the Purchaser," will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the bidding process.



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B. The Bidding Documents

5. **Content of Bidding Documents**
- 5.1 The Services required, and bidding procedures are prescribed in the bidding documents. In addition to the Invitation for Bids, the bidding documents include:
- (a) Instructions to Service Providers (ITS)
 - (b) Roles and responsibilities of client and service provider
 - (c) Bid Data Sheet
 - (d) Schedule of Requirements
 - (e) Terms of Reference
 - (f) Bid Submission Form
 - (g) Price Schedules
 - (h) Contract Form
 - (i) Term Sheet AYII
 - (j) General Conditions of Contract (GCC)
 - (k) Special Conditions of Contract (SCC)
 - (l) Annexures I to VI
- 5.2 The Service Provider is expected to examine all instructions, forms, terms, and specifications in the bidding documents. Failure to furnish all information required by the bidding documents or to submit a bid not substantially responsive to the bidding documents in every respect will be at the Service Provider's risk and may result in the rejection of its bid.
6. **Clarification of Bidding Documents**
- 6.1 A prospective Service Provider requiring any clarification of the bidding documents may notify the Purchaser in writing or by email at (cipunjabcrs@agripunjab.gov.pk or cipunjabcrs@gmail.com) or the Purchaser's address indicated in ITS Clause 19.1. The Purchaser will respond in writing to any request for clarification of the bidding documents which it receives no later than **three (3) days** prior to the deadline for the submission of bids prescribed in the Bid Data Sheet. Written copies of the Purchaser's response (including an explanation of the query but without identifying the source of inquiry) will be sent to all prospective Service Providers that have received the bidding documents.
7. **Amendment of Bidding Documents**
- 7.1 At any time prior to the deadline for submission of bids, the Purchaser, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Service Provider, **may modify the bidding documents by amendment.**
- 7.2 All prospective Service Providers that have received the bidding documents will be notified of the amendment in **writing or by email** and will be bidding on them.



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- 7.3 In order to allow prospective Service Providers reasonable time in which to take the amendment into account in preparing their bids, the Purchaser, at its discretion, may extend the deadline for the submission of bids.

C. Preparation of Bids

- 8. Language of Bid** 8.1 The bid prepared by the Service Provider, as well as all correspondence and documents relating to the bid exchanged by the Service Provider and the Purchaser shall be written in the language specified in the Bid Data Sheet. Supporting documents and printed literature furnished by the Service Provider may be in the same language.
- 9. Documents Comprising the Bid** 9.1 The bid prepared by the Service Provider shall comprise the following components:
- (a) **a Bid Form and a Price Schedule completed in accordance with ITS Clauses 10, 11, and 12.**
 - (b) documentary evidence established in accordance with ITS Clause 13 that the Service Provider is eligible to bid and is qualified to fulfil the contract if its bid is accepted.
 - (c) documentary evidence established in accordance with ITS Clause 14 that the Services and ancillary Goods to be supplied by the Service Provider are eligible Services and Goods and conform to the bidding documents; and
 - (d) bid security furnished in accordance with ITS Clause 15.
- 10. Bid Form** 10.1 The Service Provider shall complete the Bid Form and the appropriate Price Schedule furnished in the bidding documents, indicating the Services to be supplied, a brief description of the Services, their country of origin, quantity, and prices.
- 11. Bid Prices** 11.1 The Service Provider shall indicate on the appropriate Price Schedule the unit prices (where applicable) and total bid price of the Services it proposes to supply under the contract.
- 11.2 Prices indicated on the Price Schedule shall be **Delivered Duty Paid (DDP) prices.**
- 11.4 The Service Provider's separation of price components in accordance with ITS Clause 11.2 above will be solely for the purpose of facilitating the comparison of bids by the Purchaser and will not in any way limit the Purchaser's right to contract on any of the terms offered.
- 11.5 Prices quoted by the Service Provider shall be fixed during the Service Provider's performance of the contract and not subject to variation on any



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account, unless otherwise specified in the Bid Data Sheet. A bid submitted with an **adjustable price quotation** will be treated as nonresponsive and will be rejected, pursuant to ITS Clause 24.

- 12. Bid Currencies** 12.1 Prices shall be quoted in **Pak Rupees** unless otherwise specified in the Bid Data Sheet.
- 13. Documents Establishing Service Provider's Eligibility and Qualification**
- 13.1 Pursuant to ITS Clause 9, the Service Provider shall furnish, as part of its bid, documents establishing the Service Provider's eligibility to bid and its qualifications to fulfil the contract if its bid is accepted.
- 13.2 The documentary evidence of the Service Provider's eligibility to bid shall establish to the Purchaser's satisfaction that the Service Provider, at the time of submission of its bid, is eligible as defined under ITS Clause 2.
- 13.3 The documentary evidence of the Service Provider's qualifications to perform the contract if its bid is accepted shall establish to the Purchaser's satisfaction:
- (a) that, in the case of a Service Provider offering to supply Services and ancillary Goods under the contract which the Service Provider did not produce or manufacture, the Service Provider has been duly authorized by the original Service provider or ancillary goods' Manufacturer or producer to supply the in Pakistan.
 - (b) that the Service Provider has the financial, technical, and production capability necessary to perform the contract.
 - (c) that, in the case of a Service Provider not doing business within Pakistan, the Service Provider is or will be (if awarded the contract) represented by an Agent in that country equipped, and able to carry out the Service Provider's maintenance, repair, and spare parts-stocking obligations prescribed in the Conditions of Contract and/or Terms of Reference; and
 - (d) that the Service Provider meets the qualification criteria listed in the Bid Data Sheet.
- 14. Documents Establishing Services' and ancillary Goods' Eligibility and Conformity to Bidding Documents**
- 14.1 Pursuant to ITS Clause 9, the Service Provider shall furnish, as part of its bid, documents establishing the eligibility and conformity to the bidding documents of all Services and ancillary goods which the Service Provider proposes to supply under the contract.
- 14.2 The documentary evidence of the eligibility of the Services and ancillary Goods shall consist of a statement in the Price Schedule of the country of origin of the Services and ancillary Goods offered which shall be confirmed by a **certificate of origin** issued at the time of shipment.



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- 14.3 The documentary evidence of conformity of the Services and ancillary Goods to the bidding documents may be in the form of literature, drawings, and data, and shall consist of:
- a detailed description of the essential technical and performance characteristics of the Services and ancillary Goods.
 - a list giving full particulars, including available sources and current prices of spare parts, special tools, etc., necessary for the proper and continuing functioning of the Services and ancillary Goods for a period to be specified in the Bid Data Sheet, following commencement of the use of the Services and ancillary Goods by the Purchaser; and
 - an item-by-item commentary on the Purchaser's Terms of Reference demonstrating **substantial responsiveness** of the Services and ancillary Goods to those Terms of Reference and / or specifications, or a statement of deviations and exceptions to the provisions of the Terms of Reference.
- 14.4 For purposes of the commentary to be furnished pursuant to ITS Clause 14.3(c) above, the Service Provider shall note that standards for workmanship, material, and equipment, as well as references to brand names or catalogue numbers designated by the Purchaser in its Terms of Reference, are intended to be descriptive only and not restrictive. The Service Provider may substitute alternative standards, brand names, and/or catalogue numbers in its bid, if it demonstrates to the Purchaser's satisfaction that the substitutions ensure substantial equivalence to those designated in the Terms of Reference.

15. Bid Security

- 15.1 Pursuant to ITS Clause 9, the Service Provider shall furnish, as part of its bid, a bid security in the amount specified in the Bid Data Sheet.
- 15.2 The bid security is required to protect the Purchaser against the risk of the Service Provider's conduct which would warrant the security's forfeiture, pursuant to ITS Clause 15.7.
- 15.3 The bid security shall be in Pak. Rupees and shall be in one of the following forms:
- Bank call-deposit (CDR), Demand Draft (DD), Pay Order (PO) or Banker's Cheque valid for thirty (30) days beyond the validity of bid.
- 15.4 Any bid not secured in accordance with ITS Clauses 15.1 and 15.3 will be rejected by the Purchaser as nonresponsive, pursuant to ITS Clause 24.
- 15.5 Bid security of unsuccessful Service Providers' bid security will be discharged or returned as promptly as possible but not later than thirty



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(30) days after the expiration of the period of bid validity prescribed by the Purchaser pursuant to ITS Clause 16.

15.6 The successful Service Provider's bid security will be discharged upon the Service Provider signing the contract, pursuant to ITS Clause 32, and furnishing the performance security, pursuant to ITS Clause 33.

15.7 The bid security shall be forfeited:

- (a) if a Service Provider withdraws its bid during the period of bid validity specified by the Service Provider on the Bid Form; or
- (b) in the case of a successful Service Provider if the Service Provider fails:
 - (i) to sign the contract in accordance with ITS Clause 32.
 - or**
 - (ii) to provide performance security in accordance with ITS Clause 33.

16. Period of Validity of Bids

16.1 Bids shall remain valid for the period specified in the Bid Data Sheet after the date of bid opening prescribed by the Purchaser, pursuant to ITS Clause 19. A bid valid for a shorter period shall be rejected by the Purchaser as nonresponsive.

16.2 In exceptional circumstances, the Purchaser may solicit the Service Provider's consent to an extension of the period of validity. The request and the responses thereto shall be made in writing (or by email). The bid security provided under ITS Clause 15 shall also be suitably extended. A Service Provider may refuse the request without forfeiting its bid security. A Service Provider granting the request will not be required nor permitted to modify its bid, except as provided in ITS Clause 16.3.

16.3 In the case of fixed price contracts, if the award is delayed by a period exceeding sixty (60) days beyond the expiry of the initial bid validity, the contract price will be adjusted by a factor specified in the request for extension.

17. Format and Signing of Bid

17.1 The Service Provider shall prepare an original and the number of copies of the bid indicated in the Bid Data Sheet, clearly marking each "ORIGINAL BID" and "COPY OF BID," as appropriate. In the event of any discrepancy between them, the original shall govern.

17.2 The original and the copy or copies of the bid shall be typed or written in indelible ink and shall be signed by the Service Provider or a person or persons duly authorized to bind the Service Provider to the contract. All pages of the bid, except for un-amended printed literature, shall be initialed by the person or person(s) signing the bid.



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- 17.3 Any interlineation, erasures, or overwriting shall be valid only if they are initialed by the person or persons signing the bid.
- 17.4 The Service Provider shall furnish information as described in the Form of Bid on commissions or gratuities, if any, paid or to be paid to agents relating to this Bid, and to contract execution if the Service Provider is awarded the contract.

D. Submission of Bids

18. Sealing and Marking of Bids

- 18.1 The Service Provider shall seal the original and each copy of the bid in separate envelopes, duly marking the envelopes as "ORIGINAL" and "COPY." The envelopes shall then be sealed in an outer envelope.
- 18.2 The inner and outer envelopes shall:
- be addressed to the Purchaser at the address given in the Bid Data Sheet; and
 - bear the title of procurement Activity indicated in the Bid Data Sheet, the Invitation for Bids (IFB) title and number indicated in the Bid Data Sheet, and a statement: "DO NOT OPEN BEFORE," to be completed with the time and the date specified in the Bid Data Sheet, pursuant to ITS Clause 2.2.
- 18.3 The inner envelopes shall also indicate the name and address of the Service Provider to enable the bid to be returned unopened in case it is declared "late".
- 18.4 If the outer envelope is not sealed and marked as required by ITS Clause 18.2, the Purchaser will assume no responsibility for the bid's misplacement or premature opening.

