

**Invitation of bids for selection of Insurance Companies as Implementing Agencies (IA)  
for “Pradhan Mantri Fasal Bima Yojana (PMFBY)” for Assam State for  
Kharif 2017season**

1. Offers are invited from all Insurance Companies designated / empanelled by DAC&FW, Government of India for submission of their financial bid (**Annexure-I**) for carrying out implementation of “**Pradhan Mantri Fasal Bima Yojana (PMFBY)**” in Assam State for Kharif 2017 season.
2. The Operational Guidelines (OGs) issued by Government of India would be the final guidelines for implementation of this scheme and shall prevail in case of any conflict between the clauses in bid document & the OGs.
3. During Kharif 2017 season, the PMFBY will be implemented in **selected districts** of Assam State covering **Ahu Paddy, Sali Paddy, Jute and Black gram (Matikalai) crops**.
4. With the objectives of (i) increasing farmer’s participation, (ii) increased competition among the participating companies and (iii) to ensure better service quality to the insured farmers, it has been decided to allow more no. of companies to implement the scheme. Accordingly the no. of clusters has been increased to 8 (Eight).
5. Cluster-wise and District-wise crops to be notified, Crop wise Sum insured/Scale of Finance, Indemnity Level and Expected Area insured are given in **Annexure-II**.

**Coverage and Exclusions:**

• **Coverage of Risks**

Following stages of the crop and risks leading to crop loss are covered under the scheme.

- I. **Prevented Sowing/ Planting Risk** - Insured area is prevented from sowing/planting due to deficit rainfall or adverse seasonal conditions.
- II. **Standing Crop(Sowing to Harvesting)** - Comprehensive risk insurance is provided to cover yield losses due to non-preventable risks viz. Drought, dry spells, flood, inundation, pests and diseases, landslides, natural fire and lightening, storm, hailstorm, cyclone, typhoon, tempest, hurricane and tornado.
- III. **Post-Harvest Losses** - Coverage is available only up to a maximum period of two weeks from the harvesting for those crops which are allowed to dry in cut and spread condition in the field after harvesting against specific perils of cyclone, cyclonic rains and unseasonal rains. (last date by which harvesting should have been done is mentioned in seasonality discipline)
- IV. **Localized Calamities** - Loss/damage resulting from occurrence of identified localized risks of hailstorm, landslide and inundation affecting isolated farms in the notified area.

• **Exclusions**

**General exclusions:**

Losses arising out of war and nuclear risks, malicious damage and other preventable risks (refer para IV.2 of OGs of PMFBY).

• **Coverage of farmers**

- I. **Compulsory component:** - All farmers availing Seasonal Agricultural Operation (SAO) loans from financial institutions (i.e. loanee farmers) for the notified crop/s are to be covered compulsorily.
- II. **Voluntary component:** - The scheme is optional for non-loanee farmers. All farmers who have not availed any crop loan and are willing to get covered under PMFBY can purchase insurance through Banks/ Insurance Companies / their designated agents.

### **Selection of Insurance Company as Implementing Agency (IA):**

- i) Selection of Implementing Agency will be done by adopting the cluster approaches as envisaged in OGs.
- ii) For the implementation of the scheme in Assam, earlier 27 (undivided) districts are divided into 8 clusters as per details in Annexure-II
- iii) All the interested empanelled insurance companies will be allowed to bid for one or more no. of clusters.
- iv) A single company will be allowed to implement the scheme ONLY for 2 clusters.
- v) Insurance company has to bid/ quote the premium rates for all the selected crops in the districts within a cluster.
- vi) In case any company does not quote for one or more notified crops in the districts within a particular cluster, the bid will be rejected for that cluster.
- vii) The Bidders are required to quote the Premium up to two decimal points.
- viii) District wise and crop wise expected area insured (hectare) are given in **Annexure-II**
- ix) Expected Coverage (Expected Area Insured in Hectare multiplied by Sum Insured/ Scale of Finance per Hectare) will be considered as the weights to arrive at the Weighted Average Premium Rate for the cluster.
- x) For a cluster, final selection of IA from the bidders shall be done based on the lowest weighted average premium quoted by the company for the notified crop within the cluster of districts (refer para XXIII.9 of OGs of PMFBY).
- xi) The insurance company quoting Lowest weighted premium rate in the cluster would be declared as L-1 (refer para XXIII.9 of OGs of PMFBY for evaluation process).
- xii) In case of any company becoming the lowest bidder (L1) in more than 2 clusters, the company will be offered only 2 clusters with the lowest weighted average premium rates. The rest of the clusters (where one company had the L1 rates / lowest bidder, but could not be selected due to the restriction of 2 clusters for a single company) will be offered to the next bidder (L2) to implement the scheme at the L1 rate for the cluster. If L2 bidder declines to accept the L1 rates, the cluster will be offered to L3, L4 bidder and so on, to implement the scheme at L1 rates. In case of none of the companies/ bidders (L 2,L3 and so on) accepting the L1 rates for the rest of the clusters, the department may decide to allot the clusters to the original bidder (L1) even the no. of clusters offered for the company is more than 2.
- xiii) If any company declines after being declared L1, the company may be barred for the coming seasons and the L2 may be given the cluster for implementing the crop insurance scheme at L1 district-crop combination rates and so on to L3, L4 bidder as per the consent of insurance company.
- xiv) Premium bids not in conformity of the above conditions will be summarily rejected and will not be considered for the season.

### **Premium rate and subsidy:**

All farmers (loanee or non-loanee) enrolled under PMFBY would be entitled for subsidy on the premium. The maximum premium payable by the farmers will be 2 % of the sum insured or actuarial premium rate, whichever is lower, for FCOS crops and 5% of the sum insured or actuarial premium rate, whichever is lower, for Annual Commercial/Horticultural Crops during Kharif season. The difference between the actuarial premium rate and farmer share would be equally borne by the State Government and Central Government in the ratio of 50:50.

Based on the fair estimates of coverage, State Government will ensure to make an advance payment of 50% of subsidy liability to insurance companies and will settle the balance subsidy payment on submission of final figures by insurance companies.

