MAHARASHTRA STATE SEEDS CORPORATION LIMITED,AKOLA

Regd. Office : "Mahabeej Bhawan" , Krishi Nagar, Akola 444 104 (Maharashtra)
Phone Off.:2455093, 2258480, Fax No. 2455187 Gram : MAHABEEJ, CIN No.U01200MH1976SGC018990

Out ward No : MSSC/ACCT/22-23/ 23

Date: 22.01.2023

REQUEST FOR EXPRESSION OF INTEREST (REOI)

SELECTION OF INSURANCE PROVIDER FOR SEED INSURANCE TO SEED GROWERS OF MSSCL

Maharashtra State Seeds Corporation Ltd is a Undertaking of Government Of Maharashtra in seed industry. As the farmers are back bone of this industry, the organisation is wished to provide seed insurance facility for farmers/seed growers of Maharashtra for failed seeds as per prescribed standards as the farmers have to bear loss of 25% of certified seed /35% of foundation seed cost as seed production incentive.

Interested companies can express their interest for the same within stipulated time period as per REOI notice. Details of the REOI are as per Annexure "A".

REOI can be submit on below mention address:

General Manager (Finanace)
Maharashtra State Seeds Corportation Ltd
Krishi Nagar,Near PDKV,
Murtizapur Road ,Akola-444104
Contact No: 7588609659

For M.S.S.C.LTD

M.S.S.C. LTD. AKOLA (FINANCE)

General Manager (Finance)

Annexure "A"

EXPECTED PREMIUM TOWARDS LOSS OF INCENTIVE % INCURRED DUE TO FAILURE OF SOYBEAN SEED ON RAW SEED PER QTL. BASIS.

The Maharashtra State Seed Corporation Ltd., (MSSCL) is organizing sizeable Soybean certified as well as foundation stage seed production programme through more than 15000 seed growers in various districts of Maharashtra. In Kharif season field crops, the Soybean seed is very delicate in nature and intensive care is required at various stages viz. crop harvesting, threshing, receipt of raw seed at processing plants, grading, final bagging upto sales. The various steps involved in Soybean seed production at field level as well as processing level are as under:

1) Identification of elite seed growers who are well experienced in Soybean seed production.
2) As per land record of individual farmer, the basic source foundation/breeder seed is supplied by MSSCL for organization of certified as well as foundation stage seed production programme.
3) After sowing of Soybean source seed, the organized Certified/Foundation seed production area is registered with Maharashtra State Seed Certification Agency (MSSCA). This Agency keeps control on seed standards at field level as well as processing level.
4) At various critical stages, the Agriculture Officers of Seed Certification Agency carried out field inspections to confirm and maintain the genetic purity of Soybean Seed at field level.
5) Based on qualification of seed plot in field standards & crop condition, the Agriculture Officer of Seed Certification Agency issued the final inspection report indicating the raw seed estimates per acre.
6) After harvesting & threshing of Soybean crop, the field level samples of raw seed are drawn by MSSCL field staff for testing in MSSCL Quality Control Lab (QCL) for its germination testing. This test is carried out before acceptance of raw seed.
7) The Soybean raw seed lots scoring seed germination 70% and above in MSSCL Quality Control Lab testing are only allowed to accept at MSSCL Seed Processing Plant as per yield estimates mentioned in First Inspection Report (FIR) of Agriculture Officer of Seed Certification Agency.
8) After receiving raw seed lots they are again tested in MSSCL Quality Control Lab to re-confirm it germination before processing and the lots which scores less germination as per standard prescribed are discarded for further processing and returned to concern seed growers.
9) Only the qualified raw seed lots in pre-processing test are offered to Seed Certification Agency for further processing under the direct supervision of Agriculture Officer of Seed Certification Agency.
10) During the processing (grading), the low grade, damaged seed, inert matter etc. are separated and good seeds is packed in 30 kg bag packing with advance tagging by Seed Certification Agency. During the grading itself, the representative samples from the individual good seed lot are drawn by the Agriculture Officer, Seed Certification Agency for test in Government Lab.
11) These lotwise representative samples drawn from the good seed are coded by Agriculture Officer, Seed Certification Agency and sent to the Government Seed Testing Laboratory for final testing to confirm the germination, purity, etc.

12) The Soybean seed lots which are qualified in minimum seed certification standards including germination (70% and above) are released by Seed Certification Agency for further distribution to the farmers in the State.

13) The pre-declared seed procurement policy for these qualified Soybean seed lots is **"Average of highest APMC rate from 1st December to 31st January in selected 3 APMC of the district + 25% incentive for CS and 35% incentive for FS".**

14) In case of foundation stage seed, the lots which are qualified in germination test of Seed Certification Agency are also necessary to pass in Grow Out Test (GOT) conducted by Seed Certification Agency.

15) However, seed lot which are failed in germination, etc. test of Seed Certification Agency and the Foundation seed lots failed in Seed Certification Agency grow out test are either returned to the seed growers or sold by MSSCL as non-seed as per procedure.

16) Therefore, these failed lot of Soybean seed growers' feels loss of seed production incentive of basic seed procurement rate (25% of APMC rate for Certified seed & 35% for Foundation seed).

17) The minimum seed germination standard for Soybean is 70%. Thus, the seed lots below 70% germination are rejected by Seed Certification Agency.

