



Paschim Banga Go-Sampad Bikash Sanstha

(An organization under the aegis of the Government of West Bengal)

LB-2, Sector-III, Salt Lake City, Kolkata – 700 106
Tele : (033) 2335 0712, E-mail: ceopbgsbs2003@yahoo.co.in

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ফ্যাক্স : ০৩৩ ২৩৩৫ ০৭১২

NOTIFICATION NO. PBGSBS/INSURANCE-NLM/EOI-290/26-27

DATED , KOLKATA 3RD JULY, 2026

Expression of Interest (EOI)

For

Empanelment of Agency for Insurance of Milch Cattle & Buffalo under National Livestock Mission at different Districts across the State of West Bengal under Paschim Banga Go-Sampad Bikash Sanstha, LB-2, Sector-III, Salt Lake City, Kolkata-700106

The Chief Executive Officer ,Paschim Banga Go Sampad Bikash Sanstha, LB-2, Sector-III, Salt Lake City, Kolkata–700106 invites online bids (as per the prescribed format) from **Public and Private Sector Insurance Companies** experienced and involved in Livestock Insurance and Covered Under IRDA regulation for “**Insurance of Milch Cattle & Buffalo under National Livestock Mission at different Districts across the State of West Bengal under Paschim Banga Go-Sampad Bikash Sanstha, LB-2, Sector-III, Salt Lake City, Kolkata-700106**”. Selected Agency will be entitled to use Sanstha’s premises against the given sets of terms & conditions. Intending Agency may submit their offer as Premium Amount in Percentage on Valuation /Sum Assure (online) in the prescribed format (Financial Bid-B) *from 04.07.2026: 11:00 A.M up to 27.07.2026 : 11:00 A.M*. The details sets of documents of EOI including application form can be availed on or before *04.07.2026 : 11:00 A.M*.

Any addition / deletion /modification and correspondence related to the EOI document will be posted on the Office Notice Board as well as website (<https://wbtenders.gov.in>) as well as www.pbgsbs.gov.in.


(Dr. Gouri Shankar Koner)
Chief Executive Officer
P.B.G.S.B.S



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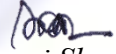
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Schedule for Submission of EOI

S.No.	Event	Date
1.	Date of publishing the EOI on online	04.07.2026: 11:00 A.M
2.	Date of available of application form and related documents for EOI	04.07.2026: 11:00 A.M
3.	Last date for submission of queries online by the prospective Agency for pre-bid meeting (e-mail : pur@pbgsbs.in)	14.07.2026: 11:00 A.M
4.	Date of holding pre-bid meeting at HQ (Compulsory) *	17.07.2026: 02:00 P.M
5.	Last date for issue of addendum/corrigendum, if any	20.07.2026: 02.00 PM
6.	Last date and time for submission of completed EOI documents online	27.07.2026: 11.00 A.M
7.	Earnest Money (EMD) through online to be deposited	₹. 50,000.00 (Fifty Thousand)
8.	EOI Form Fees	Nil
9.	EMD exemption whether allowed	Yes
10.	Opening of EOI documents	29.07.2026 from 11.00 AM
11.	Venue for conducting pre-bid meeting and opening of EOI documents	Paschim Banga Go Sampad Bikash Sanstha, LB-2, Sector -III, Salt Lake City, Kolkata 700106

***Intending Bidder(s) must have to attend Pre-Bid meeting held on mentioned at time schedule at the office of the undersigned.**


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ANNEXURE-I

General Terms & Conditions for submission of EOI.

1. Applications for Engagement of Agency for Insurance of Milch Cow & Buffalo under National Livestock Mission in different district across the State of West Bengal under Paschim Banga Go-Sampad Bikash Sanstha ,LB-2, Sector-III, Salt Lake City, Kolkata-700106, may be submitted by the IRDA Approved/registered Public and private sector Insurance Companies by exercising one of the following options –

- Independently
- As a Joint Venture (JV) or Consortium; maximum three entities are permitted to form a JV;
- A sub-consultancy agreement to complement their respective areas of expertise to strengthen the technical responsiveness of their proposals and make available bigger pools of experts to provide better approaches and methodologies. Such an association may be for a long term or for a specific assignment. All members of the JV shall however sign the contract and they shall be jointly and severally liable for the entire assignment.

A firm shall submit only one proposal; either individually or as a JV partner. If a firm, including a JV partner, submits or participates in more than one proposal, all such proposals shall be disqualified.

2. The Agency should meet minimum pre-qualification criteria for getting empaneled. Only those Agency/consultants / firms of consultants, who fulfil the following prequalification criteria need apply in the prescribed EOI forms for getting empaneled;

- Work experience: At least 3 years of experience, in the field of similar work (Livestock Insurance) for Government / Semi-Government / Private Sector organizations .
- The firm should hold a valid license of competent authority (IRDA) (Photocopy of both Registration /License certificate shall be attached), The Company should have been operating in the state for the last three years, as on 31/07/2026 as an IRDA licensed insurance company (Market Standing Certificate as attached required) . Registered (IRDA) Company (Public & Private) , those are Penalized /Blacklisted /Convicted/ Defaulter of any offence by Court or IRDA itself from last three years for any work of Govt. or Govt. undertaking Organization /Institution in the State of West Bengal or other State within the Country are liable to be disqualified for such work including Claim Settlement. Necessary action will be taken Incase of suppression of fact as per tender clause.
- The Agency should have an average annual Financial Turnover (Gross) on similar work as defined of minimum 100 lakh during the last three consecutive years. Balance sheets of the Agency's company should be duly audited by Statutory Auditors / any other. The firm should have a paid up capital of minimum Rs 100 lakhs as on 31/03/2026 and have to submit the audit report for 2022-23, 2023-24, 2024-25 and IT returns for AY 2023-24 , 2024-25, 2025-26 (last three years) as per rules.
- Should have qualified professionals matching the expertise expected in the scope of the work who may be required for successful insurance service related work, details of which may be given in the application form.

3. **Intending / Interested Agency / firms / agencies are required to submit details about**

- ✓ Application Form (Annexure-IV)
- ✓ PAN Card
- ✓ I.T. Return for three years. (A.Y. 2023 – 2024, 2024-25 and 2025-26)
- ✓ Trade License / Certificates of Incorporation /Deed /MoA / related documents.