### **Claim liability:**

Insurers shall be responsible to settle all the admissible claims to be arisen due to the conditions/eventualities as detailed in paras XI.10, XII to XVI of operational guidelines of PMFBY. Insurers shall be responsible for payment of claims upto the ceiling as stated in para VIII.4 of Operational guidelines of PMFBY.

### **Bank Services Charges:**

Bank and other financial institutions etc. shall be paid service charges @ 4% of the premium collected from farmers. Rural agents engaged in providing insurance related services to farmers may be paid appropriate commission as decided by the insurance company, subject to cap prescribed under IRDAI regulations. Banks may submit their Invoice in the format prescribed as **Annexure-IV**.

### **Notification of crops and area:**

The scheme will operate on the principle of "Area Approach" in the defined areas called Insurance Unit (IU). For Kharif 2017 season, Notified Area will be Gram Panchayat (GP). Block / Revenue Circle wise list of GPs are being finalized and will be a part of the notification for Kharif 2017 season.

### **Indemnity Level & Threshold yield (TY):**

Threshold yield for a notified area will be average yield of the last 7 years multiplied by Indemnity Level. Crop wise proposed Indemnity Level for Kharif 2017 season are given in **Annexure II**.

However, past yield data along with the latest available cropped area for the last 10 years are available only at the (higher) Sub-Division / Revenue Circle, which will be used for premium calculation and fixation of Threshold Yield of the Notified areas (GP). Crop wise, district wise and Sub-Division / Revenue Circle wise past yield data are provided in **Annexure-III**.

### **Roles of Insurance Companies**

- i) Ensuring payment of bank service charges to banks @4% of the premium collected from banks.
- ii) Providing monthly progress returns/ statistics/ information to State and Central Government.
- iii) Endeavouring for 100% coverage of the loanee farmers through Banks/Financial Institution, etc.
- iv) Facilitate the bank branches/ intermediaries/ agents to upload the details of insured farmers and beneficiaries with all requisite details on Crop Insurance portal well in time.
- v) Redressal of all Public Grievances within the time fixed by IRDAI. Provide toll free number where farmers can approach for redressals of grievance, intimate claims in case of localized calamity, seek information on coverage, etc.
- vi) The coverage of loanee farmers should be carried out by insurance companies themselves, use of agents / brokers are not allowed.
- vii) Claim processing and payment to Banks/Farmers within the prescribed timelines.
- viii) Marketing and publicity of Scheme, Insurance company will ensure the marketing and publicity of the scheme and submit a report with photographs to State and Central Government.
- ix) Distribution of Declaration form/proposal form to bank/financial institution branch/s.
- x) Submission of reports to State and Central Government.
- xi) **Within two months after sowing** State government will furnish the unit wise notified cropped area sown to respective IA.

- xii) State Government will submit CCE's results of all notified crops for notified area in standard format within stipulated date to respective IA.
- xiii) Awareness and publicity – extensive efforts to generate publicity and create awareness of PMFBY at grass-root levels / locations including bank branches. Also coordinate with the States and other agencies for awareness and publicity of the scheme.
- xiv) Other role & responsibilities as detailed in para XXIV.3 and XXV of OGs of PMFBY.

### **Roles and Responsibility of State Government**

- i) Take suitable action for adoption of new technology for early loss assessment and better administration of scheme. Implementing CCE using handheld devices, recording coordinates photographs, etc.
- ii) Issuance of necessary instructions to Regional Meteorological Centres of IMD and other government/ quasi government agencies for supplying weather data on real-time basis to insurance company.
- iii) To undertake extensive awareness and publicity campaigns of Scheme amongst farming community through agriculture and extension Departments to maximize coverage of the farmers specially non-loanee farmers.
- iv) Submission of yield data for all notified crops and insurance units to insurance companies in standard format within stipulated date.
- v) To furnish to the insurance companies the insurance unit wise area sown of insured crops within two months from the sowing period.
- vi) Assist insurance companies for assessment of crop loss of individual insured farmers caused by localized perils and also assist in post-harvest losses.
- vii) To undertake requisite number of CCE in the notified area following single series, and provide the yield data to the insurance company within the prescribed cut-off date, along with results of individual CCEs.
- viii) Allow insurance companies to co-observe and witness CCEs, and permit them to access various records including Form-2 / Table-B at grass root / district / state level used for recording data of CCEs by States. State shall strengthen audit process of conducting CCE with necessary checks and balances. Audio/Video recording of CCEs shall be implemented besides other process to ensure accuracy of CCE.
- ix) IA should settle the claims (if any) within 3 weeks after receipt of yield data from State government.
- x) Any disputes related to PMFBY should be addressed to Principal Secretary, Department of Agriculture / cooperation of the State Govt.
- xi) Awareness and publicity – extensive efforts to generate publicity and create awareness of PMFBY at grass-root levels / locations including bank branches. Also coordinate with the States and other agencies for awareness and publicity of the scheme.
- xii) Other role & responsibilities as detailed in para XXIV.2 of OGs of PMFBY.

**Format of financial bid**

Date: .....

From

[insert name & address of the Bidder]

To,

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dear Sir,

**Sub: Financial Bid for Implementation of the PMFBY in the Assam State, for Kharif 2017 season**

With reference to your Tender Document dated (Insert Date) we, [insert name of Bidder], wish to submit our Financial Bid for the award of the Contract(s) for the implementation of the Pradhan Mantri Fasal Bima Yojna (PMFBY) in the Assam State, for Kharif 2017 season.

1. We hereby submit our Financial Bid, which is unconditional and unqualified. We have examined the Tender Documents.
2. We acknowledge that the State Government will be relying on the information provided in the Financial Bid for evaluation and comparison of Financial Bids received from the designated / empanelled Insurance companies by DAC&FW for the award of the implementation of the PMFBY in the State. We certify that all information provided in the Financial Bid is true and best to the knowledge of the company.
3. We shall make available to the State Government any clarification it may find necessary or require to supplement or authenticate the facts & figures in Financial Bid.
4. We acknowledge and declare that the State Government is not obliged to return the Financial Bid or any part thereof or any information provided along with the Financial Bid, other than in accordance with the provisions set out in the Tender Documents.
5. We are quoting the following Premium rates district-wise crop-wise as given in Annexure-II.