19. Deadline for Submission of Bids

- 19.1 Bids must be received by the Purchaser at the address specified under ITS Clause 18.2 no later than the time and date specified in the Bid Data Sheet.
- 19.2 The Purchaser may, at its discretion, extend this deadline for the submission of bids by amending the bidding documents in accordance with ITS Clause 7, in which case all rights and obligations of the Purchaser and Service Providers previously subject to the deadline will thereafter be subject to the deadline as extended.

20. Late Bids

- 20.1 Any bid received by the Purchaser after the deadline for submission of bids prescribed by the Purchaser pursuant to ITS Clause 19 will be rejected and returned unopened to the Service Provider.



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- 21. Modification and Withdrawal of Bids**
- 21.1 The Service Provider may modify or withdraw its bid after the bid's submission, provided that written notice of the modification, including substitution or withdrawal of the bids, is received by the Purchaser prior to the deadline prescribed for submission of bids.
- 21.2 The Service Provider's modification or withdrawal notice shall be prepared, sealed, marked, and dispatched in accordance with the provisions of ITS Clause 18. A withdrawal notice may also be sent by email, but followed by a signed confirmation copy, postmarked no later than the deadline for submission of bids.
- 21.3 No bid may be modified after the deadline for submission of bids.
- 21.4 No bid may be withdrawn in the interval between the deadline for submission of bids and the expiration of the period of bid validity specified by the Service Provider on the Bid Form. Withdrawal of a bid during this interval may result in the Service Provider's forfeiture of its bid security, pursuant to the ITS Clause 15.7.

E. Opening and Evaluation of Bids

- 22. Opening of Bids by the Purchaser**
- 22.1 The Purchaser will open all bids in the presence of Service Providers' representatives who choose to attend, at the time, on the date, and at the place specified in the Bid Data Sheet. The Service Providers' representatives who are present shall sign an attendance sheet in evidence of their presence.
- 22.2 The Service Providers' names, bid modifications or withdrawals, bid prices, discounts, and the presence or absence of requisite bid security and such other details as the Purchaser, at its discretion, may consider appropriate, will be announced at the opening. No bid shall be rejected at bid opening, except for late bids, which shall be returned unopened to the Service Provider pursuant to ITS Clause 20.
- 22.3 Bids (and modifications sent pursuant to ITS Clause 21.2) that are not opened and read out at bid opening shall not be considered further for evaluation, irrespective of the circumstances. Withdrawn bids will be returned unopened to the Service Providers.
- 22.4 The Purchaser will prepare minutes of the bid opening.
- 23. Clarification of Bids**
- 23.1 During evaluation of the bids, the Purchaser may, at its discretion, ask the Service Provider for a clarification of its bid. The request for clarification and the response shall be in writing, and no change in the prices or substance of the bid shall be sought, offered, or permitted.
- 24. Preliminary Examination**
- 24.1 The Purchaser will examine the bids to determine whether they are complete, whether any computational errors have been made, whether required sureties have been furnished, whether the documents have been properly signed, and whether the bids are generally in order.



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- 24.2 Arithmetical errors will be rectified on the following basis. If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. If the Service Provider does not accept the correction of the errors, its bid will be rejected, and its bid security may be forfeited. If there is a discrepancy between words and figures, the amount in words will prevail.
- 24.3 The Purchaser may waive any minor informality, nonconformity, or irregularity in a bid which does not constitute a material deviation, provided such waiver does not prejudice or affect the relative ranking of any Service Provider.
- 24.4 Prior to the detailed evaluation, pursuant to ITS Clause 25 the Purchaser will determine the substantial responsiveness of each bid to the bidding documents. For the purposes of these Clauses, a substantially responsive bid is one which conforms to all the terms and conditions of the bidding documents without material deviations. Deviations from, or objections or reservations to critical provisions, **such as** those concerning **Bid Security** (ITS Clause 15), **Applicable Law** (GCC Clause 30), and **Taxes and Duties** (GCC Clause 32), will be deemed to be a material deviation. The Purchaser's determination of a bid's responsiveness is to be based on the contents of the bid itself without recourse to extrinsic evidence.
- 24.5 If a bid is not substantially responsive, it will be rejected by the Purchaser and may not subsequently be made responsive by the Service Provider by correction of the nonconformity.

25. Qualification & Evaluation of Bids

- 25.1 In the absence of **prequalification**, the Purchaser will determine to its satisfaction whether the Service Provider is qualified to perform the contract satisfactorily, in accordance with the criteria listed in ITS Clause 13.3.
- 25.2 The determination will consider the Service Provider's financial, technical, and production capabilities. It will be based upon an examination of the documentary evidence of the Service Provider's qualifications submitted by the Service Provider, pursuant to ITS Clause 13.3, as well as other information the Purchaser deems necessary and appropriate.
- 25.3 The Purchaser will **technically evaluate** and compare the bids which have been determined to be substantially responsive, pursuant to ITS Clause 24, as per Terms of Reference (ToR's) required.
- 25.4 The Purchaser's **financial evaluation** of a bid will be on delivered duty paid (DDP) price inclusive of prevailing taxes and duties.

Alternate

- 25.5 **Quality & Cost-based Selection:**



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The following merit point system for weighing evaluation factors can be applied **if specified** in the Bid Data Sheet. The number of points allocated to each factor shall be specified in the Bid Data Sheet.

[In the Bid Data Sheet, choose from the range of]

Price of the services and ancillary Goods	60 to 90
Quality, technology, and metallurgy	0 to 20
Performance and productivity	0 to 20
Standardization	0 to 20
Projected life cycle cost	0 to 20
Operating and maintenance costs	0 to 20
Cost of spare parts and after-sales-service	0 to 20
Total	100

The bid scoring the highest number of points will be deemed to be the lowest evaluated bid.

26. Contacting the Purchaser

- 26.1 Subject to ITS Clause 23, no Service Provider shall contact the Purchaser on any matter relating to its bid, from the time of the bid opening to the time the evaluation report is made public i.e. 10 days before the contract is awarded. If the Service Provider wishes to bring additional information or has grievance to the notice of the Purchaser, it should do so in writing.
- 26.2 Any effort by a Service Provider to influence the Purchaser during bid evaluation or bid comparison may result in the rejection of the Service Provider's bid.

F. Award of Contract

28. Award Criteria

- 28.1 Subject to ITS Clause 30, the Purchaser will award the contract to the successful Service Provider whose bid has been determined to be substantially responsive and has been determined to be the lowest evaluated bid, provided further that the Service Provider is determined to be qualified to perform the contract satisfactorily.

29. Purchaser's Right to Vary Duration and Quantities at Time of Award

- 29.1 The Purchaser reserves the right at the time of contract award to increase or decrease, by the percentage indicated in the Bid Data Sheet, the quantity of Services and ancillary Goods originally specified in the Schedule of Requirements without any change in unit price or other terms and conditions.

30. Purchaser's Right to Accept or Reject All Bids

- 30.1 **The Purchaser reserves the right to accept or reject all bids, and to annul the bidding process at any time prior to contract award, without thereby incurring any liability to the Service Provider or Service Providers or any obligation to inform the Service Provider or Service Providers of the grounds for the Purchaser's action.**



31. Notification of Award

- ## PUNJAB FASAL BEMA ROGRAM
- 31.1 Prior to the expiration of the period of bid validity, the Purchaser will notify the successful Service Provider in writing by registered letter or by email, to be confirmed in writing by registered letter, that its bid has been accepted.
- 31.2 The notification of award will constitute the formation of the Contract.
- 31.3 Upon the successful Service Provider's furnishing of the performance security pursuant to ITS Clause 33, the Purchaser will promptly notify each unsuccessful Service Provider and will discharge its bid security, pursuant to ITS Clause 15.

32. Signing of Contract

- 32.1 At the same time as the Purchaser notifies the successful Service Provider that its bid has been accepted, the Purchaser will send the Service Provider the Contract Form provided in the bidding documents, incorporating all agreements between the parties.
- 32.2 Within seven (07) days of receipt of the Contract Form, the successful Service Provider shall sign and date the contract and return it to the Purchaser.

33 Performance Guarantee

- 33.1 Within seven (07) days of the receipt of notification of award from the Purchaser, the successful Service Provider shall furnish the performance Guarantee in accordance with the Conditions of Contract, in the Performance Guarantee Form provided in the bidding documents, or in another form acceptable to the Purchaser. The performance Guarantee shall be **3.5%** of quoted total premium amount.
- 33.2 Failure of the successful Service Provider to comply with the requirement of ITS Clause 32 or ITS Clause 33.1 shall constitute sufficient grounds for the annulment of the award and forfeiture of the bid security, in which event the Purchaser may make the award to the next lowest evaluated Service Provider or call for new bids.

34. Corrupt or Fraudulent Practices

- 34.1 The Procuring Agency requires that Service Providers, Suppliers, and Contractors observe the highest standard of ethics during the procurement and execution of contracts. For the purposes of this provision, the terms set forth below are defined as follows:
- (i) "corrupt practice" means the offering, giving, receiving, or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution; and
- (ii) "fraudulent practice" means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Procuring Agency,
- (iii) "collusive practice" is an arrangement among Service Providers (prior to or after bid submission) designed to establish bid prices at



PUNJAB FASAL BEMA ROGRAM

artificial, non-competitive levels for any wrongful gains, and to deprive the Procuring Agency of the benefits of free and open competition.

(b) The Procuring Agency will reject a proposal for award if it determines that the Service Provider recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.

(c) The Procuring Agency will sanction a firm, in accordance with prevailing Blacklisting procedures under Punjab Procurement Rules 2014, if it at any time determines that the firm has engaged in corrupt or fraudulent practices in competing for, or in executing, a Bank-financed contract.

34.2 Furthermore, Service Providers shall be aware of the provision stated in sub-clause 5.4 and sub-clause 24.1 of the General Conditions of Contract.

پنجاب فاسل بے ما پروگرام



PUNJAB FASAL BEMA ROGRAM

Part-I

Section II. Bid Data Sheet

The following specific data for the Services and ancillary goods to be procured shall complement, supplement, or amend the provisions in the Instructions to Service Providers (ITS) Part One. Whenever there is a conflict, the provisions herein shall prevail over those in ITS.