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- ✓ Photocopy of both Registration /License certificate from IRDA/ Competent Authority.
 - ✓ Credentials/Market Standing Certificate (in similar nature of work) (Annexure-VII)
 - ✓ EOI Duly signed to be uploaded
 - ✓ Declaration Form (Annexure-VI)
 - ✓ Local Office / Branch Details (Annex-VIII)
4. Agency shall not attach any other information other than the above-mentioned information to be eligible for consideration for selection.
5. **Conflict of Interest :** Agency shall not have a conflict of interest. All Agency found to have a conflict of interest, as mentioned below, will be disqualified. The Sanstha's decision will be final.
- (a) Agency in two or more different applications having controlling shareholders in common.
 - (b) The Agency (including their personnel and sub-consultants) that have a business or family relationship (as defined under Companies Act, 2013) with such members of the Sanstha Staff who are directly or indirectly involved in this project shall not be considered for selection.
 - (c) A firm / company / agency hired to provide such services for the project and each of its affiliates viz. JV partners, sub-consultants, shall not be eligible in subsequently participating in the tender process (i.e. other than consulting services) for selection of vendors resulting from or directly/indirectly related to the firm's consulting services.
6. **Corrupt or Fraudulent practices:** The Sanstha requires that Agency for selection observe the highest standards of ethics during the currency of the panel. In pursuance of this policy for the purpose of these provisions, the terms as set forth below:
- **"Corrupt practice"** means the offering, giving, receiving or soliciting of anything of value to influence decision in matters relating to this project;
 - **"fraudulent practice"** means a misrepresentation of facts in order to influence the selection and award of a contract to the detriment of the Sanstha, and includes collusive practices among Agency (prior to or after bid submission), designed to establish bid prices at artificially non-competitive levels and to deprive the Sanstha of the benefits of free and open competition.
 - **"Collusive practice"** means a scheme or arrangement between two or more Agency, designed to establish bid prices at artificially, non-competitive levels.
 - **"Coercive practice"** means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in this tender.
- The Sanstha will reject a proposal for award of work if it is determined that the Agency recommended for award of work was engaged in corrupt or fraudulent practices in competing for the work in question. The Sanstha's decision will be final and binding.
- The Sanstha will declare an Agency ineligible, either indefinitely or for a stated period of time from being awarded a contract / contracts, if at any time it is determined that **there is a conflict of interest** or the Agency was engaged in corrupt or fraudulent practices in competing for the award of work/contract or in executing the contract. The Sanstha's decision will be final.
7. **Integrity Pact :** The Agency shall sign a Pre-Contract Integrity Pact (**Agreement**) and shall note that the precontract integrity pact submitted by them along with the application will be valid for the tenure of the contract and extension of the contract, if any, thereafter.



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8. Non-Disclosure clause :

- The Agency shall treat all documents, information, data and communication of and with the Sanstha as confidential.
- The successful Agency shall not, without the Sanstha's prior written consent, disclose the contract or any specification, plan, sample or information or data or drawings / designs furnished by or on behalf of the Sanstha to any person other than the person(s) employed by the Agency in the performance of the work.
- Further, any such disclosure to any such person employed by the Agency shall be made in utmost confidence and should extend only so far as may be necessary and relevant for the purpose of such performance and shall be subject to the terms and conditions of the Non-Disclosure clause.
- The Agency shall not, without the Sanstha's prior written consent, make use of any document or information mentioned in these conditions of the EOI except for the sole purpose of performing this EOI. The Agency shall abide by the above non-Disclosure clause and accordingly shall submit the Non-disclosure in Agreement

9. Amendment to EOI document :

- At any time prior to the deadline for submission of EOI applications, The Sanstha either on its own or on the request of the Agency/s may amend the EOI Documents by issuing addenda.
- An addendum issued under the above clause shall be part of the EOI Documents and shall be posted only at the website (www.wbtenders.gov.in) in due time.
- To give Agency reasonable time to take an addendum into account in preparing their Applications, the Sanstha may, at its discretion, extend the deadline for the submission of the EOI Applications. Further if requested by a few Agency or as required, Sanstha may also decide to extend the deadline for submission of the EOI applications.

Pre-bid meeting : The Sanstha will arrange a clarification meeting with all the prospective Agency at the address mentioned in the Schedule of Submission to clarify the details of the requirements of Selection as also any other points/ doubts. Agency/s is/are requested to inform the names of persons who will be attending this meeting at the email ceopbgbsbs2003@yahh.co.in . A maximum of two persons from an Agency will be allowed **to attend the mandatory pre-bid meeting. Prebid meeting is mandatory , if any bidder participates in the EOI without attending the pre-bid meeting his/her bid will be rejected by the TIA.**

10. Language of Application : The language used in the Application as also in the supporting documents shall be English . If any of the document/s submitted as part of the EOI is/are in the languages other than English , the Agency shall provide translation of such document/s / certificates in English.

11. Filling of Application Forms :

- All information, as called for in the enclosed forms, shall be furnished against the relevant columns in the forms. If for any reason, information is furnished on a separate sheet, this fact shall be mentioned in the relevant column/s. Even if no information is to be provided in a column, a 'nil' or 'no such case' entry shall be made in that column. If any particulars / queries are not applicable in case of any Agency, it shall be stated as 'not applicable'. The Agency are cautioned that not giving complete information called for in the application forms or not giving it in clear terms or making any change in the prescribed forms or deliberately suppressing information may result in the Agency being summarily disqualified. Applications those received late will not be considered.



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- The application shall be neatly printed.

Notice inviting Expression of Interest placed on the website and released in Newspapers, is part of this document and shall be considered and interpreted for all purposes in connection with selection of Agency. **No Insurance Broker will be entitled to participate in the EOI.** The Agency may furnish any additional information, which is deemed necessary to establish its capability to successfully complete this project. Superfluous information need not be furnished, and no information shall be entertained after submission of EOI document unless specifically called for by the Sanstha.

- Any information furnished by any Agency if found to be incorrect either immediately on opening of the EOI application or at a later date, shall render the Agency liable to be debarred from participating in this project.
- The Agency shall submit a checklist as per the format provided along with the application
- If space in the proforma is found insufficient for furnishing all the required details, such information shall be supplemented on separate sheet/s stating therein the part of the proforma and Serial Number to which it relates. Separate Sheet/s shall be used for each part for the purpose.
- Any letter or document, accompanying the pre-tender qualification form, shall be submitted only in original.
- The Agency shall bear all costs associated with the preparation and submission of its EOI Application. The Sanstha will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the pre-qualification process.

12. Signing of the Application and Number of Copies :

The Application shall be typed and signed on all the pages by the person/s duly authorized to sign on behalf of the Agency. The power of attorney duly notarized and on a stamp paper authorizing the person/s to sign and act on behalf of the firm, shall be submitted. An authorized representative shall have the authority to conduct all business functions and incur liabilities related thereto for and on behalf of the Agency, during the prequalification process and thereafter. E-sign / uploading in e-procurement site through valid DSC-III will be as per Govt. standing rules.

13. Submission of application

The original application shall be signed properly and submitted (online) on or before the final date and time for submission of the application, as specified in the Schedule of Submission of the EOI application.