[Note to Bidders: The Bidders are required to quote the Premium up to two decimal points.]

6. We acknowledge, confirm and undertake that we have an adequate reinsurance support to safeguard the interest of the farmers, State Government and Central Government
7. We agree and undertake to abide by all the terms and conditions of the Tender Document and OGs of PMFBY.

8. This Bid shall be governed by and construed in all respects according to the laws for the time being in force in India. The competent courts at State capital will have exclusive jurisdiction in the matter.

In witness thereof, we submit this Financial Bid under and in accordance with the terms of the Tender Documents.

Dated this *[insert]* day of *[insert month]*, 2017

\_\_\_\_\_

*[Signature]*

In the capacity of

Chief Underwriting Officer

Duly authorized to sign this Bid for and on behalf of \_\_\_\_\_ *[name of Bidder]*

## Pradhan Mantri Fasal Bima Yojana (PMFBY)

Bidding for Kharif 2017 season

Cluster	District	Crop	Indmity Level	Scale of Finance (Rs./Ha)	Expected Area Insured (Ha)	Expected Sum Insured (Rs.)	Quoted Actuarial Premium Rate (%)	Expected Premium (Rs.)	Weighted Average Premium Rate
Cluster 1	Nagaon (Undivided)	Ahu (Autumn) Paddy	80%	56418	137	7729266		0	
Cluster 1	Nagaon (Undivided)	Sali (Winter) Paddy	80%	55393	4587	254087691		0	
Cluster 1	Nagaon (Undivided)	Jute	80%	51176	220	11258720		0	
Cluster 1	Nagaon (Undivided)	Blackgram (Matikalai)	80%	28823	10	288230		0	
Cluster 1	Dima Hasao (N C Hills)	Ahu (Autumn) Paddy	80%	56418	5	282090		0	
Cluster 1	Dima Hasao (N C Hills)	Sali (Winter) Paddy	80%	55393	9	498537		0	
Cluster 1	Kamrup Metro	Ahu (Autumn) Paddy	80%	56418	10	564180		0	
Cluster 1	Kamrup Metro	Sali (Winter) Paddy	80%	55393	235	13017355		0	
						<b>287726069</b>		<b>0</b>	<b>0.00%</b>
Cluster 2	Lakhimpur	Ahu (Autumn) Paddy	80%	56418	430	24259740		0	
Cluster 2	Lakhimpur	Sali (Winter) Paddy	80%	55393	1889	104637377		0	
Cluster 2	Lakhimpur	Blackgram (Matikalai)	80%	28823	10	288230		0	
Cluster 2	Kokrajhar	Ahu (Autumn) Paddy	80%	56418	22	1241196		0	
Cluster 2	Kokrajhar	Sali (Winter) Paddy	80%	55393	68	3766724		0	
Cluster 2	Kokrajhar	Jute	80%	51176	20	1023520		0	
Cluster 2	Kokrajhar	Blackgram (Matikalai)	80%	28823	10	288230		0	
Cluster 2	Golaghat	Ahu (Autumn) Paddy	80%	56418	106	5980308		0	
Cluster 2	Golaghat	Sali (Winter) Paddy	80%	55393	632	35008376		0	
Cluster 2	Golaghat	Blackgram (Matikalai)	80%	28823	10	288230		0	
Cluster 2	Hailakandi	Ahu (Autumn) Paddy	80%	56418	256	14443008		0	
Cluster 2	Hailakandi	Sali (Winter) Paddy	80%	55393	350	19387550		0	
						<b>210612489</b>		<b>0</b>	<b>0.00%</b>
Cluster 3	Kamrup R	Ahu (Autumn) Paddy	80%	56418	296	16699728		0	
Cluster 3	Kamrup R	Sali (Winter) Paddy	80%	55393	1383	76608519		0	
Cluster 3	Kamrup R	Jute	80%	51176	25	1279400		0	
Cluster 3	Kamrup R	Blackgram (Matikalai)	80%	28823	2	57646		0	
Cluster 3	Baksa	Ahu (Autumn) Paddy	80%	56418	22	1241196		0	
Cluster 3	Baksa	Sali (Winter) Paddy	80%	55393	225	12463425		0	
Cluster 3	Baksa	Jute	80%	51176	3	153528		0	
Cluster 3	Baksa	Blackgram (Matikalai)	80%	28823	10	288230		0	
Cluster 3	Morigaon	Ahu (Autumn) Paddy	80%	56418	34	1918212		0	
Cluster 3	Morigaon	Sali (Winter) Paddy	80%	55393	450	24926850		0	
Cluster 3	Morigaon	Jute	80%	51176	60	3070560		0	
Cluster 3	Morigaon	Blackgram (Matikalai)	80%	28823	2	57646		0	
Cluster 3	Goalpara	Ahu (Autumn) Paddy	80%	56418	90	5077620		0	
Cluster 3	Goalpara	Sali (Winter) Paddy	80%	55393	1570	86967010		0	
Cluster 3	Goalpara	Jute	80%	51176	50	2558800		0	
Cluster 3	Goalpara	Blackgram (Matikalai)	80%	28823	20	576460		0	
						<b>233944830</b>		<b>0</b>	<b>0.00%</b>
Cluster 4	Barpeta	Ahu (Autumn) Paddy	80%	56418	47	2651646		0	
Cluster 4	Barpeta	Sali (Winter) Paddy	80%	55393	449	24871457		0	
Cluster 4	Barpeta	Jute	80%	51176	200	10235200		0	
Cluster 4	Barpeta	Blackgram (Matikalai)	80%	28823	30	864690		0	
Cluster 4	Karbi Anglong (Undivided)	Ahu (Autumn) Paddy	80%	56418	10	564180		0	
Cluster 4	Karbi Anglong (Undivided)	Sali (Winter) Paddy	80%	55393	721	39938353		0	
Cluster 4	Cachar	Ahu (Autumn) Paddy	80%	56418	60	3385080		0	
Cluster 4	Cachar	Sali (Winter) Paddy	80%	55393	1304	72232472		0	
Cluster 4	Tinsukia	Ahu (Autumn) Paddy	80%	56418	64	3610752		0	
Cluster 4	Tinsukia	Sali (Winter) Paddy	80%	55393	441	24428313		0	
						<b>182782143</b>		<b>0</b>	<b>0.00%</b>