Introduction	
ITS 1.1	Name of Procuring Agency: Directorate of Crop Reporting Service Agriculture Department, Government of Punjab.
ITS 1.1	Name of Contract: Fasal Bema Scheme for the Kharif 2024-25 Season.
ITS 4.1	Name of the Procuring Agency: Director of Crop Reporting Service Agriculture Department, Government of Punjab.
ITS 6.1	For clarification purposes, the address is: Directorate Crop Reporting Service, Agriculture Department, PO Awan Town Adjacent to Saidpur PTCL Exchange Main Multan Road, Lahore. Requests for clarification shall be received by the procuring agency no later than 12-03-2024 in writing.
ITS 8.1	Language of the bid is: English
Bid Price and Currency	
ITS 11.2	The price quoted shall be Delivered Duty Paid at the following locations in accordance with the Terms of Reference / Schedule of Requirements including the delivery charges: On locations as mentioned in ToR's.
ITS 11.5	The price shall be in Pak Rupees and shall be fixed.
Preparation and Submission of Bids	
ITS 13.2	In case of exemption from any tax, attach a duly issued and valid Exemption Certificate.
ITS 15.1	
ITS 16.1	Bid Validity Period: 90 days after the date of opening of bid.
ITS 17.1	The bids shall be submitted comprising separate technical & financial proposals as per clause 38(2a) of PPRA Rules 2014. At the first stage, technical proposals will be evaluated. Financial Proposals, at the second stage, will be opened for the technical responsive firms only. Number of Copies: Technical Proposal: Original + 1 copy (marked accordingly on the inner envelopes) Financial Proposal: Original (On prescribed format i.e., bid submission form & price schedule.
ITS 18.2 (a)	Address for Bid Submission: Directorate General of Crop Reporting Service, Agriculture Department, PO Awan Town Adjacent to Saidpur PTCL Exchange Main Multan Road, Lahore Phone: 042-99330377/80, Email: cipunjabcrs@gmail.com, cipunjabcrs@agripunjab.gov.pk
ITS 18.2 (b)	Title and Number: Title: Fasal Bema Scheme Number: RFP #: CRS-CI/2023-24/01



PUNJAB FASAL BEMA ROGRAM

ITS 19.1	Deadline for Bid Submission: 15-03-2024 at 11:00 am																								
ITS 22.1	Time, Date, and Place for Bid: Bid Opening Time & Date: 15-03-2024 at 11:30 am Place: Director Crop Reporting Service, Adjacent to Saidpur PTCL Exchange, Multan Road, Lahore, 042-99330377, 042-99330380, cipunjabcrs@gmail.com / cipunjabcrs@agripunjab.gov.pk																								
Bid Evaluation																									
ITS 25.3	Table # 01																								
	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 5%;">Sr.#</th> <th style="width: 70%;">Mandatory Requirements for Participation in Bidding (Must Provide Documentary Evidence for Each Requirement)</th> <th style="width: 25%;">Source of Verification</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>Valid incorporation and registration with Security & Exchange Commission of Pakistan (SECP) under Companies Act, 2017 and Insurance Ordinance, 2000.</td> <td style="text-align: center;">Certificate</td> </tr> <tr> <td style="text-align: center;">2</td> <td>Insurance company shall submit the assurance letter duly endorsed by the reinsurer (local or international) stating that the terms and conditions quoted by the insurance company are supported by reinsurer and will be liable to cover the losses arising from the program for Kharif 2024-25 Season. The reinsurance requirement shall not contravene any of the SECP rule 2002 as amended to date.</td> <td style="text-align: center;">Undertaking on Annex-IV</td> </tr> <tr> <td style="text-align: center;">3</td> <td>Insurance company must be at least AA- rated by PACRA or JCR (Rating must not be older than 2018).</td> <td style="text-align: center;">PACRA certificate</td> </tr> <tr> <td style="text-align: center;">4</td> <td>A detailed communication / awareness strategy for farmers.</td> <td style="text-align: center;">To be provided on letter head</td> </tr> <tr> <td style="text-align: center;">5</td> <td>Registration certificate from Punjab Revenue Authority (if not already registered with PRA, then, if awarded the work, the Firm will have to get registered with PRA before signing of contract).</td> <td style="text-align: center;">Certificate</td> </tr> <tr> <td style="text-align: center;">6</td> <td>National Taxation Number (NTN) certificate</td> <td style="text-align: center;">Certificate</td> </tr> <tr> <td style="text-align: center;">7</td> <td>Bid Security of Rs. 35.0 million in the form of demand draft/ Cheque etc. in favor of PD-Punjab Fasal Bema Program. The bid security amount is 3.5% of the estimated price (Pkr. 1,000.0 million) for this procurement, that is in accordance with the PPRA rules 2014 clause 27. Successful bidders will have to submit performance guarantee of 3.5% of quoted total premium amount.</td> <td style="text-align: center;">To be submitted along with bids in technical envelop</td> </tr> </tbody> </table>	Sr.#	Mandatory Requirements for Participation in Bidding (Must Provide Documentary Evidence for Each Requirement)	Source of Verification	1	Valid incorporation and registration with Security & Exchange Commission of Pakistan (SECP) under Companies Act, 2017 and Insurance Ordinance, 2000.	Certificate	2	Insurance company shall submit the assurance letter duly endorsed by the reinsurer (local or international) stating that the terms and conditions quoted by the insurance company are supported by reinsurer and will be liable to cover the losses arising from the program for Kharif 2024-25 Season . The reinsurance requirement shall not contravene any of the SECP rule 2002 as amended to date.	Undertaking on Annex-IV	3	Insurance company must be at least AA- rated by PACRA or JCR (Rating must not be older than 2018).	PACRA certificate	4	A detailed communication / awareness strategy for farmers.	To be provided on letter head	5	Registration certificate from Punjab Revenue Authority (if not already registered with PRA, then, if awarded the work, the Firm will have to get registered with PRA before signing of contract).	Certificate	6	National Taxation Number (NTN) certificate	Certificate	7	Bid Security of Rs. 35.0 million in the form of demand draft/ Cheque etc. in favor of PD-Punjab Fasal Bema Program. The bid security amount is 3.5% of the estimated price (Pkr. 1,000.0 million) for this procurement, that is in accordance with the PPRA rules 2014 clause 27. Successful bidders will have to submit performance guarantee of 3.5% of quoted total premium amount.	To be submitted along with bids in technical envelop
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Contract Award																									
ITS 29.1	Percentage quantity increase or decrease: As per PPRA rules 2014																								



PUNJAB FASAL BEMA ROGRAM



Part-I

Section III. Schedule of Requirements

- ✓ Issuance of insurance policy to eligible farmers (list provided by the client). Farmers' eligibility criteria are as follows:

FARMERS' ELIGIBILITY CRITERIA			
Categories	Beneficiary	Insurance Cover	Subsidy
Farmers up to 5 acres	Landowner of E-credit ¹	Ground-Up Cover ² : <ul style="list-style-type: none"> • 80% for the Cotton crop to be compensated by the insurance company in case of yield loss. 	100% Insurance Premium Subsidy
	Landowners & Tenant farmers of E-credits		
	Loanee (both Landowner & Tenant) Farmers of any Micro Finance Institution operating in selected districts other than E-credit.		
	3Non- Loanee farmers ³ of selected districts.		
Farmers from 5-25 acres	Landowner of E-credits	Top-Up Cover ⁴ : <ul style="list-style-type: none"> • 50%-80% yield for the Cotton crop. However, loss beyond 50% will be compensated under Crop Loan Insurance Scheme-CLIS⁵, regulated by SBP). 	50% Insurance Premium Subsidy
	Landowners & Tenant farmers of E-credits		
	Loanee (both Landowner & Tenant) Farmers of any Micro Finance Institution operating in selected districts other than E-credits.	Ground Up Cover	
	Non- Loanee farmers of selected districts.		

¹ Empowerment of Kissan through Digital & Financial Inclusion

² Ground up cover means that **crop yield** under Punjab Fasal Bima Program (PFBP), of those farmers not availing any insurance coverage, is secured from 0 up-to 80% in case of Cotton crops.

³ The term non-loanee refers to farmers who have not acquired loan from any formal financial institution.

⁴ Top-Up cover means that the **crop yield** under Punjab Fasal Bima Program (PFBP), of those farmers availing Crop Loan Insurance Scheme (CLIS) of the Federal Government, secured from 50% up-to 80%/90% of the yield.

⁵ Crop Loan Insurance Scheme (CLIS) is a federal supported program which provides credit for five major crops, namely, wheat, rice, sugarcane, cotton and maize. This is accompanied with insurance against natural disasters like flood, drought, hailstorm, pest attack and fire damage. With support of the government, the insurance premium is subsidized for subsistence farmers, defined as those having up to 25 acres of land for cultivation.



PUNJAB FASAL BEMA ROGRAM



Part-I Section IV. Terms of Reference (ToR's)

BACKGROUND

Agriculture sector is the mainstay of Pakistan's economy and is an inevitable part to ensure food security in the country. About 64% of the population is engaged in farming directly or indirectly through production, processing, and distribution of major agricultural commodities. To stabilize the income of farmers in the event of crops failure due to natural calamities, diseases & pest attack, publicly supported safety programs are vital.

Crop insurance is the primary risk management tool that is used to financially support farmers to compensate and recover from natural disasters. Without effective and affordable crop insurance, catastrophic production losses would sap the rural economy by setting in motion a series of harmful events like farm failures, job losses, farm-related small business failures, financial stress on rural banks and reduced investment in agriculture. As per international experiences, government support to agricultural insurance operations is of paramount importance. Such support can be provided in the form of subsidies on insurance premiums to farmers.

Government of the Punjab has rolled out a Fasal Bema Scheme better known as Crop Insurance Program for farmer community in case of calamities/disasters. Crop insurance is the primary risk management tool that is used to financially support farmers to compensate and recover from natural disasters. Without effective and affordable crop insurance, catastrophic production losses would sap the rural economy by setting in motion a series of harmful events like farm failures, job losses, farm-related small business failures, financial stress on rural banks and reduced investment in agriculture.

Implementing body (Crop Reporting Service, Agriculture Department)

- The participating insurance companies will be responsible to provide insurance cover to farmers on Area Yield Index Insurance (AYII) Model as per the Term Sheet attached.
- Under the scheme, GoPb will subsidized premium for farmers for different classes as explained in the Term Sheet & eligibility criteria.

Responsibilities of Client & Service Provider:

Responsibilities of Client (Crop Reporting Service/Project Office)

- (a) Enrolment of farmers & provision of farmers' data (Name, CNIC, District, Tehsil, crop cultivated, total land, Mobile number etc.)
- (b) Provision of access to data (containing farmer database, insurance policy issuance/cancellation functionality etc.).
- (c) Premium payment within 30 days after submission of invoice and other mandatory documents subject to the availability of the budget.
- (d) Inform the insurance companies when and where the loss is generated.
- (e) Crop cut/yield estimation methodology.



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- (f) In case if CCE is not carried out due to unavoidable circumstances in sample unit then next randomly selected field of the selected sample village will be considered.
- (g) Submission of yield data for all notified crops and tehsils (UAI) to Insurance Companies in standard format (soft / hard) preferably electronically.
- (h) Insurance companies are open to co-observe the CCE's activities in the selected sample villages as per the given schedule.
- (i) Sharing of schedule of CCE of insured districts within +/-15 days.
- (j) Verification of farmer's Cultivation if deemed necessary.
- (k) Verify the delivery of Policy certificates if deemed necessary.
- (l) Advocacy of Punjab Fasal Bema Scheme.
- (m) Helping in designing the advertisement and its dissemination (Print & Electronically);

Responsibilities of service provider (Insurance Company) are:

- (a) Verify the farmers' credentials if deemed necessary by the service provider (farmer's data, location, crop sown, area etc.) within 7 working days from data sharing.
- (b) Issue the insurance policy to verified farmers within 15 days from the farmers' data sharing after verification by the insurance company if deemed necessary.
- (c) The procuring agency will also verify the insured farmers' credentials. If the credentials of the insured farmer(s) are found incorrect then premium or claim amount (which ever applicable) of these farmers will be deposited into Government Treasury within 30 days of verification report.
- (d) Disbursement of claims to farmers of UAI/s where loss gets triggered within 30 days of notification from client through BBO or through cheque in the name of beneficiary.
- (e) Provide awareness to insured farmers.
- (f) Service charges @ 0.01% per day of claim amount will be deposited into Govt treasury if claims payments are delayed beyond 30 days from the date of notification.
- (g) Hire the services of the Leading Branchless Banking Operator (BBO) in Punjab, for the collection of premiums and transfer of claims through BBO channels. In this connection, a copy of the signed contract agreement with BBO shall be submitted to the procuring agency within 15 days from the signing of contract or till the submission of first invoice.
- (h) To observe crop cut at Tehsil level as per the schedule shared by the district in-charge Crop Reporting Service (if deemed necessary by the service provider). **If there is any discrepancy found in the CCEs, the insurance company is liable to report to the project office in writing within 2 working days & intimation to the concerned divisional officer. After the completion of harvesting & compilation, the yield results will not be challengeable in any court of law.**
- (i) Audio/Video- recording of CCEs and sharing (if deemed necessary) in case if the nominated insurance representative witness the CCE.
- (j) The Department of Agriculture shall be entitled to receive the claim amount of the insured crop in case if farmer didn't receive the claim within 120 days of the yield notification or if farmer's credentials are invalid. In case if farmer dies, DoAg shall entitle to receive the claim amount for further dispersal to the legal heirs of the deceased / against a succession certificate.