14. Deadline and Address for Submission of EOI applications :

- EOI applications shall be submitted (Online only) as mentioned in the Schedule of Submission of EOI application, by hand or through registered post or courier service are not accepted, In respect of applications received by post or courier, the Sanstha shall not assume any responsibility. The Agency may note that under no circumstances, the EOI applications should be submitted by email at the address provided in the EOI document.
- The Sanstha may, at its discretion, extend the deadline for the submission of the EOI Application, in which case all the rights and obligations of RBI and those of the Agency, subject to the previous deadline, shall thereafter be subject to the deadline as extended.

15. Clarifications on application:

- The Agency shall be evaluated on the basis of the application and the supporting documents submitted by them online. Sanstha shall not be under any obligation to seek any further information or clarifications from any Agency.



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- Without prejudice to the above clause, in order to assist in the evaluation of applications, Sanstha may, at its sole discretion, ask any Agency for any clarification on its application, which shall be submitted by the Agency within a stated period of time.
- If an Agency does not provide clarifications by the date and time as specified in the Sanstha's request for clarification, its application shall be liable to be rejected.
- It is clarified that Agency shall not be required to submit on their own, additional information or materials subsequent to the date of submission and such materials, if submitted, shall not be considered. It is therefore, essential to ensure that all questions/queries are answered fully in the proforma or otherwise. The pages of the EOI document, its annexure and additional information (all taken together shall be considered as the EOI application), if any submitted, shall be numbered sequentially and signed. General responses such as "included in brochure" without specific item reference, are to be avoided.

16. Responsiveness of Agency :

- An application, which does not meet all the requirements of the EOI Document, shall be rejected forthwith and the Sanstha's decision will be final.
- The Agency shall note that this EOI is intended to provide preliminary information. The information contained herein shall not in any way be construed as binding on the Sanstha.
- The Agency are advised that the selection of the Approved Agency for this Project shall be entirely at the discretion of the Sanstha. Agency shall be deemed to have understood and agreed that no explanation or justification of any aspect of the EOI process shall be given by the Sanstha and that the results of the EOI process shall be without any right of appeal to the Agency, whatsoever.
- All documents and other information, submitted by an Agency to the Sanstha shall become the property of the Sanstha. Agency shall treat all information (which they come to have in connection with this project) as strictly confidential. The Sanstha shall not return any EOI document submitted to it by the Agency.
- The Sanstha shall inform the Agency/s about the outcome after the due process is completed.

17. Withdrawal of applications :

- No modification or substitution of the submitted application shall be allowed.
- An Agency may not withdraw its application after submission, provided that written notice of the withdrawal is received by Sanstha before the scheduled hour and date for submission of the applications.

18. Right to accept / reject any or all applications : The Sanstha reserves the right to accept or reject any or all the applications and to annul the qualification process at any time without any liability or any obligation for such acceptance, rejection or annulment. The Sanstha's decision in the matter will be final. **Tender inviting Authority reserved the discretion to enquire into the performance of the bidders for any tender in the ARD Deptt. during the past three years and evaluated accordingly.(Credential point of view). There shall be no provision of Arbitration. Hence clause 25 of the West Bengal Form No. 2911(ii) shall not be allowed vide memo no. 558/SPW dated 13.12.2011 of P.W.D Establishment Branch.**

19. Attachments :

- Agency shall attach clearly marked and referenced continuation sheets in the event that the space provided in the EOI Document is found insufficient.
- In responding to the EOI application, Agency shall demonstrate their capabilities in relation to the requirements of the project/work as envisaged, by providing materials/information based on their experience, past performance, their personnel and financial resources.
- It is expressly clarified that before submitting the EOI, the Agency must have examined carefully the contents of all the documents and any failure to comply with any of the requirement of the EOI document will be at the Agency's risk only.



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20. Evaluation of the Agency on the basis of EOI application from those applications, which meet the requirements of the EOI Document, shall be processed further.

21. **Process of selection** : All the EOI applications received will be screened as per stipulated Pre-qualification Criteria. The Agency found meeting the pre-qualification shall be further subjected to the Evaluation . Agency will be selected as **Lowest Offering Rate of Premium Charge on Valuation/ Sum Assured of Milch Cattle (Animal) in percentage for a contract period of 1 Year** mentioned in Financial Bid / BOQ . Intending Bidder(s) should have to quote rate for all items (S.No. 1 to 3) . **Selection will be made based on Cumulative Lowest for all items. If any bidder(s) fails to quote rate for all items , his/her financial bid will be rejected even after opening of the Financial Bid as per TIA. G.S.T on Premium amount (if any)** , all other charges (like preparation , collection, submission of insurance proposal, freight , fooding , lodging, packing forwarding) shall be included in Offered Rate.

Technical Evaluation of the Tender will be held on two parts, i.e. opening & evaluation of **submitted documents** only of tender. The Tender Inviting Authority reserves the right to relax the minimum qualification criteria for the work if necessary. The Tender Inviting & Accepting Authority through an 'Evaluation Committee' will determine the eligibility of each bidder, considering the following criteria: -

- Technical capability comprising of personnel & expertise capability .
- Experience in similar nature of work through credentials (Poor credential in previous departmental work treated seriously)**
- Financial Capacity as per Rules.

While evaluation the committee may summon the Bidders & seek clarification / information or additional documents in original hard copy of any of the documents already submitted & if these are not produced within the stipulated time frame, their proposals will be liable for rejection.

The credentials will broadly cover the following areas –

- Competence in all the credential activities and sectors noted in the campaign outline at invitation for bid section of this document, in case a bidder does not meet the criteria for eligibility, his Technical Bids will not be opened.
- For all bidders eligible according to the prescribed criteria, the completed /ongoing Credentials will be evaluated by a technical Committee **on submitted bids documents** that may include external expert/s.
- Quoting absurdly high or low rate (including Zero) in opinion of tender selection committee, with the intention to vitiate the tender process will be dealt with in the context of existing tender rules/norms under Govt. of W.B . In this context , TIA have every right to cancel the bid after non-satisfied of the justification by the L-1 Agency before issuing Letter of Acceptance. In case of tie bid (equally quoted service charge in between two bidders) selection will be made on weightage of credential (similar nature of work) on submitted documents only rather or sealed bid / table bid as desired by the Tender Inviting Authority.**

22. If any changes in GST and other Govt. Taxes as well as charges as per latest Govt. Circular occur during implementation period (Job progressive period) , it will be taken juristically as per Govt rules as decided by the Tender Inviting Authority .

Documents must be submitted (on-line) in original scan copy. Attested photo-copy will not be considered in on-line submission as valid documents. Technical proposal should contain statutory & non-statutory document as described above. Financial proposal (BOQ) should contain the quoted service charge in percentage in one cover (folder) . The bidder is to quote the rates of items on FINANCIAL BID in the space marked for quoting rate in the BOQ Form.