Cluster 5	Dhubri (Undivided)	Ahu (Autumn) Paddy	80%	56418	200	11283600	0	
Cluster 5	Dhubri (Undivided)	Sali (Winter) Paddy	80%	55393	2020	111893860	0	
Cluster 5	Dhubri (Undivided)	Jute	80%	51176	25	1279400	0	
Cluster 5	Dhubri (Undivided)	Blackgram (Matikalai)	80%	28823	30	864690	0	
Cluster 5	Udalguri	Ahu (Autumn) Paddy	80%	56418	15	846270	0	
Cluster 5	Udalguri	Sali (Winter) Paddy	80%	55393	500	27696500	0	
Cluster 5	Udalguri	Jute	80%	51176	23	1177048	0	
Cluster 5	Udalguri	Blackgram (Matikalai)	80%	28823	10	288230	0	
Cluster 5	Dhemaji	Ahu (Autumn) Paddy	80%	56418	386	21777348	0	
Cluster 5	Dhemaji	Sali (Winter) Paddy	80%	55393	280	15510040	0	
						<b>192616986</b>	<b>0</b>	<b>0.00%</b>
Cluster 6	Sivasagar (Undivided)	Ahu (Autumn) Paddy	80%	56418	88	4964784	0	
Cluster 6	Sivasagar (Undivided)	Sali (Winter) Paddy	80%	55393	2040	113001720	0	
Cluster 6	Darrang	Ahu (Autumn) Paddy	80%	56418	25	1410450	0	
Cluster 6	Darrang	Sali (Winter) Paddy	80%	55393	312	17282616	0	
Cluster 6	Darrang	Jute	80%	51176	80	4094080	0	
Cluster 6	Darrang	Blackgram (Matikalai)	80%	28823	10	288230	0	
Cluster 6	Nalbari	Ahu (Autumn) Paddy	80%	56418	27	1523286	0	
Cluster 6	Nalbari	Sali (Winter) Paddy	80%	55393	741	41046213	0	
Cluster 6	Nalbari	Jute	80%	51176	10	511760	0	
Cluster 6	Nalbari	Blackgram (Matikalai)	80%	28823	2	57646	0	
						<b>184180785</b>	<b>0</b>	<b>0.00%</b>
Cluster 7	Sonitpur (Undivided)	Ahu (Autumn) Paddy	80%	56418	364	20536152	0	
Cluster 7	Sonitpur (Undivided)	Sali (Winter) Paddy	80%	55393	750	41544750	0	
Cluster 7	Sonitpur (Undivided)	Jute	80%	51176	16	818816	0	
Cluster 7	Sonitpur (Undivided)	Blackgram (Matikalai)	80%	28823	30	864690	0	
Cluster 7	Chirang	Ahu (Autumn) Paddy	80%	56418	1003	56587254	0	
Cluster 7	Chirang	Sali (Winter) Paddy	80%	55393	252	13959036	0	
Cluster 7	Chirang	Jute	80%	51176	5	255880	0	
Cluster 7	Chirang	Blackgram (Matikalai)	80%	28823	2	57646	0	
Cluster 7	Dibrugarh	Sali (Winter) Paddy	80%	55393	868	48081124	0	
						<b>182705348</b>	<b>0</b>	<b>0.00%</b>
Cluster 8	Jorhat (Undivided)	Ahu (Autumn) Paddy	80%	56418	18	1015524	0	
Cluster 8	Jorhat (Undivided)	Sali (Winter) Paddy	80%	55393	1545	85582185	0	
Cluster 8	Jorhat (Undivided)	Blackgram (Matikalai)	80%	28823	30	864690	0	
Cluster 8	Bongaigaon	Ahu (Autumn) Paddy	80%	56418	104	5867472	0	
Cluster 8	Bongaigaon	Sali (Winter) Paddy	80%	55393	561	31075473	0	
Cluster 8	Bongaigaon	Jute	80%	51176	5	255880	0	
Cluster 8	Bongaigaon	Blackgram (Matikalai)	80%	28823	10	288230	0	
Cluster 8	Karimganj	Ahu (Autumn) Paddy	80%	56418	12	677016	0	
Cluster 8	Karimganj	Sali (Winter) Paddy	80%	55393	1016	56279288	0	
						<b>181905758</b>	<b>0</b>	<b>0.00%</b>