PUNJAB FASAL BEMA ROGRAM

- (k) The payment may be made for the verified insured farmers after the policy certificates are dispatched to the insured farmer. In this connection the insurance company will provide delivery tracking numbers of the policy certificates which are subject to verification by the procuring agency (if deemed necessary).
- (l) Service provider may cancel the policy before the first CCE in UAI, if premium was not paid by the Government/Farmers or farmers credentials found incorrect.

پنجاب فسال بیمہ پروگرام



PUNJAB FASAL BEMA ROGRAM
TERM SHEET
PUNJAB FASAM BEMA SCHEME

Insurance Company	ANY
Class of Business	Crop Area Yield Index Insurance (AYII). Important Note: This Area Yield Index Insurance Policy will compensate any Insured farmers whose farm are in a defined geographical area for yield loss or shortfall against an agreed percentage of the area average yield (the area yield index), both as defined more fully below. This policy does not, however, indemnify the Insured against actual crop losses or yield shortfall of individual farmer.
Scope of AYII & Top-up AYII Cover for CLIS	This AYII Policy is designed to provide insurance coverage to non-Loanee farmers, E-credit borrowers, Crop Loan Insurance Scheme (CLIS) borrowers, loanee farmers of any MFI other than participating in E-Credit against loss of area yield cover to individual farmers who are borrowing seasonal crop-credit. "The Ground Up AYII will protect Insured farmers located in the Unit Area of Insurance (UAI) by the amount the Actual Average Yield of the Insured Crop falls short of the Insured Yield in the UAI. The Top-Up AYII cover will protect Insured farmers located in the Unit Area of Insurance (UAI) by the amount the Actual Average Yield of the Insured Crop falls short of the Insured Yield in the UAI, subject to a maximum area yield shortfall limit of 50% of the Expected Yield, termed the Exit Yield. Any yield shortfall below the Exit Yield (50% of the Expected Yield) will be the sole liability of the CLIS Insurer(s)
Compulsion of Cover	This is an individual farmer policy. The AYII & Top-up cover will be automatic for any farmer who is insured under Punjab E-credit scheme only.
Insured Season and Year	Kharif 2024-25 Season
Insured Locations	Province: Punjab 27 Districts: Narowal, MB Din, Bahawalpur, Pakpattan, Kasur, Muzaffargarh, Sahiwal, Khushab, Mianwali, Bahawalnagar, Sheikhpura, Khanewal, DG Khan, Lodhran, Bhakkar, Hafizabad, Jhang, Vehari, Rajanpur, RY Khan, Okara, Multan, Layyah, Faisalabad, Toba Tek Singh, Sargodha, Chiniot However, the department reserves the right to select any number of districts among these. Unit Area of Insurance is Tehsil
Insured Crops	Kharif 2024-25 Season Cotton Crop Growers These are the sole ownership of the insured farmer
Insured Perils	This policy insures against climatic, natural, or biological peril that singly or in combination or any other that cause the Actual Average Yield of the Insured Crop in the Unit Area of Insurance, to fall short of the Insured Yield.
Cover Period	This AYII policy operates from the time of sowing (or transplanting) of the Insured Crop in each UAI through to the time of harvest in each UAI. The cover period will be Kharif 2024-25 Season .
Sales Cut-off dates	Sowing period of the crop (for all categories of farmers)



PUNJAB FASAL BEMA ROGRAM



Policy Limits	The liability of the program for the Kharif 2024-25 Season is PKR- 50,000 per acre. In case, if claim arises in any of the insured tehsil the claim amount shall be calculated at sum insured acre / insured yield % X Units of yield loss X No. of acres insured in the claim area. The firm is liable to pay the claims.
Unit Area of Insurance (UAI)	The Unit Area of Insurance is a geographical area as defined by administrative boundaries, in this case the individual Tehsil. This AYII ensures all Insured farmers whose cultivated area of the Insured Crop in located within the named UAI against shortfall in the Insured Yield per UAI.
Expected Yield per UAI	In each UAI, the Expected Yield per UAI will be calculated for each Insurance Crop based on historical area yield data using the procedures.
Insured Yield Coverage Level per UAI	80% of the 10 years average yield for cotton crop
Insured Yield Coverage Limit	This is a AYII which indemnifies 80% for the Cotton crop yield shortfall and Top Up area yield index shortfall which only indemnifies yield shortfall down to 50% of the Expected Yield or threshold coverage level that the CLIS indemnifies yield loss <i>or loss limits notified by Provincial Relief Commissioner or CRS under AYII applicable districts.</i>
Insured Yield per UAI	The Insured Yield per UAI is calculated as the Expected Yield per UAI (Kg/Acre) x Insured Yield Coverage Level and subject to the Insured Yield coverage Limit) and for each Insured Crop and UAI.
Currency	Pakistan Rupee (PKR)
Insured Value	In case if claim arises in any of the insured tehsil the claim amount shall be calculated at 50,000 /acres in case of Cotton.
Per Acre Sum Insured in Case of Claims	In case of claims, disbursement will be carried out @ 50,000 / acres against the % yield loss beyond the insured yield i.e., 80%.
Insured Area	The cultivated area of each Insured Crop in Acres, as declared by the Insured.
Total Sum Insured	The Total Sum Insured PKR- 50,000 per acre.
Premium rate (%)	The premium rate provided by the insurance company(s) through competitive bidding process.
Gross Premium	The Gross premium in PKR is calculated by multiplying the Total Sum Insured by the Premium rate (%). Under No Claim Bonus, 95% of the unspent premium shall be returned to the Government Treasury. Unspent Premium = Gross Premium Paid – Administrative Cost (quoted in the price sheet) – Claims (if any).
Insured Event and basis of an Insurance Payment	The Insured will receive a pay-out equal to the Percentage Yield Shortfall per Acre applied to the Total Sum Insured stated above.
Insurance Payment	For Cotton $50,000/\text{acre} = 50,000/80 = 625\%$ loss.
Claim Payment	The Insurance company shall be liable to pay complete claims pay-out to the eligible farmers insured in selected districts.
Dispute Resolution	Insurance Tribunal
Applicable Law	Laws of Pakistan
Data source for Expected Yield per UAI	As per the crop area yield data provided by the Crop Reporting Service (CRS) of the Department of Agriculture (DoA), Government of Punjab (GoPunjab)
Data source for Actual Average Yield per UAI	The Actual Average Yield (in Kg per Acre) for each Insured Crop in each UAI will be estimated by the Crop Reporting Service (CRS)-DoA, GoPunjab based on Crop Cutting Experiments (CCEs) that will be carried out on a statistically representative



PUNJAB FASAL BEMA ROGRAM

	<p>number of farms growing the Insured Crop in Each UAI. The Actual Average Yield per UAI will be calculated according to the simple average of the individual CCE yields. The CRS will use standardized methodology as set out in its "Crop Cutting Methodology Guidelines" to conduct the CCEs and to estimate the yield of the Insured Crop.</p>
Notification date	<p>Crop Reporting Service will notify the yield estimates as per crop calendar in place for the insured crops and it would be considered as final. For Kharif crop (Cotton) the notification date would be before <u>31st December</u>.</p>
Premium Payment	<p>For ground up cover, 100% insurance premium will be paid by the GoPb on behalf of the farmers under following conditions:</p> <ul style="list-style-type: none">• 100% insurance premium subsidy to farmer having landholding up to 5 acres• 100% insurance premium subsidy to tenants cultivating land up to 5 acres• 50% premium subsidy to farmers having landholding from 5-25 acres. <p>For Top up cover, 50% insurance premium will be paid by the GoPb on behalf of the farmers under following conditions:</p> <ul style="list-style-type: none">• 100% premium subsidy to loanee farmer with CLIS coverage having landholding up to 5 acres.• 50% premium subsidy to loanee farmer Loanee farmers with CLIS coverage having landholding from 5 acres up to 25 acres
Yield Estimation	<p>Methodology in vogue at CRS for yield estimation</p>



PUNJAB FASAL BEMA ROGRAM



Part-I Section IV. Bidding Form

1. Bid Submission Form

Date: _____
No: _____

To
**The Director Crop Reporting Service/PD-CI,
Agriculture Department,
Punjab, Lahore.**

Having examined the bidding documents, I / we, the undersigned, offer to provide **Fasal Bema Scheme for Farmers in Punjab through Director Crop Reporting Service, Agriculture Department, Punjab, Lahore** in conformity with the said bidding documents, including ToR's contained therein, for the sum(s) as mentioned in the **Price Schedule** or such other sums as may be ascertained in accordance with the **Price Schedule** attached herewith and made part of this Bid.

I / We undertake that, if my / our Bid is accepted, to provide the Services in accordance with these bidding documents.

I / We agree to abide by this Bid during the bid validity period starting from the date fixed for Bid opening under Clause 22 of the Instructions to Service Providers, and it shall remain binding upon me / us and may be accepted at any time before the expiration of that period.

Until a formal Contract is prepared and executed, this Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

Commissions or gratuities, if any, paid or to be paid by me / us to agents relating to this Bid, and to contract execution if I / we are awarded the contract, are listed below:

Name and address of agent	Amount and Currency	Purpose of Commission or gratuity
_____	_____	_____
_____	_____	_____
_____	_____	_____

(if none, state "none")

We understand that you are not bound to accept the lowest or any bid you may receive.

Dated this _____ day of _____ 20_____.

