

REPLIES TO QUERIES FOR PMFBY TENDER-MIZORAM

1. BOQ

The BOQ format is attached herewith in annexure M

2. Annexure A, B, C and D in Excel format.

The formats were provided in Word. Insurers may convert/import them into Excel; the same is attached herewith.

3. Provide the expected area insured for all the 5 crops.

All notified crops are treated as major crops; therefore, as per PMFBY Operational Guidelines, you may consider 30% of the sown area as the expected area insured.

In the absence of insured area details for the last year/season:

- For major crops: 30% of the average net sown area of the last three years.
- For minor crops: 10% of the average net sown area of the last three years.

These shall be used as weights for calculating the district's lowest weighted premium.

Clarified in Corrigendum dated 19.09.2025

4. Provide the Rice conversion factor.

RiceStandard conversion Factor Paddy to Rice: 2/3

Clarified in Corrigendum dated 19.09.2025; attached herewith for reference

5. Registration process, if online

Registration and Tender process is offline

6. Mode of submission: Online/Offline

Mode of submission is physical offline

7. Entire technical bid or only Annexure F, G as per Annexure K is required.

The entire technical bid is required. Alternatively, insurers may submit Annexure F and G as per Annexure K, provided that the reasons for non-submission of the remaining documents are clearly explained in writing, along with a timeline for submission. If the reasons are found satisfactory, the State Government may accept the technical bid.

8. Mode of signing (DSC or physical), separate toll free number is required or KRPH can be used.

Digital Signature Certificate (DSC) is preferred for signing.

No separate toll-free number is required. However, each implementing State/UT and all empanelled insurance companies must collaborate to establish a robust grievance redressal

mechanism with requisite infrastructure up to the Block/Taluka level, as per PMFBY Operational Guidelines.

9. How will proxy values be determined for new crops with no historical insured area?
Clarified in Corrigendum dated 19.09.2025; attached herewith for reference.

10. We were unable to locate the expected insurance area data categorized by District, Crop and season. Request you to kindly provide the data in the prescribed BOQ format.

The methodology for expected insurance area has been *clarified in Corrigendum dated 19.09.2025*. The BOQ format is attached herewith in annexure M

11. When will the final seasonality calendar be released?

The Seasonality Calendar will be issued within one week of selection of L1.

12. Kindly clarify the methodology for CCE plot selection – whether it will follow a random sampling approach or smart sampling. Additionally, please confirm when the CCE schedule will be communicated to the implementing agency.

It will be random manual selection yest it will be intimated to Implementing insurance companies.

13. Please classify the crops which will be considered as Major and minor op.

All notified crops are **MAJOR** crops only

14. What model of PMFBY is followed?

Standard PMFBY model is followed

15. Kindly clarify whether PSGICs are exempted from solvency Margin conditions as per GOI notification.

Yes. Public Sector General Insurance Companies are exempted from solvency margin conditions. An undertaking letter must be submitted, providing reasons for seeking such exemption.

16. Ratio of Technical yield and manual in final calculation.

Remote sensing (YESTECH) based yield estimation is not applicable. The CCE yield will be considered final.

17. Participating in this tender as a co insurer.

Co-insurer participation is not applicable for this year tender.