Chief Executive Officer
P.B.G.S.B.S



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NOTIFICATION NO. PBGSBS/INSURANCE-NLM/EOI-290/26-27

DATED , KOLKATA 3RD JULY, 2026

ANNEXURE-II

SPECIAL TERMS & CONDITIONS

- Interested & Eligible **IRDA registered Firms only** preferably having experience in similar nature of work are eligible to participate, directly or through their sponsored entity, be it a company, firm or LLP provided they fulfill the following conditions, Sponsored participating bidders must furnish authorization from its sponsoring entity.
- The applications (EOI) along with other documents will be opened & evaluated by the selection Committee of this Sanstha on 29.07.2026 : 11:00 AM or onwards.
- The period of agreement will be **initially up to One year** which may further be extended up to another one year depending upon the performance of the concern.
- The selected party shall be entitled to use their Sanstha's office presently lying as per specifications/alteration as per SOP if required shall be borne by the agency himself.
- The party will have to supply the **Proposal/Reports** as per projection in time. However, Sanstha will not be responsible for any dispute arising there from, and under any circumstances, if service chain of information and logistics is interrupted, the selected agency will deem responsible for that and the matter will be accordingly dealt with as per the agreement clauses.
- Selected vendor/ Agency must have to follow the IRDA rules in relation to Service /Commission/Premium policy / Claim Settlement . Separate declaration regarding the same to be uploaded during online submission of EOI by intending brokers/Vendors.**
- Before or at the time of entering into this contract the selected party shall have to furnish/adjust a security deposit **of Rs. 2,00,000/- (Rupees Two Lakh)** only in form of Demand Draft / NEFT in the favour of "PASCHIM BANGA GO SAMPAD BIKASH SANSTHA" payable at Kolkata. The Security money will be refunded back to the party after expiry of the validity of service tenure for specified period. The Security money will not carry any interest. EMD amount if submitted by the bidders will be converted as security deposit automatically and adjusted as per.
- In case of continuous unsatisfactory performance of the agency, the Sanstha may terminate his agreement without any notice. If the supplier failed any consignment the loss shall be adjusted from the security deposit and any decision regarding this adjustment shall be under sole discretion of Chief Executive Officer, P.B.G.S.B.S . The selected party shall have to abide by the terms & conditions as will be laid down by the Sanstha time to time.


Chief Executive Officer
P.B.G.S.B.S



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NOTIFICATION No. PBGSBS/INSURANCE-NLM/EOI-290/26-27

DATED , KOLKATA 3RD JULY, 2026

ANNEXURE-III (Scope of Work)

INTRODUCTION:

The livestock insurance scheme facilitates the owner having livestock (milch cattle/ buffaloes) as being in sound and perfect health and free from injury or disease as well as being certified by a qualified veterinarian. Any person resides in West Bengal and has insurable interest for his/her own livestock (milch cattle/ buffaloes), is eligible for this scheme. The insurance risk is the probability of the occurrence of something unfortunate or unexpected at any event of time within the insurance policy period. The Insurance Company indemnifies the “Insured” [i.e. the person(s) named as “Insured” in respect to the animal insurance policy] against the death of his/ her animal arising out of any insured perils covered in the insurance policy, which are usually as under –

- i) Diseases contracted or occurring during the policy period
- ii) Accidental events
- iii) Fire, Lightning, Electrocutation, Explosion/ Implosion
- iv) Riot, Strike and civil commotion
- v) Drought, Epidemics, Natural calamities like Earthquake, Storm, Flood and Inundation, Cyclone, Tornado, landslide including rock slide etc.
- vi) Tempest and Famine
- vii) Surgical Operations
- viii) Aircraft Damage, Missile Testing Operations

The list of insured perils may be finalized as per the standard norms/ prevailing guidelines of the Insurance Company.

Common Exclusions are as under:

- i) All the claims received without Ear Tag (No Tag No Claim).
- ii) Malicious or willful injury or neglect, overloading, unskillful treatment or use of animal for any purpose other than stated in the policy without the consent of the Insurance Company.
- iii) Accident occurring and/or disease contracted prior to commencement of valid insurance policy.
- iv) Intentional slaughter of the animal except in cases where destruction is necessary to terminate incurable suffering on humane consideration on the basis of certificate issued by qualified veterinarian or in cases where destruction is restored to by the order of lawfully constituted authority.
- v) Theft and clandestine sale of the insured animal.
- vi) War, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, tumult, military or usurped power or any consequences thereof or attempt thereat.
- vii) Any accident, loss, destruction, damage or legal liability directly or indirectly caused by or contributed to by or arising from nuclear weapons.
- viii) Consequential loss of whatsoever nature.
- ix) Transport by air and sea.
- x) Any non-scheme claim arising due to diseases contracted within 15 days from the date of commencement of risk are not covered.



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A. Area of operation of the scheme:

The scheme will be implemented in all Districts across the state of West Bengal. Priority will be given to the pouring members/ regular members of the Government milk unions, dairy cooperatives/ cooperative societies, beneficiaries of Government departments etc.

B. Eligibility criteria:

- ☐ Animal owner of West Bengal having insurable interest for his/her livestock (milch cattle/ buffalo) is eligible for livestock insurance.
- ☐ Indigenous/ crossbred/ upgraded livestock (milch cattle/buffalo), both in-milk and dry, shall be cover in this scheme.
- ☐ Age group of animals:

Milch cows	2 Years (or age at first calving) to 10 years
Milch buffaloes	3 Years (or age at first calving) to 12 years

At the time of acceptance, the maximum age should not exceed the prescribed age limit (in case of annual policy).

- Insurance premium shall be subsidized by the Government for livestock owners as per the guidelines of the Government (may be changed from time to time). Currently, the beneficiary contribution shall be 15% of the insurance premium and remaining amount of the insurance premium shall be paid at 60:40 ratio between the Central and State Governments.
- The benefit of Government subsidy shall be restricted to maximum 10 animals per beneficiary per household.

C. Insurance policy period

- The proposed livestock insurance policy period will be of one year or two years or three years, depending on choice of the beneficiaries/ as instructed .
- Policy cover shall take effect once the basic formalities like identification of animal, tagging, examination by the qualified veterinarian, assessment of value of the animal and payment of the insurance premium to the Insurance Company or its agent by the owner etc. being completed.
- If beneficial, there may be an arrangement by which, the admissible percentage of the premium amount of the Central and State share, of maximum number of animals that generally expected to be insured in a period of three months, may be paid in-advance to the Insurance Company, so that, the insurance policy will be issued with immediate effect, as and when, the beneficiary contribution portion of the premium amount will be paid by the animal owner.