[signature]

[in the capacity of]

Duly authorized to sign Bid for and on behalf of _____



PUNJAB FASAL BEMA ROGRAM

2. Price Schedule / Sheet For Kharif 2024-25 Season

CLUSTER 1: Narowal, MB Din, Bahawalpur, Pakpattan, Kasur, Muzaffargarh, Sahiwal, Khushab, Mianwali

Cluster	Districts	Crop	Indicative Premium (mln)	Tentative No. of Policies (approx)	Maximum Sum Insured (mln)	Premium Rate (%)	Premium Amount (mln)	Cluster Premium Rate (%)	Marks Obtained (Max Marks=50)	Administrative Cost (%) of the Clusters' Premium Amount	Administrative Cost (Pkr. Mln)	Administrative Cost (%) of Sum Insured	Marks Obtained (Max Marks=50)	Total Marks Obtained (Max = 100)
I	Narowal, MB Din, Bahawalpur, Pakpattan, Kasur, Muzaffargarh, Sahiwal, Khushab, Mianwali	Cotton	333.3	70,000	5,000	0.00	-	0.000%	#DIV/0!	0.00%	-	0.00%	50.00	#DIV/0!
Total			333.3	70,000.0	4,999.5	-	-							

CLUSTER 2: Bahawalnagar, Sheikhpura, Khanewal, DG Khan, Lodhran, Bhakkar, Hafizabad, Jhang, Vehari

Cluster	Districts	Crop	Allocated Premium (mln)	Tentative No. of Policies (approx)	Maximum Sum Insured (mln)	Premium Rate (%)	Premium Amount (mln)	Cluster Premium Rate (%)	Marks Obtained (Max Marks=50)	Administrative Cost (%) of the Clusters' Premium Amount	Administrative Cost (Pkr. Mln)	Administrative Cost (%) of Sum Insured	Marks Obtained (Max Marks=50)	Total Marks Obtained (Max = 100)
II	Bahawalnagar, Sheikhpura, Khanewal, DG Khan, Lodhran, Bhakkar, Hafizabad, Jhang, Vehari	Cotton	333.3	70,000	5,000	0.00	-	0.000%	#DIV/0!	52.00%	-	0.00%	50.00	#DIV/0!
Total			333.3	70,000.0	4,999.5	-	0							

CLUSTER 3: Rajanpur, RY Khan, Okara, Multan, Layyah, Faisalabad, Toba Tek Singh, Sargodha, Chiniot

Cluster	Districts	Crop	Allocated Premium (mln)	Tentative No. of Policies (approx)	Maximum Sum Insured (mln)	Premium Rate (%)	Premium Amount (mln)	Cluster Premium Rate (%)	Marks Obtained (Max Marks=50)	Administrative Cost (%) of the Clusters' Premium Amount	Administrative Cost (Pkr. Mln)	Administrative Cost (%) of Sum Insured	Marks Obtained (Max Marks=50)	Total Marks Obtained (Max = 100)
III	Rajanpur, RY Khan, Okara, Multan, Layyah, Faisalabad, Toba Tek Singh, Sargodha, Chiniot	Cotton	333.3	70,000	5,000	0.00	-	0.000%	#DIV/0!	49.35%	-	0.00%	50.00	#DIV/0!
Total			333.3	70,000.0	4,999.5	-	0							
Grand Total			1,000	210,000	14,999									



PUNJAB FASAL BEMA ROGRAM



Note:

- ✚ The participating bidders are required to open the Excel spread sheet and only fill in the Columns **G (Green) & K (Blue)** highlighted cells with premium rates for each cluster. 50 marks are allocated for premium rate (%) & 50 for administrative cost (%). The premium amount for each cluster will be automatically calculated in the column "**H**" at the end of each cluster. The firm securing the highest marks out of **100** will be awarded the contract for a cluster(s) in column **(O)**.
- ✚ The soft copy of the Price Sheet will be provided along with the bidding document.
- ✚ Number of clusters & districts may increase or decrease.

Considerations for Bidders:

- ✓ Bidder must quote premium rate for each cluster for which bidder(s) can provide/assure valid reinsurance treaty (local or international).
- ✓ Contract will be awarded to the technically responsive firm securing highest marks for cluster(s) in PRICE SCHEDULE TABLE PLACED AT PAGE # 29.
- ✓ Actual premiums / invoices shall be paid based on the actual premium rate quoted for each district/crop/farmer category (ground up & top up) of a cluster by the winning firm within the premium amount quoted for a cluster(s).
- ✓ Crop yields at Tehsil Level (Kg/Acre) are given for yield volatility analysis.
- ✓ Acreage & number of farmers given in the price schedule are **indicative which are subject to variation**.
- ✓ A bidder may bid for **any number** of clusters and is required to provide reinsurance and proof of remaining risk underwriting capacity according to the number of cluster(s) against the cluster.



PUNJAB FASAL BEMA ROGRAM
Part-II
Section I. Contract Forms
1. Contract Form

THIS AGREEMENT made the ____/____/____ between **Director Crop Reporting Service, Agriculture Department, Near Saidpur PTCL exchange, Multan Road, Lahore** (hereinafter called "the Purchaser") of the one part and **XXXX Insurance Company of Pakistan Ltd** (hereinafter called "the Service Provider") of the other part:

WHEREAS the Purchaser invited bids for **Fasal Bema Scheme** and has accepted a bid by the Service Provider for the supply of these services for a sum of [*contract price in words & figures*] (hereinafter called "the Contract Price"):

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. In this Agreement words and expressions shall have the same meanings as are respectively assigned to them in the Conditions of Contract referred to.
2. The following documents shall be deemed to form and be read and construed as part of this Agreement, viz.:
 - (a) the Bid Form, Equity Status and the Price Schedule submitted by the Service Provider.
 - (b) the Schedule of Requirements.
 - (c) the Terms of Reference.
 - (d) Responsibilities of clients & service provided (as provided in the bidding document)
 - (e) the General Conditions of Contract & Special Conditions of Contract.
 - (f) the Term Sheet with all its clauses page 26-28 of the bidding document
 - (g) the Purchaser's Notification of Award.
 - (h) Annexures I-VI
3. In consideration of the payments to be made by the client to the Service Provider as hereinafter mentioned, the Service Provider hereby covenants with the Purchaser to provide the services and to remedy defects therein in conformity in all respects with the provisions of the Contract
4. The client hereby covenants to pay the Service Provider in consideration of the provision of the services and the remedying of defects therein, the Contract Price or such other sum as may become payable under the provisions of the contract at the times and in the manner prescribed by the contract.

IN WITNESS whereof the parties hereto have caused this Agreement to be executed in accordance with their respective laws the day and year first above written.

Signed, sealed, delivered by the Project Director (DA-CRS) Agriculture Department, Government of the Punjab, Lahore (for the Purchaser)

Signed, sealed, delivered.



PUNJAB FASAL BEMA ROGRAM

Part-II

Section II. General Conditions of Contract

1. Definitions

1.1 In this Contract, the following terms shall be interpreted as indicated:

- (a) "The Contract" means the agreement entered into between the Purchaser and the Service Provider, as recorded in the Contract Form signed by the parties, including all attachments and appendices thereto and all documents incorporated by reference therein.
- (b) "The Contract Price" means the price payable to the Service Provider under the Contract for the full and proper performance of its contractual obligations.
- (c) "The Goods" means those goods ancillary to the provision of Services such as equipment, plant, machinery, consumable Goods and/or other incidental materials which the Service Provider is required to supply to the Purchaser during provision of Services under the Contract.
- (c) "The Services" means all those Services which the Service Provider agrees to provide to the Purchaser under this Contract. In this case Crop Insurance Services for Farmers in Punjab
- (e) "GCC" means the General Conditions of Contract contained in this section.
- (f) "SCC" means the Special Conditions of Contract.
- (g) "The Purchaser" means the organization purchasing the Services and ancillary Goods, as named in SCC.
- (h) "The Purchaser's country" is Islamic Republic of Pakistan.
- (i) "The Service Provider" means the individual or firm or company supplying the Services and ancillary Goods under this Contract.
- (j) "The Project Site," where applicable, means the place or places named in SCC.
- (k) "Day" means calendar day.

2. Application

2.1 These General Conditions shall apply to the extent that they are not superseded by the provisions of other parts of the Contract.

3. Country of Origin

3.2 For purposes of this Clause, "origin" means the place from where the Services are supplied and / or the ancillary Goods were mined, grown, or produced. Goods are produced when, through manufacturing,



PUNJAB FASAL BEMA ROGRAM

- processing, or substantial and major assembly of components, a commercially recognized new product results that is substantially different in basic characteristics or in purpose or utility from its components.
- 3.3 The origin of Services and / or ancillary Goods are distinct from nationality of the Service Provider.
- 4. Standards**
- 4.1 The Services and ancillary Goods provided under this Contract shall conform to the standards mentioned in the Terms of Reference, and, when no applicable standard is mentioned, to the authoritative standards appropriate to the Services and ancillary goods' country of origin. Such standards shall be the latest issued by the concerned institution.
- 5. Use of Contract Documents and Information; Inspection and Audit by the Bank**
- 5.1 The Service Provider shall not, without the Purchaser's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, drawing, pattern, sample, or information furnished by or on behalf of the Purchaser in connection therewith, to any person other than a person employed by the Service Provider in the performance of the Contract. Disclosure to any such employed person shall be made in confidence and shall extend only so far as may be necessary for purposes of such performance.
- 5.2 The Service Provider shall not, without the Purchaser's prior written consent, make use of any document or information enumerated in GCC Clause 5.1 except for purposes of performing the Contract.
- 5.3 Any document, other than the Contract itself, enumerated in GCC Clause 5.1 shall remain the property of the Purchaser and shall be returned (all copies) to the Purchaser on completion of the Service Provider's performance under the Contract if so, required by the Purchaser.
- 5.4 The Service Provider shall permit the Procuring Agency to inspect the Service Provider's accounts and records relating to the performance of the Service Provider and to have them audited by auditors appointed by the Procuring Agency, if so, required by the Procuring Agency.
- 6. Patent Rights**
- 6.1 The Service Provider shall indemnify the Purchaser against all third-party claims of infringement of patent, trademark, or industrial design rights arising from use of the Services and ancillary Goods or any part thereof.
- 7. Performance Security**
- 7.1 The procuring agency may convert or hold the bid security as a performance guarantee.
- 8. Inspections and Tests**
- 8.1 The procuring agency can inspect documents/services or any allied material or things for quality assurance.
- 9. Packing**
- 9.1 N/A
- 10.1 Delivery of the Services and ancillary Goods shall be made by the Service Provider in accordance with the terms specified in the Schedule of Requirements/Term Sheet/ToR's. The details of shipping and/or other documents to be furnished by the Service Provider are specified in SCC.
- 10. Delivery and Documents**
- 10.2 Documents to be submitted by the Service Provider are specified in SCC.



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11. Insurance related responsibilities

11.1 The service provider (insurance company) shall be liable to provide insurance coverage to Farmers in 27 Districts against the premium paid for Cotton Crop (Ref: Term Sheet).

Rates of Premium shall be applicable as quoted in the Biding document. For ground up cover, all the premiums will be paid by the GoPb in the form of subsidy upon presenting verified invoices. However, in the case of Top-Up cover, the farmer's share has to be collected by the insurance company at first place. The collection of farmer's shares (50%) proof shall be submitted to Project Office to be eligible for the GoPb share. It may be noted that, once the policy is issued by the insurance company, the farmer(s) shall get the claim compensation as per agreed criteria, irrespective of the premium payment by the GoPb.

It shall be the liability of the service provider to pay complete claims if any in case of any yield losses in the selected districts within 30 working days after the notification of yield results by the Crop Reporting Service, Agriculture Department Punjab. The Insurance company shall be liable to pay complete claims pay-out to the eligible farmers insured in selected districts. The insurance company will ensure claim pay-out irrespective of the pending premium payment by the GoPb. However, the GoPb shall clear the pending premium payment at first place to demand pending claim payment for eligible farmers.

The insurance company shall put in place at least one technical staff member at each Tehsil level for administering the insurance program, participating in awareness creation programs, participation in the crop cut experiments (CCE's) etc.