## Pradhan Mantri Fasal Bima Yojana (PMFBY)

PAST YIELD DATA FOR AHU PADDY CROP

Sl No.	DISTRICT	REVENUE CIRCLE	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	AVERAGE YIELD (7 YRS)	INDEMNITY LEVEL	THRESHOLD YIELD
1	DHUBRI	Dhubri + Bagaribari	879	894	661	462	378	0	1239	897	796	977	678	80%	543
		Galokganj + Agomani	931	1859	760	678	1434	0	1225	1265	865	1118	941	80%	753
		Bilasipara + Chapar	1067	976	460	801	1341	813	1555	992	1471	0	996	80%	797
		South Salmara + Mancachar	662	778	403	559	577	196	931	784	668	794	644	80%	515
2	KOKRAJHAR	Kokrajhar + Parbotjhora SD	1002	803	1161	1364	1670	1317	1046	1833	1203	991	1346	80%	1077
		Gossaigaon + Bhowraguri + Dotma	871	850	891	1004	1303	1317	1046	1456	1082	1124	1190	80%	952
3	GOALPARA	Balijana + Lakhipur	1043	1453	1114	1354	1465	1731	1219	947	1036	1164	1274	80%	1019
		Dudhnoi +Rangjuli +Matia	1138	1290	1086	1169	1146	1279	1101	954	1338	845	1119	80%	895
4	BONGAIGAON	Bongaigaon + Bijni	813	858	828	1267	1009	1100	1389	1220	528	602	1016	80%	813
		Srijangram + Boitamari +Boitamari Pt.	718	977	646	588	1205	1484	1771	1647	1689	1467	1407	80%	1126
5	CHIRANG	Amguri Amteka+ Dangtal + Bengal+Bijni	818	865	848	1187	1264	1317	1340	1076	1136	1256	1225	80%	980
		Sidli GP.	777	693	856	845	1012	1317	1340	797	907	798	1002	80%	802
6	BARPETA	Barpeta +Barpeta Pt.(Betbari) + Sarupeta Pt.	719	512	808	509	523	0	858	1599	677	1337	786	80%	629
		Barnagar +Kalgachia	257	992	952	992	435	239	970	1113	781	1219	821	80%	657
		Bajali + Sarthebari + Sarthebari Pt. (Paka)	250	1116	533	610	678	0	709	965	781	1005	678	80%	543
		Baghbor + Chenga	409	650	634	852	527	0	877	752	969	993	710	80%	568
7	NALBARI	Borkhetri + Nalbari + Banekuchi + Tihu	1049	1074	403	848	791	1345	1220	1536	1706	1185	1233	80%	986
		Pachim Nalbari + Ghograpar + Barbhag	1043	879	799	1767	1314	2071	1359	1921	855	2014	1614	80%	1292
8	BAKSA	Baska + Barama + Baganpara	931	1289	1579	1193	1443	1599	1674	1689	1960	1579	1591	80%	1273
		Tamulpur + Goreswar	1433	1553	1677	1127	1530	818	1656	1661	2092	1591	1496	80%	1197
		Sarupeta + Barnagar Pt + Jalah	325	1340	1561	1135	1487	1694	1644	1842	2266	1673	1677	80%	1342
9	KAMRUP METRO	Sonapur + North Guwahati + Chandrapur + Guwahati	1797	669	600	2179	1217	990	1340	1454	1372	2070	1517	80%	1214
10	KAMRUP	Nagarbera + Chamaria + Boko + Chaygaon + Goroimari + Palashbari + Azara	1130	1362	980	1383	1010	726	946	1286	1001	1058	1059	80%	847
		Rangia + Kamalpur + Kaya + Hajo	1212	981	641	2275	1707	1094	846	2251	1322	1930	1632	80%	1306
11	SONITPUR	Tezpur + Dhekiajuli + Thelamara	1175	1103	959	1033	1423	1790	1836	2176	1713	2144	1731	80%	1385
		Naduar + Chariduar	1163	1130	688	1022	1172	1434	1604	1817	1779	2188	1574	80%	1259
		Helem + Gohpur + Biswanath Chariali	1118	942	1125	1478	1917	619	1322	1286	1570	1624	1402	80%	1122
12	DARRANG	Sipajhar + Patharighat + Mangaldoi	1212	1386	730	1391	1664	1404	1146	1535	1987	947	1439	80%	1151

13	ODALGURI	Harisinga + Khoirabari (Bhergaon)	1269	1348	769	835	1017	1172	1085	764	857	988	960	80%	768
		Odalguri + Mazbat + Dolgaon + Kalaigaon	621	1091	861	898	985	1213	1111	1114	1608	1038	1138	80%	911
14	NAGAON	Nagaon + Rupahi(N) + Samaguri(N)	1125	1455	775	1194	1144	1447	1096	2119	422	1826	1321	80%	1057
		Samaguri(K) + Rupahi(K). + Kaliabor	1116	931	977	1052	1349	2024	875	0	1516	1975	1256	80%	1005
		Hojai + Doboka	1571	1776	1937	1428	1377	1525	1644	1794	2215	1444	1632	80%	1306
		Dhing	1300	1760	466	1099	2008	1844	1052	1051	1014	1586	1379	80%	1103
		Kampur + Roha	1199	1401	1146	1514	1605	1213	875	1498	951	2112	1395	80%	1116
		Lanka	1692	1974	1960	2081	1821	1593	1729	1687	1431	1497	1691	80%	1353
15	MORIGAON	Morigaon + Mayong	280	725	388	492	577	1097	1804	1081	1561	1757	1196	80%	956
		Laharighat + Mikirbheta + Bhuragaon	457	730	376	653	837	1681	606	903	1522	1778	1140	80%	912
16	JORHAT	Jorhat East + Jorhat West + Titabor + Teok + Mariani	1026	667	1553	783	759	498	1122	791	1804	1241	1000	80%	800
		Majuli	956	984	1053	967	720	849	1012	1397	1327	1217	1070	80%	856
17	GOLAGHAT	Golaghat + Sarupathar + Morangi	1841	1935	871	2051	2003	1183	2394	1980	3713	1027	2050	80%	1640
		Dergaon + Khoomtai + Bokakhat	1562	1767	1421	1974	1944	1260	2338	1950	1225	933	1661	80%	1328
18	SIBSAGAR	Sibsagar S.D. + Nazira S.D. + Charaidew S.D.	1767.0	647	1406	690	557	979	1671	1599	1390	1355	1177	80%	942
19	LAKHIMPUR	N. Lakhimpur + Naoboicha + Kadam + Kadam Pt.	464	192	827	684	743	1066	1675	2108	1838	960	1296	80%	1037
		Bihpuria + Narayanpur	1091	593	548	632	808	2142	1544	1038	1314	1988	1352	80%	1082
		Dhakuakhana + Subansiri	705	256	484	826	959	850	1367	943	1221	1316	1069	80%	855
20	DHEMAJI	Dhemaji + Sisiborgaon + Bordoloni(Gogamukh)	552	687	786	771	801	986	1514	1175	1468	965	1097	80%	878
		Jonai	874	704	679	794	759	1798	1583	1611	1767	1596	1415	80%	1132
21	TINSUKIA	Tinsukia + Doomduma + Margherita	1288	1366	608	1792	1787	2007	1767	827	1969	1025	1596	80%	1277
		Sadiya	759	955	630	2121	2192	1061	1273	1345	1426	1141	1508	80%	1207
22	CACHAR	Silchar + Sonai + Katigorah	1664	1753	1190	1984	1733	2096	1636	2139	1845	1826	1894	80%	1515
		Lakhipur + Udarbond	1684	1538	1128	1813	1634	1939	2085	1844	1836	2039	1884	80%	1507
23	HAILAKANDI	Hailakandi + Algapur	1816	1923	2207	2115	2340	1995	1570	2525	2547	2380	2210	80%	1768
		Lala + Katlicherra	1837	1975	2186	2140	2303	2045	1827	2867	2813	2435	2347	80%	1878
24	KARIMGANJ	Karimganj + Nilambazar + Badarpur	1353	1590	1320	1469	2126	2025	1255	1739	1483	1591	1670	80%	1336
		Patharkandi + Ramkrishna Nagar	1598	1943	2316	2186	1522	1542	1409	1536	1479	1689	1623	80%	1299
25	K. ANGLONG	Diphu Sub-Division + Bokajan Sub-Division	1150	1005	1163	1315	1217	1463	1413	1490	1473	1535	1415	80%	1132
		Hamren Sub-Division	1529	1696	1487	1618	1619	1242	1321	1451	1553	1678	1497	80%	1198
26	N.C. HILLS	Haflong Sub-Div. + Maibong Sub-Div.	1486	1437	1389	1617	1376	1758	1749	1867	1823	1877	1724	80%	1379