D. Sum Insured and method of assessment of value of animal:

- Sum Insured is the amount set out in the insurance policy against each animal covered in the livestock insurance policy. In case of the unfortunate event of death of the insured animal, the Insurance Company will pay the sum insured (i.e. the maximum sum payable as a whole under the policy during the policy period for all the insured perils) or market value of the animal at the time of its death, whichever is less.
- As per existing guidelines of NLM scheme, the minimum value of the milch cattle may be assessed by taking Rs.3000/- for per liter per day yield of milk or as per the price prevailing in the local market (declared by the Government) for milch cattle/ buffalo. In case of any dispute, the value fixation shall be settled by the Gram Panchayat/ BDO . **Maximum Valuation per Animal will be 30,000/-**
- The market value of cattle/ buffalo varies from breed to breed, from area to area and from time to time. A cattle/ buffalo shall be insured for its current market value, which will be assessed jointly by the beneficiary and the



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Insurance Company in the presence of a qualified veterinarian. The examining veterinarians' opinion shall be considered as recommended market value for acceptance of insurance as well as for settlement of claims. Sum Insured will not exceed 100% of Market Value.

E. Identification of animal for livestock insurance (Insurer Scope)

All insured animals should be suitably identified by following methods

- Ear-Tag made of suitable material may be used. The cost of ear-tag and tagging charges will be borne by the Insurer.
- Natural identification marks and colour should be clearly noted in the proposal form and veterinarian's report.
- Photographs of animals with visible ear-tag (4 Photos – Front , Back , Both Sides) and with the owner of the animals must be insisted while acceptance of proposals (scope of Insurer) .
- Photo , Short Video , relevant information to be uploaded in Central Govt. NLM Portal (Insurer Scope) .
- As stated above, the insuring animal must be properly tagged and uniquely identified at the time of inception of livestock insurance and must be maintained throughout the insurance period. The Unique Identification Device (UID) or Radio Frequency Identification Device (RFID) etc. may be used for tagging and identification of the animal
- The animal already tagged in any other programme, should not be tagged again for livestock insurance purpose and the existing Unique Identification Device (UID) of tag should be used for all purposes of livestock insurance.
- While processing an insurance proposal, proper photographs must be attached, that of, the animal with the Owner and the animal with its Ear Tag clearly visible.
- The Insurer shall be explained the need and importance of the Tag being fixed with the animal for settlement of their claim, so that, they take proper care for maintenance of the Tag (Insurer Scope).

F. Transfer of Interest of the Insured Animal

- ✓ In case of sale or otherwise handover of the insured animal from one owner to another, an Insurance Policy may be transferred to an approved new owner or to cover a new (another) animal, before expiry of the existing Insurance Policy plus an advance notice in writing is given to the Insurance Company, also subject to adjustment of premium on a pro-rata basis, fulfillment of the requirements such as Ear-Tag, Health Certificate etc. and finally, approval/concurrence of the Insurance Company.
- ✓ The modalities for such transfer of interest may be decided by the Insurance Company while entering into contract with the livestock owner.

G. Veterinary examination of the animal:

- ✓ While issuing insurance policy, the report/ certificate of a qualified veterinarian giving the age, identification marks and health status of the livestock must be obtained for each insurance proposal. Such report/ certificate should be obtained in the prescribed format duly filled in all respects. The market value of the animal shall be included in the report.
- ✓ If qualified veterinarians are not readily available, the underwriting office of the Insurance Company may accept Certificate of Health issued by the Livestock Inspectors who are diploma holders. Such certificate shall be valid for acceptance of proposals only.
- ✓ Fresh veterinary examination may not necessary for renewal of Livestock Insurance Policy if renewal is made on or before the date of expiry of the policy provided the animal is within insurable age.



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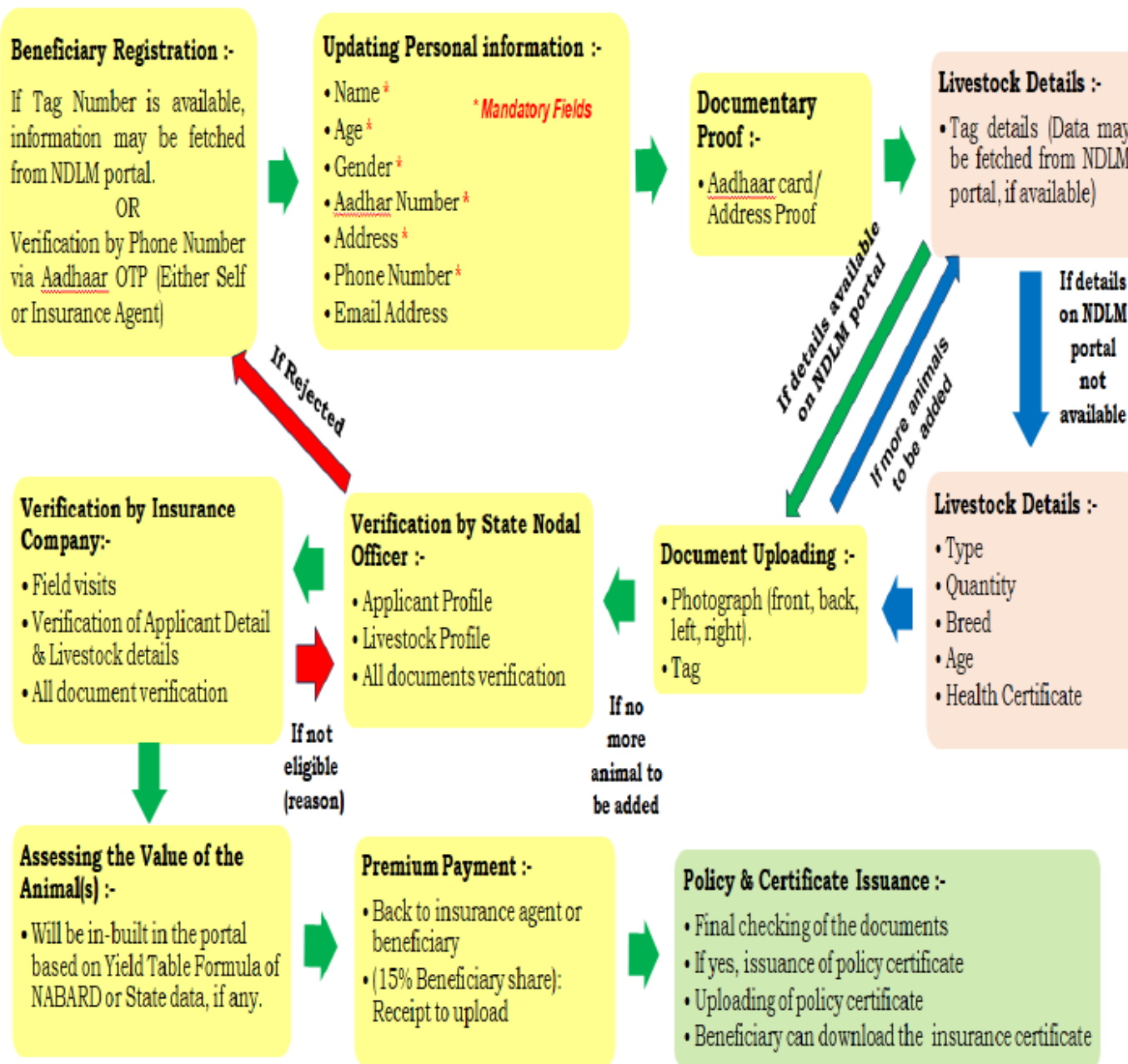
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NOTIFICATION NO. PBGSBS/INSURANCE-NLM/EOI-290/26-27