It shall also be the liability of the insurance company to participate in Farmer's awareness campaign in coordination with Procuring agency. The insurance company shall sell at least 10% policies to Non Loanee farmers & CLIS borrowers of the selected districts (>5 acres to 25 acres of landholding farmers)

The insurance company to achieve the target of insuring non-loanee farmers assigned by the procuring agency.

The insurance company shall conduct one marketing campaign in each district of a cluster especially for non-loanee farmers (voluntary sales for non-loanee farmers)/season and providing evidence to the procuring agency.

The insurance company shall maintain all the financial records of transactions for ready reference and audit on demand by any regulator at any point in time.



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The payment collection from the farmer (50%), shall be the sole responsibility of the insurance company. The rest of the due payment as part of GoPb shall be paid by the procuring agency.

- 12. Transportation** 12.1 The Service Provider is required under the Contact to transport the ancillary Goods to a specified place of destination within the Purchaser's country, transport to such place of destination in the Purchaser's country, including insurance and storage, as shall be specified in the Contract, shall be arranged by the Service Provider, and related costs shall be included in the Contract Price.
- 13. Incidental Service** 13.1 The Service Provider may be required to provide any or all of the following additional services, if any, specified in SCC:
- (a) performance or supervision of on-site assembly and/or start-up of the supplied ancillary Goods.
 - (b) furnishing of tools required for assembly and/or maintenance of the supplied ancillary Goods.
 - (c) furnishing of a detailed operations and maintenance manual for each appropriate unit of the supplied ancillary Goods.
 - (d) performance or supervision or maintenance and/or repair of the supplied ancillary Goods, for a period agreed by the parties, provided that this service shall not relieve the Service Provider of any warranty obligations under this Contract; and
 - (e) training of the Purchaser's personnel, at the Service Provider's plant and/or on-site, in assembly, start-up, operation, maintenance, and/or repair of the supplied ancillary Goods.
- 13.2 Prices charged by the Service Provider for incidental Services and or Goods, if not included in the Contract Price for the Services, shall be agreed upon in advance by the parties and shall not exceed the prevailing rates charged for other parties by the Service Provider for similar Services / Goods.
- 14. Spare Parts** 14.1 As specified in SCC, the Service Provider may be required to provide any or all of the following materials, notifications, and information pertaining to spare parts distributed or manufactured by the Service Provider:
- (a) such spare parts as the Purchaser may elect to purchase from the Service Provider, provided that this election shall not relieve the Service Provider of any warranty obligations under the Contract; and
 - (b) in the event of termination of production of the spare parts:
 - (i) advance notification to the Purchaser of the pending termination, in sufficient time to permit the Purchaser to procure needed requirements; and



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- (ii) following such termination, furnishing at no cost to the Purchaser, the blueprints, drawings, and specifications of the spare parts, if requested.

15. Warranty

- 15.1 The Service Provider warrants that the Services and ancillary Goods (if any) supplied under the Contract are new, unused, of the most recent or current models, and that they incorporate all recent improvements in design and materials unless provided otherwise in the Contract. The Service Provider further warrants that all Services and ancillary Goods (if any) supplied under this Contract shall have no defect, arising from design, materials, or workmanship (except when the design and/or material is required by the Purchaser's specifications) or from any act or omission of the Service Provider, that may develop under normal use of the supplied Services and ancillary Goods (if any) in the conditions prevailing in the country of final destination.
- 15.2 This warranty shall remain valid for twelve (12) months after the Services and ancillary Goods (if any), or any portion thereof as the case may be, have been delivered to and accepted at the final destination indicated in the Contract, or for eighteen (18) months after the date of shipment from the port or place of loading in the source country, whichever period concludes earlier, unless specified otherwise in SCC.
- 15.3 The Purchaser shall promptly notify the Service Provider in writing of any claims arising under this warranty.
- 15.4 Upon receipt of such notice, the Service Provider shall, within the period specified in SCC and with all reasonable speed, repair or replace the defective Services and ancillary Goods or parts thereof (if any), without costs to the Purchaser.
- 15.5 If the Service Provider, having been notified, fails to remedy the defect(s) within the period specified in SCC, within a reasonable period, the Purchaser may proceed to take such remedial action as may be necessary, at the Service Provider's risk and expense and without prejudice to any other rights which the Purchaser may have against the Service Provider under the Contract.

16. Payment

- 16.1 The method and conditions of payment to be made to the Service Provider under this Contract shall be specified in SCC.
- 16.2 The Service Provider's request(s) for payment shall be made to the Purchaser in writing, accompanied by an invoice describing, as appropriate, the Services performed and ancillary Goods (if any) delivered, and by documents submitted pursuant to GCC Clause 10, and upon fulfillment of other obligations stipulated in the Contract.
- 16.3 Payments shall be made promptly by the Purchaser, but in no case later than thirty (30) days after submission of an invoice by the Service Provider. The procuring agency will try to make incurred premium payment within the stipulated time subject to availability of budget.



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- 16.4 The currency of payment is Pak. Rupees.
- 17. Prices**
- 17.1 Prices charged by the Service Provider for Services performed and ancillary Goods (if any) delivered under the Contract shall not vary from the prices quoted by the Service Provider in its bid, except for any price adjustments authorized in SCC or in the Purchaser's request for bid validity extension.
- 18. Change Orders**
- 18.1 The Purchaser may at any time, by a written order given to the Service Provider pursuant to GCC Clause 31, make changes within the general scope of the Contract in any one or more of the following:
- (a) the Services to be provided by the Service Provider and / or
 - (b) drawings, designs, or specifications, where ancillary Goods to be furnished under the Contract are to be specifically manufactured for the Purchaser.
 - (b) the method of shipment or packing.
 - (c) the place of delivery.
- 18.2 If any such change causes an increase or decrease in the cost of, or the time required for, the Service Provider's performance of any provisions under the Contract, an equitable adjustment shall be made in the Contract Price or delivery schedule, or both, and the Contract shall accordingly be amended. Any claims by the Service Provider for adjustment under this clause must be asserted within thirty (30) days from the date of the Service Provider's receipt of the Purchaser's change order.
- 19. Contract Amendments**
- 19.1 Subject to GCC Clause 18, no variation in or modification of the terms of the Contract shall be made except by written amendment signed by the parties.
- 20. Assignment**
- 20.1 The Service Provider shall not assign, in whole or in part, its obligations to perform under this Contract, except with the Purchaser's prior written consent.
- 21. Subcontracts**
- 21.1 The Service Provider shall notify the Purchaser in writing of all subcontracts awarded under this Contract if not already specified in the bid. Such a notification, in the original bid or later, shall not relieve the Service Provider of any liability or obligation under the Contract.
- 21.2 Subcontracts must comply with the provisions of GCC Clause 3.
- 22. Delays in the Service Provider's Performance**
- 22.1 Performance of the Services and delivery of ancillary Goods (if any) shall be made by the Service Provider in accordance with the time schedule prescribed by the Purchaser in the Schedule of Requirements.
- 22.2 If at any time during performance of the Contract, the Service Provider or its subcontractor(s) should encounter conditions impeding timely



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performance of Services and delivery of the ancillary Goods (if any), the Service Provider shall promptly notify the Purchaser in writing of the fact of the delay, its likely duration, and its cause(s). As soon as practicable after receipt of the Service Provider's notice, the Purchaser shall evaluate the situation and may at its discretion extend the Service Provider's time for performance, with or without liquidated damages, in which case the extension shall be ratified by the parties by amendment of Contract.

22.3 Except as provided under GCC Clause 25, a delay by the Service Provider in the performance of its delivery obligations shall render the Service Provider liable to the imposition of liquidated damages pursuant to GCC Clause 23, unless an extension of time is agreed upon pursuant to GCC Clause 22.2 without the application of liquidated damages.

23. Liquidated Damages

23.1 Subject to GCC Clause 25, if the Service Provider fails to perform the Services or to deliver any or all the ancillary Goods (if any) within the period(s) specified in the Contract, the Purchaser shall, without prejudice to its other remedies under the Contract, deduct from the Contract Price, as liquidated damages, a sum equivalent to the percentage specified in SCC.

24. Termination for Default

24.1 The Purchaser, without prejudice to any other remedy for breach of Contract, by written notice of default sent to the Service Provider, may terminate this Contract in whole or in part:

- (a) if the Service Provider fails to perform any or all of Services and / or provide any or all ancillary Goods (if any) within the period(s) specified in the Contract, or within any extension thereof granted by the Purchaser pursuant to GCC Clause 22; or
- (b) if the Service Provider fails to perform any other obligation(s) under the Contract.
- (c) if the Service Provider, in the judgment of the Purchaser, has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.

To this clause:

"Corrupt practice" means the offering, giving, receiving, or soliciting of anything of value to influence the action of a public official in the procurement process or in contract execution.

"Fraudulent practice" means a misrepresentation of facts to influence a procurement process or the execution of a contract to the detriment of the Procuring Agency and includes collusive practice among Service Providers (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels



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and to deprive the Procuring Agency of the benefits of free and open competition.

24.2 In the event the Purchaser terminates the Contract in whole or in part, pursuant to GCC Clause 24.1, the Purchaser may procure, upon such terms and in such manner as it deems appropriate, Services and ancillary Goods (if any) like those undelivered, and the Service Provider shall be liable to the Purchaser for any excess costs for such similar Services and ancillary Goods (if any). However, the Service Provider shall continue performance of the Contract to the extent not terminated.

25. Force Majeure

25.1 Notwithstanding the provisions of GCC Clauses 22, 23, and 24, neither party shall be in default or in breach of its obligations under the contract if the performance of such obligations is prevented by any circumstances of force majeure which arise after the date of notification of award or the date when the contract becomes effective.

25.2 The term force majeure, as used herein covers any unforeseeable events, not within the control of either party and which by the exercise of due diligence neither party is able to overcome such as acts of God, strikes, lockouts or other industrial disturbances, acts of the public enemy, wars whether declared or not, blockades, insurrection, riots, epidemics, landslides, earthquakes, civil disturbances, or explosions or alike. **For avoidance of doubt, the term force majeure as used herein excludes and has no bearing on the calamities covered by the Policy, which always remains the liability of Service Provider.**

25.3 If a Force Majeure situation arises, the Service Provider shall promptly notify the Purchaser in writing of such condition and the cause thereof. Unless otherwise directed by the Purchaser in writing, the Service Provider shall continue to perform its obligations under the Contract as far as is reasonably practical and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.

26. Termination for Insolvency

26.1 The Purchaser may at any time terminate the Contract by giving written notice to the Service Provider if the Service Provider becomes bankrupt or otherwise insolvent. In this event, termination will be without compensation to the Service Provider, provided that such termination will not prejudice or affect any right of action or remedy which has accrued or will accrue thereafter to the Purchaser.

27. Termination for Convenience

27.1 The Purchaser, by written notice sent to the Service Provider, may terminate the Contract, in whole or in part, at any time for its convenience. The notice of termination shall specify that termination is for the Purchaser's convenience, the extent to which performance of the Service Provider under the Contract is terminated, and the date upon which such termination becomes effective.