**Pradhan Mantri Fasal Bima Yojana (PMFBY)**  
PAST YIELD DATA FOR SALI PADDY CROP

SI No.	DISTRICT	REVENUE CIRCLE	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	AVERAGE YIELD (7 YRS)	INDEMNITY LEVEL	THRESHOLD YIELD
1	DHUBRI	Dhubri + Bagaribari	401	1242	1282	1025	1025	1591	1302	1336	1562	2102	1420	80%	1136
		Agomoni + Golokganj	791	1601	1194	1978	1916	1639	2043	1529	2246	2460	1973	80%	1578
		Bilasipara + Chapar	1101	932	990	1452	1471	1489	1599	1499	1606	2193	1616	80%	1292
		South Salmara + Mancachar	769	1733	819	1193	1193	1398	1387	322	1622	2320	1348	80%	1078
2	KOKRAJHAR	Kokrajhar + Dotma + Parbotjhora	1069	1081	1646	2143	854	1970	2196	2089	1658	1960	1839	80%	1471
		Gossaigaon + Bhowraguri	1305	1368	1709	1041	1262	1612	1767	1486	1708	1834	1530	80%	1224
3	GOALPARA	Matia	1200	1409	1597	2338	1410	1947	2343	2362	2590	2189	2168	80%	1735
		Rongjuli + Dudhnoi	1320	1745	1725	2297	1482	1915	2585	1916	2568	2300	2152	80%	1721
		Balijana + Lakhipur	1230	1747	1982	2481	1750	2148	2587	2267	2487	2455	2311	80%	1849
4	BONGAIGAON	Bongaigaon + Boitamari + Srijangram + Boitamari Pt.+Bijni	957	1186	1156	786	1381	1594	2047	1838	1639	2139	1632	80%	1306
5	CHIRANG	Amguri Amteka + Bengtal + Dangtal + Bijni	1004	1096	1053	1628	1237	1507	2229	1970	1903	1740	1745	80%	1396
		Sidly G.P.	1004	1124	1584	1529	1120	1531	1209	1320	1574	1645	1418	80%	1135
6	BARPETA	Barpeta + Baghbor + Barpeta Pt. (Betbari Pt.)	873	1325	1298	2253	1282	1554	1403	1139	1492	1255	1483	80%	1186
		Barnagar + Kalgachia + Sarupeta + Chenga	869	1119	1146	1633	915	1646	1859	1619	1489	1632	1542	80%	1233
		Bajali + Sarthebari + Sarthebari Pt. (Paka)	1518	1419	1865	2120	1590	1829	2141	1521	1295	2295	1827	80%	1462
7	NALBARI	Borkhetri	1712	1338	1438	2269	1600	2114	2053	2317	2240	1773	2052	80%	1642
		Nalbari + Borghag + Pachim Nalbari + Banekuchi + Tihu	1719	1935	1767	2350	1888	2180	1875	2406	1979	2443	2160	80%	1728
		Ghograpar	1635	1559	1953	2104	1196	1786	1964	2355	2384	2711	2071	80%	1657
8	BAKSA	Baska + Baganpara+ Barama	1470	2342	1746	1543	1495	3643	1872	2282	2111	1696	2092	80%	1673
		Tamulpur + Goreswar	1477	1733	1492	1025	1851	1831	1961	2210	1845	1959	1812	80%	1449
		Barnagar + Jalah + Sarupeta Pt.	898	1540	1618	1600	1239	2022	1970	2413	2362	2116	1960	80%	1568
9	KAMRUP METRO	Sonapur + Guwahati+ North Guwahati + Chandrapur	1664	1820	1946	2833	1987	1789	2403	2044	2424	3044	2361	80%	1888
10	KAMRUP R	Nagarbera + Chamaria + Boko	1170	1060	1409	2444	2256	1727	2024	1977	1872	2164	2066	80%	1653
		Chaygaon + Goroimari	1008	1396	1659	2432	2242	1482	1831	1977	2294	2372	2090	80%	1672
		Hajo + Kamalpur	1135	1094	1467	2093	2042	1870	2084	2277	2260	2612	2177	80%	1741
		Palasbari + Azara	1201	1414	1304	2172	2334	1702	2641	1977	2563	2293	2240	80%	1792
11	DARRANG	Rangia + Kaya	1975	1989	2755	1831	1831	1800	1859	2819	2885	2556	2226	80%	1781
		Mangaldoi + Sipajhar + Patharighat	1584	1757	1680	2389	2207	2107	1954	2154	2413	1955	2168	80%	1735
12	ODALGURI	Harisinga + Khoirabari	1671	1501	1169	1366	1605	2007	1505	2275	2118	2125	1857	80%	1486
		Kalaigaon + Udalguri + Dolgaon + Mazbat	1243	1156	1193	1486	1527	1771	1537	1666	2115	2110	1745	80%	1396
13	SONITPUR	Tezpur + Chariduar	1359	1572	1376	2569	1468	2267	2133	2230	2221	2231	2160	80%	1728
		Dhekiajuli + Thelamara	1352	1748	1489	2276	1551	2177	2019	2502	2353	2293	2167	80%	1734
		Naduar + Biswanath Chariali	1284	1586	1747	2704	1765	1928	2021	1940	2215	2100	2096	80%	1677
		Helem + Gohpur	1340	1550	1764	1901	1878	1727	1930	1606	2091	1750	1840	80%	1472
14	NAGAON	Nagaon + Samaguri(N)	1170	1060	1409	1430	1349	1672	2148	1732	2066	2524	1846	80%	1477
		Samaguri(K) + Rupahi(K) + Rupahi(N)	1008	1396	1659	1656	1063	1500	2079	1599	2041	2522	1780	80%	1424
		Kaliabor	1135	1094	1467	1640	1110	1990	2349	2197	1919	1760	1852	80%	1482
		Roha + Kampur + Dhing	1201	1414	1304	1403	1524	1796	2253	1963	1956	2081	1854	80%	1483
		Hojai + Daboka + Lanka	1976	1990	2754	1593	1669	2286	2632	2627	2921	2970	2385	80%	1908