DATED , KOLKATA 3RD JULY, 2026

H. Application process for Livestock Insurance:

Application Process





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NOTIFICATION NO. PBGSBS/INSURANCE-NLM/EOI-290/26-27

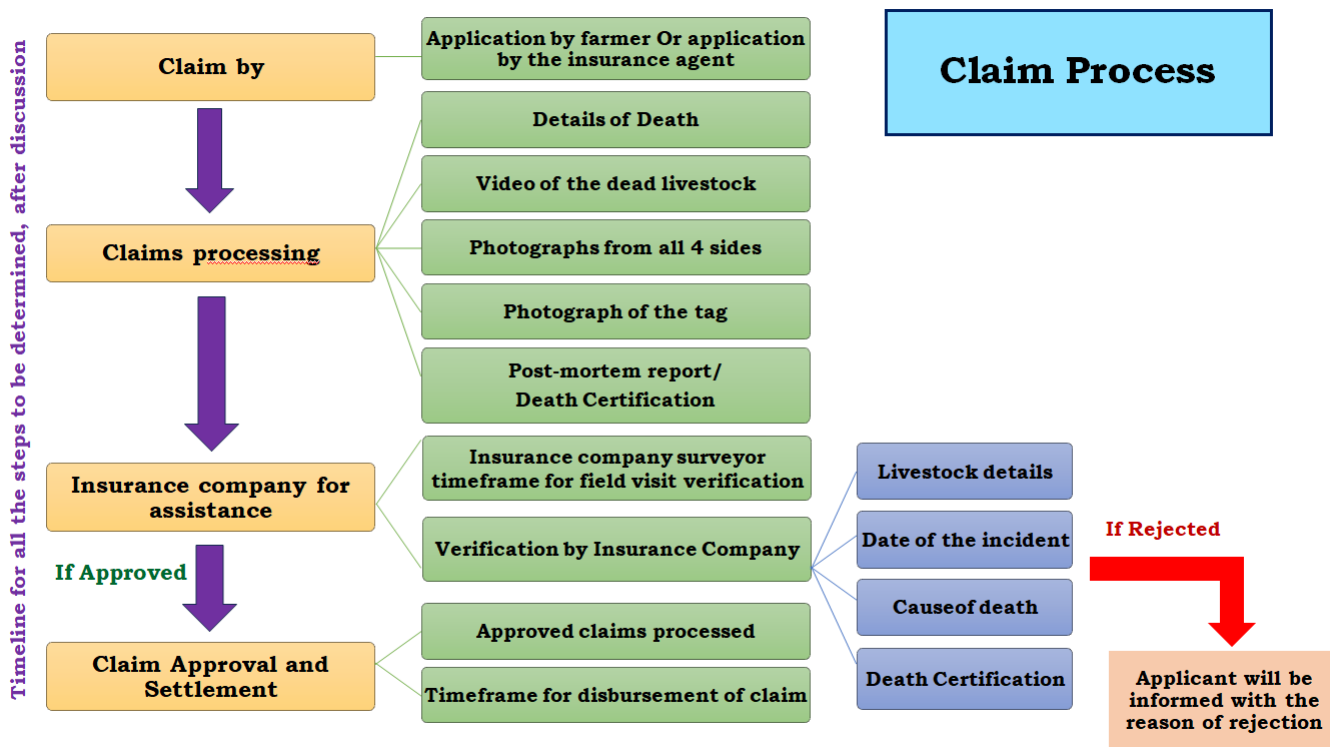
DATED , KOLKATA 3RD JULY, 2026

I. Settlement of insurance claim:

Insurance claims shall be assessed and paid on the basis of the relevant documents being submitted to the Insurance Company. Following documents are generally required for settlement of insurance claims:

- Intimation of death of the insured animal to the Insurance Company
- Death Certificate obtained from qualified veterinarian
- Postmortem examination report
- Insurance Policy Document (Original),
- Duly filled-up insurance claim form
- Ear Tag of the dead insured animal to surrender
- Photograph of dead insured animal

Insurance claims shall be provided for the sum insured or to the market value of the insured animal



J. Payment of honorarium to the veterinarians:

The qualified veterinarians shall be eligible to get honorarium of Rs.50/- per animal at the stage of insuring the animal and Rs.125/- per animal at the stage of conducting post-mortem and issuing post-mortem certificate in case of any insurance claim. Government will provide 100% payment of honorarium to the veterinarians.

K. Selection of Insurance Company:

Selected Insurance Company shall have to Follow as per the standard guidelines of the National Livestock Mission plus relevant financial rules/ guidelines of the Government, being applicable from time to time.



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NOTIFICATION No. PBGSBS/INSURANCE-NLM/EOI-290/26-27