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- 27.2 The Services and ancillary Goods (if any) that are complete and ready for shipment within thirty (30) days after the Service Provider's receipt of notice of termination shall be accepted by the Purchaser at the Contract terms and prices. For the remaining Services and ancillary Goods (if any), the Purchaser may elect:
- to have any portion completed and delivered at the Contract terms and prices; and/or
 - to cancel the remainder and pay to the Service Provider an agreed amount for partially completed Services and ancillary Goods (if any) and for materials and parts previously procured by the Service Provider.
- 28. Resolution of Disputes**
- 28.1 The Purchaser and the Service Provider shall make every effort to resolve amicably by direct informal or formal negotiation any disagreement or dispute arising between them under or in connection with the Contract. Notwithstanding dispute, the Service Provider is bound to clear all the pending claims before entering next season.
- 28.2 If, after thirty (30) days from the commencement of such informal negotiations, the Purchaser and the Service Provider have been unable to resolve amicably a Contract dispute, either party may require that the dispute be referred for resolution to the formal mechanisms specified in SCC. These mechanisms may include, but are not restricted to, conciliation mediated by a third party, adjudication.
- 29. Governing Language**
- 29.1 The Contract shall be written in the language specified in SCC. Subject to GCC Clause 30, the version of the Contract written in the specified language shall govern its interpretation. All correspondence and other documents pertaining to the Contract which are exchanged by the parties shall be written in the same language.
- 30. Applicable Law**
- 30.1 The Contract shall be interpreted in accordance with the laws of Islamic Republic of Pakistan.
- 31. Notices**
- 31.1 Any notice given by one party to the other pursuant to this Contract shall be sent to the other party in writing or by fax and confirmed in writing to the other party's address specified in SCC.
- 31.2 A notice shall be effective when delivered or on the notice's effective date, whichever is later.
- 32. Taxes and Duties**
- 32.1 Service Provider shall be entirely responsible for all taxes, duties, license fees, etc., incurred until delivery of the contracted Services and ancillary Goods (if any) to the Purchaser.
- 33. Insured Crops Yield Data Sharing**
- 33.1 The Crop Reporting Service (CRS), Agriculture Department, Government of Punjab is responsible for Yield Estimation of crops. The CRS shall share yield data for the insured crops with the service provide here in this



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case "Insurance Company(s)" for yield volatility analysis. The CRS will notify actual yield results after their compilation from the field in writing. To ensure transparency, the CRS shall also share crop harvesting schedule with the insurance company in writing. The insurance company can check the harvesting and yield assessment process and methodology of the insured crop. The harvesting results may be communicated to the insurance company in writing soon after the harvest. It may be noted that the results once notified from the CRS shall be considered as final and will not be challenged.

پنجاب فسال بیمہ پروگرام



PUNJAB FASAL BEMA ROGRAM
Part-II
Section III. Special Conditions of Contract

The following Special Conditions of Contract shall supplement the General Conditions of Contract. Whenever there is a conflict, the provisions herein shall prevail over those in the General Conditions of Contract. The corresponding clause number of the GCC is indicated in parentheses.

1. Definitions (GCC Clause 1)

GCC 1.1 (g)—The Purchaser is: Director Crop Reporting Service, Agriculture Department, Punjab

GCC 1.1 (h)—The Purchaser's country is: Islamic Republic of Pakistan

GCC 1.1 (i)—The Service Provider is: Insurance company(s) working in Pakistan

GCC 1.1 (j)—The Project Site is: Farmers of 27-Districts that are Narowal, MB Din, Bahawalpur, Pakpattan, Kasur, Muzaffargarh, Sahiwal, Khushab, Mianwali, Bahawalnagar, Sheikhpura, Khanewal, DG Khan, Lodhran, Bhakkar, Hafizabad, Jhang, Vehari, Rajanpur, RY Khan, Okara, Multan, Layyah, Faisalabad, Toba Tek Singh, Sargodha & Chiniot through Directorate of Crop Reporting Service, Agriculture Department, Punjab.

2. Country of Origin (GCC Clause 3): Islamic Republic of Pakistan

3. Delivery and Documents (GCC Clause 10)

- i. Insurance & Re-insurance certificate ;
- ii. Assurance certificate to pay complete claims (if any) for the specified season;
- iii. Invoices for premium payment from the GoPb.

4. Insurance (GCC Clause 11)

GCC 11.1— **Insurance coverage of all types is Service Provider's responsibility. Since the Insurance is seller's responsibility, he/she may arrange appropriate coverage.**

5. Payment (GCC Clause 16)

GCC 16.1—The method and conditions of payment to be made to the Service Provider under this Contract shall be as follows:

Payment:

Payment shall be made in Pak. Rupees in the following manner:

Billing Cycle:

- I. The Payment of premium shall be made on issuance of insurance policy certificate and submission of invoices to the **"Project Office at Director Crop Reporting Service, Agriculture Department Punjab.**
- II. **Payment against Delivered Service:** Upon submission of premium invoices, the Service Provider shall be paid within 30 working days upon the acceptance of invoices of insured farmers. Invoices shall be generated on mutually agreed format.
- III. Claim payout if any, shall be paid to the beneficiaries within 30 working days from the date of notifications of final yield results for each crop of the respective season.



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6. Prices (GCC Clause 17)

GCC 17.1—Prices shall be: Unit Rates of premium mentioned in the Price Schedule for each cluster.

7. Liquidated Damages (GCC Clause 23)

CC 23.1—Applicable rate Monthly at five percent higher than prevailing base rate per S.118 of Insurance Ordinance

8. Resolution of Disputes (GCC Clause 28)

GCC 28.3—The dispute resolution mechanism to be applied pursuant to GCC Clause 28.2 shall be as follows:

In the case of a dispute with the Service Provider, the dispute shall be referred to tribunal in accordance the Insurance Ordinance, 2000.

9. Governing Language (GCC Clause 29)

GCC 29.1—The Governing Language shall be: English.

10. Applicable Law (GCC Clause 30)

GCC 30.1-The Contract shall be interpreted in accordance with the laws of Islamic Republic of Pakistan.

11. Notices (GCC Clause 31)

GCC 31.1—Purchaser's address for notice purposes – **Director Crop Reporting Service, Agriculture Department, adjacent to Saidpur PTCL exchange, Multan Road, Lahore.** Email: cipunjabcrs@gmail.com / cipunjabcrs@agripunjab.gov.pk, Ph.: 042-99330377-80

Service Provider address/phone numbers/official email address for notice purposes:



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ANNEXURE-I

Authority Letter
(For signatory of Bidding Documents)
(On Letterhead of the Firm / Company)

It is certified that [Insert name of firm / Company] having its registered office at [----], does hereby nominate, appoint and authorize Mr.-----, having CNIC No.-----hereinafter referred to as the “**Signatory of Application**”, to do in our name and on our behalf the following:

- i. Sign and submit to **DIRECTOR CROP REPORTING SERVICE, AGRICULTURE DEPARTMENT, PUNJAB** or its authorized nominee, the Bid for Non-Consultancy Services for **Fasal Bema Scheme**, in response to the advertisement dated [___/___/___] issued by The Procuring Agency and all other documents and instruments required to submit the Bid.
- ii. execute all such contracts, deeds, documents, and instruments as may be considered necessary and expedient in relation to the foregoing; and
- iii. do and carry out all other actions as may be required by the Procuring Agency in connection with the Bidding process.
- iv. To immediately notify The Procuring Agency in writing of any impending or actual revocation as well as any change in the terms of this Authority Letter.
- v. To do in our name and on our behalf, all such acts, deeds and things necessary in connection with or incidental to our Bid in response to the above referred tender including signing and submission of all documents, instruments and deeds (including correcting any deficiencies or mistakes there in), attending any meetings organized by the Procuring Agency (including pre-bid conference meetings and bid opening meetings) and providing information/responses to the Procuring Agency in all matters in connection with our Bid.

We, [Insert name of Firm / Company], do hereby ratify and confirm whatsoever the Signatory of Application shall do by virtue of these presents and further agree that whatever the Signatory of Application shall do or cause to be done pursuant to this Authority Letter shall be binding on us.

Furthermore, each provision of this Authority Letter is severable and distinct from the others. The invalidity, illegality or unenforceability of any one or more provisions of this Authority Letter at any time shall not in any way affect or impair the validity, legality and enforceability of the remaining provisions hereof.

FOR: [INSERT NAME OF FIRM / COMPANY]

Signature and Thumb impression:

Name: -----

Title:-----

CNIC No.-----

FOR SIGNATORY OF THE APPLICATION (Attorney)

Signature:-----

Name:-----

Title:-----

CNIC/Passport No.-----

Note:

- i. In case of Firm, to be executed by all Partners
- ii. In case of Company, to be executed by Chief Executive



PUNJAB FASAL BEMA ROGRAM



ANNEXURE-II

**(INTEGRITY PACT)
DECLARATION OF FEES, COMMISSION AND BROKERAGE ETC.
PAYABLE BY THE SUPPLIERS OF GOODS, SERVICES & WORKS IN
CONTRACTS WORTH RS. 10.00 MILLION OR MORE**

Contract RFP #: CRS-CI/2023-24/01

Dated:

Contract Value: _____ Million

Contract Title: Punjab Fasal Bema Scheme

The [Insurance Company] hereby declares that it has not obtained or induced the procurement of any contract, right, interest, privilege or other obligation or benefit from Government of Punjab (GoPb) or any administrative subdivision or agency thereof or any other entity owned or controlled by GoPb through any corrupt business practice.

Without limiting the generality of the foregoing, **[Insurance Company]** represents and warrants that it has fully declared the brokerage, commission, fees etc. **paid or payable** to anyone and not given or agreed to give and shall not give or agree to give to anyone within or outside Pakistan either directly or indirectly through any natural or juridical person, including its affiliate, agent, associate, broker, consultant, director, promoter, shareholder, sponsor or subsidiary, any commission, gratification, bribe, finder's fee or kickback, whether described as consultation fee or otherwise, with the object of obtaining or inducing the procurement of a contract, right, interest, privilege or other obligation or benefit in whatsoever form from GoP, except that which has been expressly declared pursuant hereto.

The [Insurance Company] certifies that it has made and will make full disclosure of all agreements and arrangements with all persons in respect of or related to the transaction with GoPb and has not taken any action or will not take any action to circumvent the above declaration, representation or warranty.

The [Insurance Company] accepts full responsibility and strict liability for making any false declaration, not making full disclosure, misrepresenting facts or taking any action likely to defeat the purpose of this declaration, representation and warranty. It agrees that any contract, right, interest, privilege or other obligation or benefit obtained or procured as aforesaid shall, without prejudice to any other rights and remedies available to GoP under any law, contract or other instrument, be voidable at the option of GoPb.

Notwithstanding any rights and remedies exercised by GoP in this regard, **The [Insurance Company]** agrees to **indemnify GoPb** for any loss or damage incurred by it on account of its corrupt business practices and further pay compensation to GoPb in an **amount equivalent to ten times** the sum of any commission, gratification, bribe, finder's fee or kickback given by **The [Insurance Company]** as aforesaid for the purpose of obtaining or inducing the procurement of any contract, right, interest, privilege or other obligation or benefit in whatsoever form from GoP.

Name of Buyer/Procuring Agency:
Crop Reporting Service, Agriculture Department,
Punjab, Lahore

Name of Seller/Supplier:
The **[Insurance Company]**

Signature & Stamp:

Signature & Stamp:



PUNJAB FASAL BEMA ROGRAM



ANNEXURE-III

Undertaking for Correctness of Information and Eligibility

(To be printed on PKR 500 Stamp Paper)

I, the undersigned, do hereby certify that all the statements made in the bidding documents and in the supporting documents are true, correct, and valid to the best of my knowledge and belief and may be verified by Procuring Agency at any time, if it deems necessary.