## Annexure-III (Page-4)

15	MORIGAON	Mayong	526	1314	1832	1586	2370	1822	2687	1322	1924	1863	1939	80%	1551
		Bhuragaon + Morigaon	370	1237	1294	1643	1925	2080	2649	1705	2238	2333	2082	80%	1665
		Mikirbheta + Laharighat	1046	1703	1395	2388	1637	2052	1999	1927	2095	2304	2057	80%	1646
16	JORHAT	Jorhat East + Jorhat West	1025	1661	1969	2152	1959	2252	2416	1826	1819	1980	2058	80%	1646
		Titabor + Mariani	1404	1566	2187	2420	2074	2384	2512	2446	2704	2516	2437	80%	1949
		Majuli	1395	1050	1754	1405	1463	1398	2017	1609	1816	1761	1638	80%	1311
		Teok	1572	2291	2049	2397	1959	2597	1989	1767	2405	2638	2250	80%	1800
17	GOLAGHAT	Golaghat + Morangi	2021	2044	1500	2688	2133	2429	2536	2438	2300	2212	2391	80%	1913
		Bokakhat + Khoomtai + Dergaon	1808	1863	1317	2479	2129	2374	2525	2437	2340	1954	2320	80%	1856
		Sarupathar	2119	2435	1579	2691	2254	2533	2561	1905	2349	2433	2389	80%	1912
18	SIVSAGAR	Sivsagar	1664	2435	2606	2744	2547	2736	2721	1664	1840	1652	2272	80%	1818
		Demow	1532	2226	2517	2512	2365	2672	2210	2044	1896	2202	2272	80%	1817
		Nazira (3 Pts.) + Sonari (2 Pts.) + Mahmara	1922	2677	1984	2569	1995	2626	2520	2313	2204	1939	2309	80%	1848
		Amguri (2 Pts.)	1577	2563	2311	2938	2529	2783	1906	2016	2318	2283	2396	80%	1917
19	LAKHIMPUR	North Lakhimpur + Naoboicha	531	408	1612	2007	1940	2462	2342	2271	2041	1593	2094	80%	1675
		Bihpuria + Narayanpur	1103	840	1541	1982	1893	2347	2616	2272	1958	2215	2183	80%	1747
		Dhakuakhana (P.I) + Subansiri (P.II) + Kadam + Kadam Pt.	688	691	1371	1900	1782	1815	2353	1970	2052	1918	1970	80%	1576
20	DHEMAJI	Dhemaji + Sisiborgaon + Bordoloni(Gogamukh) + Dhakuakhana	1110	1060	1045	735	1238	1385	1389	1541	1326	1331	1278	80%	1022
		Jonai	1651	1779	1354	1140	1894	2233	1957	1704	1822	1973	1818	80%	1454
21	DIBRUGARH	Dibrugarh East + Dibrugarh West + Chabua	1546	1911	1826	2100	1043	1854	1740	1625	1790	2133	1755	80%	1404
		Tengakhat + Moran	1788	1750	2261	2186	2119	2521	1909	1886	2116	2365	2157	80%	1726
		Naharkatia + Tingkhong	1653	1924	2294	2071	1542	2406	2179	1884	2165	2188	2062	80%	1650
22	TINSUKIA	Tinsukia	1639	1738	1572	1160	2187	1826	1958	1444	2035	1646	1751	80%	1401
		Doomdooma	1587	1177	1586	1025	1622	1735	1849	1997	1738	1784	1679	80%	1343
		Sadiya	1087	1068	862	2465	1757	1192	1358	1855	1773	1367	1681	80%	1345
		Margherita	1539	2110	1745	1280	1344	2120	1781	1532	1968	1906	1704	80%	1364
23	CACHAR	Silchar + Udarbond	669	2213	2124	1982	2052	2285	1975	2342	2278	2181	2156	80%	1725
		Katigora	459	2148	2251	2525	1787	2310	1925	2264	1972	2835	2231	80%	1785
		Sonai + Lakhipur	1501	2281	2291	2196	2108	2275	2300	2543	2125	2347	2271	80%	1816
24	HAILAKANDI	Hailakandi + Algapur	1955	2558	2703	2318	2266	2615	2814	2810	2480	2403	2529	80%	2024
		Lala + Katlicherra	1870	2419	2352	2224	2162	2545	3060	2946	2356	2529	2546	80%	2037
25	KARIMGANJ	Karimganj + Badarpur	1903	2577	1858	2051	1063	1989	2539	1946	1746	2056	1913	80%	1530
		Patharkandi + Nilambazar + Ramkrishna Nagar	1950	2681	2608	1780	2758	2087	2065	1931	1655	2110	2055	80%	1644
26	KARBI ANGLONG	Diphu Sub-Div. + Bokajan Sub-Div.	1127	1328	1815	1970	1455	1533	1855	1821	1690	1407	1676	80%	1341
		Hamren Sub-Div.	2001	2025	1800	1909	1435	1703	1866	1639	1651	1871	1725	80%	1380
27	N.C. HILLS	Haflong Sub-Div. + Maibong Sub-Div.	2154	2092	2180	1251	3071	2761	2670	3003	2448	2693	2557	80%	2045