DATED , KOLKATA 3RD JULY, 2026

Kay Point of Cattle Insurance

Parameter	Desirable
Type of Bidder	Public and private sector Insurance Companies experienced and involved in Livestock Insurance and Covered Under IRDA regulation
Type of Animal	Milch Animal (Cow / Buffalo)
Coverage	One/Two/Three years from the date of induction of animal in the scheme covering the life of the animal (No Permanent Total Disability Coverage)
Waiting/Cooling Period	15 days
Valuation	The minimum value of Milch Animal (Cow / Buffalo) should be assessed based on per day milk production. The value for cow is arrived at by taking Rs.3,000 per litre per day milk produced or as per the price prevailing in the local market (declared by Government) for cows and for buffaloes as prevailing in the local market (declared by Government). However the benefit is restricted to a maximum value of Rs. 30,000/-per unit.
No. of Animal to be covered	Total 2,50,000 Nos. (approx..) in All Districts
Age gr. Of animal	Milch animals (Cow) (in the age group of 2 years to 10 years / Buffalo-3yr-12 yr. in milk / dry, as well as pregnant animals which have already calved once).
Type of Policy	Single Policy both Offline & Hard copy , data correctness immediately after notice without any cost.
Premium	Percentage of Sum Assured (Max. Market Value ceiling 30,000/- (Owner Share + Govt Share) , Owner Share @ 15 % direct & Govt Share on Demand Bill
Lag Period	No Lag Period , immediately after receiving Matched Premium (24 hrs.)
Transfer of policy on transfer/Sale of ownership of the animal insured.	will have to be transferred to the new owner on production of proper sale deed to the Insurance Company within West Bengal, The cost of transfer, if any, shall be borne by the beneficiary.
Policy Required	Insurance Form , Photo (4 Nos. Front, Bank , both sides) of animal with 12 Digit ear tag (UID) and with owner , Veterinarian Certificate in Simple Form.
Claim Settlement	Within 15 days
Required for Claim Settlement	FIR with the insurance company/ Policy Document /Ear Tag /Post Mortem Report / Photo & short video of Dead animal with Tag and Owner / ECS Mandate of legal Owner
Penalty	Buffer time 24 hrs during policy Issuance , then 100/- per day of unjustified delayed . For claim settlement Insurance Company will be liable to pay a penalty of 12% compound interest per annum to the beneficiary beyond 15 days.
Insurance Company Parameter	IRDA complied / market standing declaration of Livestock Insurance business for the past three years / Have to the list of branches/near by branches available in each of the region (district) with regional Head at West Bengal .
PBGSBS responsible for	Selection of Animal / Valuation of animal / Tagging / Vety. Fit Certificate/ Post Mortem Certificate/ Premium Govt. Share , Awareness programme , server (NLM update)
Owner / Farmers responsibility	Share photo (4 nos.) of animal with clear identified Tag to Govt. / submission of Premium amount to Govt collector / Kept Policy Paper / if required fees related to Transfer Policy with Sale Deed to Insurance / First Information Report (FIR) to Govt & insurance company just after Death / Photo & Video of Death Animal with Tag



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DATED , KOLKATA 3RD JULY, 2026

The Company will be responsible for providing statutory requirement /fees under the various Acts/Govt. Regulations during initiation of livestock insurance/Claim Settlement during the entire contract period through Sanstha .

However, payments in respect of such other statutory requirements to the successful Company shall be made subject to furnishing of proof of such payments to the concerned authorities indicating the expenditure details as desired by the TIA in regular way without fail and before submitting bills for the service charge. ***The demand Bills (Mature Grant from Govt. Sector) should be for Settled/disbursed on actual amount of the said insurance coverage based on valuation of Animal by the Sanstha .***

Payment shall be made after executing the order satisfactory in all respect. However, no interest shall be paid to the firm, if the payment is delayed due to whatsoever reasons. The payment of bills shall be withheld in case of violation of any terms & conditions.

Agency shall not be sub-contract or sub-let , transfer or assign the contract or any other part thereof. In the event of the agency contravening this condition , the Sanstha shall be entitled to place the contract elsewhere on the Agency's risk & cost and the Agency shall be liable for any loss or damage , the Sanstha may sustain in consequence or arising out of such replacing the contract.

It should be clearly understood that in the event of tenderer failing to accept and execute the Agreement/work order, decision of Chief Executive Officer , Paschim Banga Go-Sampad Bikash Sanstha. in this respect will be final and binding on the tenderer including Blacklisting for Three Years and Forfeited of EMD & Security Deposit (if any). In case of any dispute , a nominee appointed by the Additional Chief Secretary / Principal Secretary / Secretary, ARD Department , Govt. of West Bengal will be the ARBITRATOR and the decision of ARBITRATOR will be final and binding all the concerned.


Chief Executive Officer
P.B.G.S.B.S



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NOTIFICATION NO. PBGSBS/INSURANCE-NLM/EOI-290/26-27

DATED , KOLKATA 3RD JULY, 2026

ANNEXURE -IV (Application Format)

(To be furnished in the Company's Official Letter Head Pad with full Address with contact no. Telephone No. FAX No., e-mail No., Website etc.)

To
The Chief Executive Officer
Paschim Banga Go Sampad Bikash Sanstha
Bldg. No. 2, LB-2, Sector – III,
Salt Lake City,
Kolkata-700106.

Sub: Empanelment of Agency for Insurance of Milch Cattle & Buffalo under National Livestock Mission at different Districts across the State of West Bengal under Paschim Banga Go-Sampad Bikash Sanstha, LB-2, Sector-III, Salt Lake City, Kolkata-700106

NOTIFICATION NO. PBGSBS/INSURANCE-NLM/EOI-290/26-27 DATED , KOLKATA 3RD JULY, 2026

Dear Sir,

With reference to your EOI under reference, I am/we are furnishing my/our percent of service Charge tendered for as per your specification, terms & conditions.

Should this tender be accepted, the services shall be provided within stipulated period from the date of work order.

I/We further declare that I/we have read the EOI and are fully conversant with all aspects of the Terms and Condition to execution of this contract.

I / We understand that: -

- Tender Inviting and Accepting Authority can amend the scope & value of the contract bid under this NIT.
- Tender Inviting and Accepting Authority reserve the right to reject any Tender without assigning any reason what so ever.

I/We also agree that the decision of the Chief Executive Officer, Paschim Banga Go-Sampad Bikash Sanstha in all matters in respect of this tender will be final & binding on me.

Enclosure :- e-filing

01. Statutory Documents
02. Non Statutory Documents
03. B.O.Q.

Yours faithfully,

Dated: Signature & office seal:

Name of the Firm:

Address with PIN:

PAN No. _____ G.S.T. Regd. No. _____ Mobile No. _____



Paschim Banga Go-Sampad Bikash Sanstha

(An organization under the aegis of the Government of West Bengal)

LB-2, Sector-III, Salt Lake City, Kolkata – 700 106
Tele : (033) 2335 0712, E-mail: ceopbgbs2003@yahoo.co.in

LB-2, Sector- III, Salt Lake City
Kolkata - 700106
Tel : 033 2335 0715
Fax : 033 2335 0712
Website : www.pbgsbs.gov.in
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এল বি - ২, সেক্টর - ৩
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ফ্যাক্স : ০৩৩ ২৩৩৫ ০৭১২

(ANNEXURE-V) Certificate from Chartered Firm

(To be furnished in the Chartered Firm Official Letter Head Pad with full Address with Contact No., Telephone No., FAX No., e-mail address, Website etc.)