The undersigned hereby authorize all concerned to furnish any additional information requested by the Procuring Agency to verify this statement regarding credentials of my firm / company.

The undersigned understands and agrees that further qualifying information may be requested and agrees to provide any such information at the request of the Procuring Agency.

Moreover, the undersigned certify that my firm / company has not been declared ineligible / blacklisted by any of the Federal / Provincial Government entity / autonomous or semi-autonomous body or any other entity due to any reason whatsoever and is eligible to carry out the business for which this bid is being made.

Signed by an authorized representative

Name & Designation

CNIC No.-----

Name of the firm / company

Date: -----

Witness No.1

Signature:

Name:

CNIC No.

Witness No. 2

Signature:

Name:

CNIC No.

Notarized by the Notary Public



PUNJAB FASAL BEMA ROGRAM



ANNEXURE-IV

Undertaking from the Insurance Company through its Re-Insurer

{Insert Reinsure Logo}

The Director Crop Reporting Service, Agriculture Department, Punjab, Lahore.:

In accordance with the requirements of the DIRECTORATE OF CROP REPORTING SERVICE AGRICULTURE DEPARTMENT GOVERNMENT OF PUNJAB Bidding Document **RFP #: CRS-CI/2023-24/01** for Area Yield Index Insurance (AYII) for Cotton **Kharif 2024-25 Season**, we hereby confirm our agreement with the content of the tender documents.

- Term Sheet Punjab Area Yield Index Insurance & AYII as "Ground-Up & Top-Up" Cover for Farmers for **Kharif 2024-25 Season** for Cotton crop.
- Original Gross rates included in the AYII Price Schedule for **Kharif 2024-25 Season** attached to this letter
- Quotation valid for 90 days.

We hereby agree to provide support for our share of % of the **SUM INSURED** of **Rs. 50,000 per acre, total ...XXX acres of land being reinsured.....** as reinsurer of the insurance company.....**XXXXX**.....

We submit these terms in compliance with all tender regulations stipulated herein and as applicable by the Pakistan Law.

Signed on Behalf of

Authorized Signature:

Name:

Position:

Date:

Email:

Contact Details:



PUNJAB FASAL BEMA ROGRAM
Tehsil Wise Insured Crops Yield Data with Benchmark & Insured Yield Level

Annexure-VI

Average Yield Cotton (kg/acre)

District		Sahiwal													10 years Avg. Yield Kg/Acre	Insured Yied @ 80%
Crop	Tehsils	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24			
Cotton	Sahiwal	349	497	700	409	433	436	782	691	652	749	701	1036	605.02	484.02	
	ChichaWatni	330	519	657	575	535	491	435	604	940	713	549	1063	601.91	481.53	
District		Rajanpur													10 years Avg. Yield Kg/Acre	Insured Yied @ 80%
Crop	Tehsils	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24			
Cotton	JAMPUR	664	811	819	812	718	909	855	514	523	634	192	548	583.66	466.93	
	RAJANPUR	829	911	914	718	689	880	594	525	515	713	277	546	585.99	468.79	
	ROJHAN	691	862	1129	872	821	923	919	707	576	632	457	633	642.65	514.12	
District		R.Y.Khan													10 years Avg. Yield Kg/Acre	Insured Yied @ 80%
Crop	Tehsils	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24			
Cotton	R.Y.Khan	608	831	770	733	910	709	786	704	549	770	472	718	591.05	472.84	
	Khanpur	798	720	785	495	473	703	630	635	613	788	349	733	536.87	429.49	
	Liaqatpur	527	569	773	478	786	615	725	660	625	589	344	652	508.31	406.65	
	Sadiqabad	547	683	775	770	744	625	638	675	502	735	368	706	541.74	433.39	



PUNJAB FASAL BEMA ROGRAM



District		Okara												10 years Avg.Yield Kg/Acre	Insured Yied @ 80%
Crop	Tehsils	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24		
Cotton	Depalpur	459	718	837	616	659	570	363	494	1267	1500	699	835	561.91	449.53
	Okara	512	699	986	455	571	504	706	733	642	733	898	1098	509.86	407.89
	Renala	234	606	846	421	661	612	923	518	773	1008	1022	968	535.88	428.70
District		Muzafargarh												10 years Avg.Yield Kg/Acre	Insured Yied @ 80%
Crop	Name of Tehsil	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24		
Cotton	Muzafargarh	499	427	632	207	343	389	393	362	357	550	246	405	332.05	265.64
	Ali Pur	595	685	739	603	758	807	852	586	362	747	345	733	552.01	441.61
	Kot Adu	355	328	389	298	295	419	332	320	376	610	238	462	281.80	225.44
	Jatoti	522	656	774	524	591	648	653	514	325	608	271	589	471.76	377.40
District		Multan												10 years Avg.Yield Kg/Acre	Insured Yied @ 80%
Crop	Name of Tehsil	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24		
Cotton	Multan	642	582	623	327	557	610	665	614	374	747	378	896	466.86	373.48
	Shujabad	705	618	669	370	725	707	613	631	580	838	444	729	524.84	419.87
	Jalalpur Pirwala	1006	623	724	522	569	752	628	589	553	761	347	668	519.94	415.96
District		Lodhran												10 years Avg.Yield Kg/Acre	Insured Yied @ 80%
Crop	Tehsils	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24		
Cotton	Lodhran	745	740	896	320	672	699	730	584	574	855	559	810	559.89	447.91
	kror Paka	735	665	692	278	676	599	698	549	520	760	473	700	513.27	410.62
	Duniapur	725	685	718	316	678	635	745	613	606	963	439	624	540.50	432.40



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District		Layyah												10 years Avg. Yield Kg/Acre	Insured Yield @ 80%
Crop	Name of Tehsil	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24		
Cotton	LAYYAH	469	446	679	613	667	801	646	698	591	729	520	773	509.06	407.25
	KAROR	492	374	586	523	471	695	359	653	499	628	386	756	422.62	338.10
	CHOBARA	428	278	357	438	434	409	439	308	504	574	238	358	331.60	265.28
District		Khanewal												10 years Avg. Yield Kg/Acre	Insured Yield @ 80%
Crop	Name of Tehsil	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24		
Cotton	KHANEWAL	541	548	639	553	559	666	567	597	468	696	344	847	583.46	466.76
	KABIRWALA	899	733	690	715	585	604	705	448	414	531	433	952	634.44	507.55
	MIAN CHANNU	603	647	679	652	593	810	611	512	628	787	720	976	673.16	538.53
	JAHANIAN	729	660	755	639	762	651	739	588	527	762	537	906	682.36	545.89
District		Faisalabad												10 years Avg. Yield Kg/Acre	Insured Yield @ 80%
Crop	Name of Tehsil	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24		
Cotton	Faisalabad	485	418	501	156		551	431					689	477.27	381.81
	Jarawanwala	298	289	488	268				545	531	1155	988	1242	613.41	490.72
	Samundri	405	264	590	293	268	436	409	463	680	521	908	903	496.62	397.30
	Tandliawala	471	456	511	275	409	451	569	591	659	867	863	1012	584.82	467.85
District		DG Khan												10 years Avg. Yield Kg/Acre	Insured Yield @ 80%
crop	Name of Tehsil	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24		
Cotton	D G Khan	403	638	733	416	548	733	608	561	398	783	265	598	464.04	371.24
	Taunsa	408	402	578	482	425	621	607	569	569	848	174	679	425.90	340.72



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District		Bhakkar													
Crop	Name of Tehsil	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	10 years Avg. Yield Kg/Acre	Insured Yied @ 80%
		Cotton	Bhakkar	690	411	453	355	476	438	486	508	305	565	529	712
Darya Khan	748		629	548	183	336	598	616	474	662	958	559	1028	612.82	490.26
Kallur Kot	589		548	651	287	395	588	895	508	1119	843	926	847	679.13	543.30
Mankera	478		270	612	170	460	356	273	365					367.07	293.66
District		Bahawalpur													
Crop	Name of Tehsil	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	10 years Avg. Yield Kg/Acre	Insured Yied @ 80%
		Cotton	Bahawalpur	483	523	761	380	592	667	678	628	583	756	460	888
Ahmadpur East	642		666	753	574	628	733	692	682	537	668	437	730	528.33	422.67
Yazman	573		580	737	557	796	620	675	542	623	723	474	808	508.81	407.05
Hasilpur	784		719	805	513	667	641	749	655	805	997	488	1006	582.70	466.16
K.P. Tamewali	707		578	920	451	837	574	571	712	664	654	378	705	529.64	423.71
District		Bahawalnagar													
Crop	Name of Tehsil	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	10 years Avg. Yield Kg/Acre	Insured Yied @ 80%
		Cotton	Bahawalnagar	676	775	813	731	768	642	583	699	742	855	406	812
Fortabbas	687		675	663	523	783	604	671	672	757	809	621	911	694.12	555.29
Minchanabad	710		705	843	742	767	869	549	630	696	811	490	749	720.21	576.16
Haroon abad	583		762	696	556	655	497	457	621	666	772	469	914	627.75	502.20
Chishtian	819		709	777	693	714	585	540	578	646	772	354	780	679.32	543.46
District		Vehari													
Crop	Name of Tehsil	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	10 years Avg. Yield Kg/Acre	Insured Yied @ 80%
		Cotton	Vehari	803	784	845	384	409	582	629	591	608	662	574	839
Burewala	879		864	773	428	324	709	528	463	614	632	501	819	501.07	400.86
Mailsi	802		733	684	342	376	728	644	505	505	708	505	766	488.27	390.62



PUNJAB FASAL BEMA ROGRAM



District		Jhang												10 years Avg. Yield Kg/Acre	Insured Yied @ 80%
Crop	Name of Tehsil	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24		
Cotton	Jhang	271	259	358	253	289	294	351	429	501	506	411	446	275.23	220.18
	Athara Hazari	498	529	547	478	336	261	326	593			467	1030	339.12	271.29
	Shorkot	582	337	521	409	480	376	407	501	574	620	392	878	385.02	308.01
	Ahmad Pur Sial	676	756	656	467	554	557	472	491	494	768	655	1380	465.55	372.44
District		Mianwali												10 years Avg. Yield Kg/Acre	Insured Yied @ 80%
Crop	Name of Tehsil	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24		
Cotton	Mianwali	387	568	755	593	418	591	370	456	775	782	738	1019	454.36	363.49
	Piplan	487	630	554	491	391	784	812	766	586	710	816	868	500.71	400.57
	Isa Khel		140	278	326	349	0	0	0	0	778	815	700	121.49	97.19
District		Toba Take Singh												10 years Avg. Yield Kg/Acre	Insured Yied @ 80%
Crop	Name of Tehsil	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24		
Cotton	T T Singh	583	549	928	446	347	465	349	603	591	716	511	847	430.22	344.18
	Pirmahal							417	565	566	777	538	1001	282.97	226.38
	Kamalia	578	760	788	338	377						474	805	342.87	274.30
	Gojra	494	587	698	455	434	541	467	616	782	656	656	704	451.33	361.07
District		Pakpattan												10 years Avg. Yield Kg/Acre	Insured Yied @ 80%
Crop	Name of Tehsil	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24		
Cotton	Pakpattan	703	700	699	516	696	612	721	629	717	875	732	1054	547.69	438.15
	Arifwala	678	693	743	313	597	625	582	599	638	850	756	1130	515.65	412.52



PUNJAB FASAL BEMA ROGRAM



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