**Pradhan Mantri Fasal Bima Yojana (PMFBY)**  
PAST YIELD DATA FOR JUTE CROP

Sl No.	DISTRICT	DISTRICT	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	AVERAGE YIELD (7 YRS)	INDEMNITY LEVEL	THRESHOLD YIELD
1	DHUBRI	DHUBRI	1691	1480	1503	1380	1723	1404	1831	1820	1751	1881	1684	80%	1347
2	KOKRAJHAR	KOKRAJHAR	2072	1603	2045	1673	2018	1472	2434	2136	2038	2097	1981	80%	1585
3	GOALPARA	GOALPARA	2292	2768	2421	2925	1722	1684	1311	1590	2391	1492	1874	80%	1499
4	BONGAIGAON	BONGAIGAON	1514	1994	1909	2129	1965	1994	2429	2196	1974	1991	2097	80%	1677
5	BARPETA	BARPETA	1792	1384	1522	1411	1784	749	1561	1863	1969	1678	1574	80%	1259
6	NALBARI	NALBARI	1713	1552	1284	1703	1630	1796	1597	1469	3462	1648	1901	80%	1521
7	KAMRUP (R)	KAMRUP (R)	2743	2760	2558	2777	1490	1147	1259	1780	2282	1149	1698	80%	1358
8	SONITPUR	SONITPUR	1096	1546	1427	1257	1486	1520	1174	1429	1496	1636	1428	80%	1143
9	DARRANG	DARRANG	1261	1180	1808	1334	1789	1448	1580	1921	2893	2877	1977	80%	1582
10	NAGAON	NAGAON	2621	2651	2641	2123	1728	1698	2606	3055	3075	2915	2457	80%	1966
11	MORIGAON	MORIGAON	1842	2164	1778	1380	1272	1755	1711	1580	1203	1320	1460	80%	1168
12	CHIRANG	CHIRANG	1870	1735	951	1618	1706	1472	1849	1582	1568	1571	1624	80%	1299
13	BAKSA	BAKSA	1258	1434	471	2763	1351	1081	1195	966	1153	1044	1365	80%	1092
14	UDALGURI	UDALGURI	2026	1738	2367	2204	1393	1565	1997	1908	3015	1888	1996	80%	1597

**Pradhan Mantri Fasal Bima Yojana (PMFBY)**  
**PAST YIELD DATA FOR BLACK GRAM CROP**

SI No.	DISTRICT	SUB-DIVISION	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	AVERAGE YIELD (7 YRS)	INDEMNITY LEVEL	THRESHOLD YIELD
1	DHUBRI	Dhubri SD	410	560	624	692	619	612	723	761	677	726	687	80%	550
		Bilasipara SD	456	559	697	550	674	638	903	867	623	700	708	80%	566
		South Salmara SD	527	636	540	581	609	734	823	748	722	931	735	80%	588
2	KOKRAJHAR	GOSSAIGAON SD	526	520	388	387	586	357	580	783	942	1049	669	80%	535
3	BONGAIGAON	Bongaigaon SD	531	580	566	698	423	541	458	381	605	301	487	80%	389
		North Salmara SD	527	727	562	516	830	390	470	605	678	477	567	80%	453
4	CHIRANG	Bijni SD	531	580	566	558	556	541	602	383	405	207	465	80%	372
5	GOALPARA	Goalpara SD	537	587	573	634	728	497	656	402	642	350	558	80%	447
6	KAMRUP (R)	Guwahati SD	614	611	726	743	509	541	532	479	693	694	599	80%	479
7	NALBARI	Nalbari SD	467	580	592	705	656	654	658	670	829	718	699	80%	559
8	BARPETA	Barpeta SD	848	566	608	588	397	633	505	742	766	611	606	80%	485
9	BAKSA	Masalpur SD	531	580	566	506	556	475	550	594	745	390	545	80%	436
10	SONITPUR	Tezpur SD	640	869	588	775	779	790	600	816	686	805	750	80%	600
		B. Chariali+ Gohpur SD	640	869	588	775	779	790	600	906	416	628	699	80%	559
11	DARRANG	Mangaldoi SD	344	399	429	341	336	541	546	532	666	480	492	80%	393
12	UDALGURI	Bhergaon SD	531	580	525	289	510	541	451	794	704	687	568	80%	454
		Udalguri SD	652	411	507	559	652	541	463	1095	638	613	652	80%	521
13	NAGAON	Nagaon SD	377	690	657	684	616	622	663	509	754	857	672	80%	538
		Kaliabor SD	461	370	424	560	547	541	584	492	603	669	571	80%	457
		Hojai SD	814	891	1086	845	840	805	1001	931	487	977	841	80%	673
14	MORIGAON	Morigaon SD	714	641	624	480	560	541	613	631	613	535	568	80%	454
15	JORHAT	Majuli SD	358	417	419	287	395	332	329	321	336	377	340	80%	272
16	GOLAGHAT	Golaghat SD	493	575	340	593	558	517	570	554	641	622	579	80%	463
17	LAKHIMPUR	North Lakhimpur SD	392	747	467	507	520	703	647	918	849	812	708	80%	566

Bank Name \_\_\_\_\_

Invoice no \_\_\_\_\_

Address of Bank \_\_\_\_\_

Date \_\_\_\_\_

PAN No. \_\_\_\_\_

Tin No. \_\_\_\_\_

To,

Name of Insurance Company

Address of Insurance Company

Description	Rate	Total
Bank service charges, for servicing the crop insurance scheme as per state government notification no _____ Dated _____ issued by the State Govt of _____	4% of the farmer share remitted to insurance company	
	Sub Total	
	Service Tax @ _____%	
	Total due	

Service Tax Registration Number: \_\_\_\_\_

Your invoice total is Rupees \_\_\_\_\_ only.

All payments may be transferred through NEFT in bank account no \_\_\_\_\_

Name of the bank \_\_\_\_\_ IFSC code \_\_\_\_\_

MICR code \_\_\_\_\_

If you have any questions concerning this invoice, contact phone \_\_\_\_\_

For \_\_\_\_\_ Bank

**Authorized Signatory**