This is to certify that I/We have examined the audited Balance Sheet & P/L accounts and other records of M/S having its official address at It is also certified that Annual Turnover of the firm for the Financial years 2022-2023 , 2023-2024 and 2024-25 are Rs.....lakh., Rs.....lakh and Rs.....lakh respectively (as per P/L accounts & Balance Sheet of the firm submitted)

Signature of the Chartered Firm with Registration No

Countersigned

Signature of the authorized signatory (bidder)



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ফ্যাক্স : ০৩৩ ২৩৩৫ ০৭১২

Affidavit Proforma

NOTIFICATION No. PBGSBS/INSURANCE-NLM/EOI-290/26-27 DATED , KOLKATA 3RD JULY, 2026
(On Non Judicial Paper worth Rs. 100/-)

(ANNEXURE – VI)

(Sworn before the Notary Public / Judicial Magistrate/Executive Magistrate on or after the date of publication of the Quotation Notice)

I, Sri/Smt. the Chief Executive Officer/Proprietor (etc.) of the Firm. (Name of the firm)

At (address).....

P.O.

P.S.....Dist.....

do hereby solemnly affirm and declare as follows:

1. That I have not ever been convicted of any offence making myself liable to be disqualified for any work of Govt. or Govt. undertaking Organization /Institution in the State of West Bengal or other State or States.
2. That no case is pending against me or against my firm in any criminal court of law in the State of West Bengal or other State or States .
3. That my firm is not debarred/blacklisted/penalized in last three years as a whole or part thereof at present by any Govt. or Govt. undertaking Organization / Institution in the State of West Bengal or other State or States of India.
4. That, I also declare that if any information subsequently found incorrect or false will it automatically render the quotation submitted by me cancelled and make me liable for penal/legal action as per law of the country.
5. That I do further affirm that the statements made by me in this quotation are true to the best of my knowledge and belief and all the documents attached are genuine & correct.
6. That I promise to abide by all the stipulations of the contract documents and to carry out and complete the work in due time as mentioned in Award of Contract to the full satisfaction of the PBGSBS, **Otherwise necessary Clauses as per rules will be imposed on me/us**

Signature of the Deponent(s).

Name in Block letters :

Designation :



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ANNEXURE – VII

(Market Standing Certificates)

(To be furnished in the Company's Official Letter Head Pad with full Address with contact no. Telephone No. FAX No., e-mail No., Website etc.)

Name of the Firm:

Documentary evidence for Providing Insurance Facilities to any reputed institution/organization in last three years.

Name of Organization	Name, Location & nature of work	Contract price in Indian Rs. (Premium)	Work order no. & Date	Validity period	Animal covered (No.)	Whether successfully executed or not	Reasons for unsuccessful execution, if so

Note: Attach extra sheets if required.

Certificate from the Employers to be attached

Non-disclosure of any information in the Schedule will result in disqualification of the firm

Signature of applicant including title
and capacity in which application is made.



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ANNEXURE-VIII

(Office/ Branch Details in West Bengal)

List of the Branches / Near By Branches Available in Each District & Name -Designation of the person In-Charge of Livestock Insurance

Name of the Branch	Address with contact No.	E-mail ID	Name of the Officer / In-Charge	Nodal Officer

Signature of applicant including title
and capacity in which application is made.



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Annexure-IX

CHECK LIST-

Information about Bidders

(To be uploaded with the Technical Bid)

Sl.	Description	Particulars
1	Name of the Firm	
2	a) Registered Address with PIN etc. b) Sole owner or Partnership Firm/Company	
3.	Phone No.	
4.	E-mail	
5	Name of the Person authorized to enter into & execute contractual agreement	
6	Earnest Money, whether submitted, if not, Exemption Certificate to be submitted	
7	Copy of EOI digitally signed whether submitted.	
8	Filled Annexure – IV,V,VI,VII and self declaration whether submitted.	
9	Company Details whether submitted	
10	PAN Card whether submitted	
11	GST Registration Certificate (Whether submitted)	
12	Scanned copy of Original Prof. Tax Clearance Certificate / Paid Challan upto date whether submitted	
13	Scanned copy of Valid Trade License whether submitted	
14	Registration /License certificate from IRDA whether submitted.	
15	IT returns of Assessment year 2023-24,2024-25 and 2025 -26 (last three years) whether submitted.	
16	Annual Turnover Statement for last three year whether submitted.	
17	Credentials as per Tender terms & conditions whether submitted.	

Signature & Seal of the Bidder with Date



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Annexure - D

PROFORMA FOR CONTRACTUAL AGREEMENT

(may be modified as per Scope of work at the time of execution)

This Agreement is signed and executed on this day of, 2025 At Kolkata.

BY AND BETWEEN

Paschim Banga Go Sampad Bikash Sanstha, A Govt. of West Bengal Organization and having its registered office at LB-2, Sector-III, Salt Lake City, Kolkata – 700106 represented by its Chief Executive Officer unless his rights and obligation relating to the objects and purports of these presents are delegated, to any other officer(s) of PBGSBS hereinafter referred to as the **First Party** (which expression shall, unless excluded by or repugnant to the context, means and includes his successors, representatives, permitted assignees, liquidators and administrators) of the **ONE PART**.

AND

....., a company registered under the Company's Act/a partnership firm/Proprietorship Firm (delete whichever is not applicable) having its Registered Office at represented by its unless his rights and obligation relating to the objects and purports of these presents are delegated, to any other officer(s) of hereinafter referred to as the **Second Party** (which expression shall, unless excluded by or repugnant to the context, means and includes his successors, representatives, permitted assignees, liquidators and administrators) of the **OTHER PART**.

WHEREAS the **First Party** is desirous of the work for and wanted to execute the said work and for the purpose floated open Tender online.

AND

WHEREAS the **Second Party** offered his price against the said Tender and being eligible, his Tender having been accepted agreed to execute and complete the said work as detailed in the tender document along with bill of quantities and all other conditions.

Now, therefore, this agreement witnessed as follows:-

That the word and expression shall have same meanings as are respectively assigned to them in the general condition of the contract hereinafter referred to.

1. That the **Second Party** shall abide by all statutory obligations and payment statutory dues as are obligatory on the part of the **Second Party** and that any failure on his part if attracts any liability on the **First Party** the **Second Party** will, on intimation from the **First Party**, immediately compensate the same.
2. If any dispute or question arises any time between the parties about the rights and liabilities of each of them relating to the terms and conditions stated hereinabove shall unless and otherwise mutually resolved between the parties, the aggrieved party may refer the matter to the sole Arbitrator as may be appointed by the Govt. of West Bengal, ARD Department on reference from either Party for arbitration and the decision of the Arbitrator shall be final and binding on both the parties.
3. **The rate valid for ONE Year .If situation so arises within the validity period ,the period of validity may be extended for such period by the Tendering Authority upon mutual agreement . The approved rate, terms and conditions of the said tender shall remain in force without any variation throughout the extended period.**

In witnessed whereof:

The parties have set and subscribed their hands on this Agreement on the day, month and year first written.

Contractor

Chief Executive Officer.
P.B.G.S.B.S

Seal