18) The seed germination in Soybean is mostly governed by climatic factors like continuous rains at maturity and/or during harvesting/threshing/drying results in damages to quality of raw seed as well as boldness in size also results in failure of raw seed in germination. These factors are beyond the control of seed growers and thus, they are continuously demanding insurance coverage towards loss of seed production incentives.

As desired last 12 years Soybean varieties data of raw seed receipt & lots, passed quantity & lots, failed quantity & lots as well as passing percentage on good seed received after processing, the raw seed of Soybean are as under:

Year	Raw seed received (Qty in Qtls)	Received lots (No. of growers)	Total good seed received	Passed qty	Passed no. of lots	Failed qty	Failed lot	Passing % w.r.t. good seed	Failure % w.r.t. good seed
1	2	3	3A	4	5	6	7	8	9
2010-11	485005	8763	376570	232063	5155	144507	3337	61.63	38.37
2011-12	471263	8279	375633	317540	6890	58094	1367	84.53	15.47
2012-13	643959	10891	520380	349438	7406	170942	3425	67.15	32.85
2013-14	506810	8864	371709	137167	2789	234542	4964	36.9	63.1
2014-15	529957	12456	436834	354903	9910	81931	2454	81.24	18.76
2015-16	482664	12056	394800	288560	8550	106240	3463	73.09	26.91
2016-17	761478	14850	602578	407798	9468	194780	4648	67.68	32.32
2017-18	623111	13457	488117	342661	8516	145455	3995	70.2	29.8
2018-19	987688	19723	812609	704644	16752	107965	2586	86.71	13.29
2019-20	644375	13326	420241	219073	5181	201168	4860	52.13	47.84
2020-21	486332	11469	290547	160860	4629	129686	3599	55.36	44.63
2021-22	259593	7866	179665	71487	2664	108178	4299	39.79	60.21
Total	**6882235**	**142000**	**5269683**	**3586194**	**87910**	**1683488**	**42997**	**64.70**	**35.30**

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Example for calculation of premium for certified seeds:

1) Soyabean raw seed quantity 700 qtl (11 Growers)- Standing at field level. 100 qtl (1 grower) rejected at filed level due to germination criteria of 70% and below.
2) Soybean raw seed quantity 600 qtl (10 growers) – Qualified Soybean raw seed having germination test result 70% and above.
3) After acceptance at processing plant - re-testing for germination and discarded 100 qtl (1 grower) due to germination below 70%.
4) Final raw seed 500 qtl (9 growers) available for processing which are more than 70% germination percent at field level and sampling at Seed Processing Plant.
5) After 500 qtl. processing & grading in presence of Agriculture Officer, Seed Certification Agency, 425 qtl good seed and 75 qtl low grade of 9 seed growers is received. The low grade is returned to seed grower.
6) From these 9 good seed lots, the representative sample of each lot is drawn by Agriculture Officer, Seed Certification Agency and sent to Government Seed Testing Laboratory (STL) for germination testing.
7) After receipt of germination result of 425 qtl good seed (9 grower), 300 qtl (7 grower) qualified in germination testing as per minimum seed standards and 125 qtl good seed (2 grower) failed in germination.
8) Thus, 4 growers of 325 qtl (1 Grower at field level point no 1, 1 Grower at plant level point no 3 & 2 Growers at STL point no 7) thus they feels bear 25% seed production incentive even after following all the steps of seed production.
9) If we consider Rs. 4000/- as a basic rate, then the 25% incentive will be Rs. 1000/- for certified seed production.
10) For 325 qtl failed good seed, the amount of 25% incentive will be Rs. 3,25,000/-
11) The net premium on raw seed : Rs. 3,25,000 ÷ 625 qtl raw seed = Rs. 520/- per qtl.

Scope of Insurance converge

The scope of seed insurance coverage for failed lot of certified/foundation seeds from field level till seeds pass all tests in qualifying standard of certified/ Foundation seed.

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Yearwise Soybean Seed Production Details

Year	Final Std. Area (Ha)	No. of Grower	Passed Qty. (qtl)	Failed Qty. (qtl)	Pooled basic rate (qtl)	20 to 25 % Incentive (Rs. Per qtl)	Total Final rate (Rs. Per qtl)	Total cost for Pass seed as per Final Rate (Rs. In lac)	Total Incentive cost for fail seed (Rs. In lac)
1	2	3	4	5	6	7	8	9	10
2010-11	34926	13195	232063	144507	2118	424	2542	5898.11	612.13
2011-12	42846	14486	317540	58094	2255	451	2706	8592.63	262.00
2012-13	46164	15911	349438	170942	3155	631	3786	13229.72	1,078.64
2013-14	47149	17453	137167	234542	3614	904	4518	6196.52	2,119.09
2014-15	48488	17379	354903	81931	3300	825	4125	14639.75	675.93
2015-16	49483	18078	288560	106240	3697	924	4621	13335.08	981.92
2016-17	57588	22841	407798	194780	2813	703	3516	14339.20	1,369.79
2017-18	59651	24460	342661	145455	3127	782	3909	13393.76	1,137.09
2018-19	66297	25700	704644	107965	3413	853	4266	30061.87	921.21
2019-20	62960	25087	219073	201168	4144	1036	5180	11347.98	2,084.10
2020-21	61107	26084	160860	129686	4295	1074	5369	8636.17	1,392.50
2021-22	43365	22253	71487	108178	6361	1590	7951	5684.11	1,720.30
AVG	**51669**	**20244**	**298850**	**140291**				**12,112.91**	**1,196.23**