2023-24

निविदा सूचना/ TENDER NOTICE

for

PURCHASE OF FIRE, THEFT & BURGLARY INSURANCE POLICY
आग, चोरी और सेंधमारी बीमा पॉलिसी की खरीद के लिए निविदा

THE COTTON CORPORATION OF INDIA LIMITED
भारतीय कपास निगम लिमिटेड
(A Government of India Undertaking)
(भारत सरकार का उपक्रम)
Branch Office – Bathinda
शाखा कार्यालय - बठिंडा

भा.क.नि.
CCI

भारतीय कपास निगम लिमिटेड
THE COTTON CORPORATION OF INDIA LTD.
(A Government of India Undertaking)
136 -A, 60 Ft. Road, Kamla Nehru Colony, Bathinda (Punjab) -151001
Tel No: 0164-2210371 , 0164- 2210372, Fax No 0164-2210373
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CIN:U51490MH1970GOI014733 GSTIN: 03AAACT4053B1Z2

संख्या: भाकनि/पंजाब/इन्शुरेंस/2023-24/

निविदा सूचना (TENDER NOTICE) दिनांक **: 23.08.2023**

आग, चोरी और सेंधमारी बीमा पॉलिसी की खरीद के लिए निविदा

भारतीय कपास निगम लिमिटेड, भारत सरकार के पूर्ण स्वामित्व वाला उपक्रम है और कपास (बीज कपास) की खरीद कर रहा है और इसे जिनिंग और प्रेसिंग फैक्ट्री में कपास (बीज कपास) के प्रसंस्करण के माध्यम से लिंट/पूरी तरह से दबाए गए कपास की गांठों में परिवर्तित कर रहा है जॉब बेसिस के आधार पर और व्यापारियों से फुल्ली प्रेस्ड कॉटन गांठें भी खरीद रहा है।

शाखा के अधिकार क्षेत्र के तहत, राज्य के विभिन्न केंद्रों पर कपास/ फुल्ली प्रेस्ड कॉटन गांठें की खरीद का कार्य किया जाता है। केन्द्रों की सूची अनुलग्नक-ए में दी गई है। इन केंद्रों पर, रॉ कपास (बीज कपास) खरीदा जाता है और प्रसंस्करण के लिए शाखा द्वारा लगे जिनिंग और प्रेसिंग फैक्ट्री में रखा जाता है। फैक्ट्री में स्टॉक में शामिल हैं:

1. फैक्ट्री में पड़े कपास, लिंट, कपास के बीज, एफपी बेल्स, तिरपाल, गनी बैग और कोई अन्य स्टॉक, यदि कोई हो।
2. जिनिंग हॉल में पड़े कपास, कपास के बीज, बोरियां आदि।
3. लिंट, प्रेस हाउस/पाला हाउस में पड़ी फुल्ली प्रेस्ड गांठें।
4. खुले परिसर में पड़ी फुल्ली प्रेस्ड गांठें।
5. फैक्ट्री परिसर में गोदाम में पड़ी फुल्ली प्रेस्ड गांठें।
6. गोदाम में स्टॉक में शामिल हैं : कपास, फुल्ली प्रेस्ड गांठें, लिंट बोरास, हेसियन, ग्रे कपड़ा, तिरपाल और कोई अन्य स्टॉक।

प्रसंस्करण के बाद गांठों को एसडब्ल्यूसी/सीडब्ल्यूसी/एपीएमसी/सहकारी समितियों/निजी पार्टियों आदि से सीसीआई द्वारा किराए पर लिए गए गोदामों में ले जाया जाता है। इसके अलावा, निगम जिनिंग मिलों/व्यापारियों से तैयार गांठें भी खरीदता है, जिन्हें भी भंडारण के लिए खरीद स्थल से गोदामों तक पहुंचाया जाता है। निगम अपने भंडारण के लिए कपास

खरीद केंद्रों पर खरीदे गए कपास को एसडब्ल्यूसी/सीडब्ल्यूसी/एपीएमसी/सहकारी समितियों/निजी पार्टियों आदि से सीसीआई द्वारा किराए पर लिए गए गोदामों में परिवहन कर सकता है और इसे इसके प्रसंस्करण के बिना भी बेच सकता है। गोदाम में स्टॉक में कपास, एफ.पी.कॉटन बेल्स, लिंट, बोरास, हेसियन, , तिरपाल और कोई अन्य स्टॉक शामिल है। खरीद कार्य के दौरान कपास, लिंट, एफ.पी. कपास की गांठें, तिरपाल, ग्रे क्लॉथ, अन्य विविध स्टॉक को राज्य में एक स्थान से दूसरे स्थान तक भी पहुंचाया जाता है।

हम आगामी कपास फसल सीजन 2023-24 के लिए एपीएमसी यार्ड, जिनिंग और प्रेसिंग कारखानों में रखे गए स्टॉक और विभिन्न गोदामों में पड़े स्टॉक के लिए आग, चोरी और सेंधमारी बीमा के कवरेज के लिए आईआरडीए द्वारा अनुमोदित बीमा कंपनियों से दो बोली-प्रणाली में मुहरबंद निविदाएं आमंत्रित करते हैं। बीमा कंपनी को अपना टेंडर सीधे निगम को प्रस्तुत करना है। दलालों के माध्यम से निविदाएं स्वीकार नहीं की जाएंगी। कपास फसल वर्ष का मतलब बारह महीने की अवधि है जो 1 अक्टूबर से शुरू होती है और 30 सितंबर को समाप्त होती है।

सबसे कम प्रीमियम दर उद्धृत करने वाली बीमा कंपनी को एल-1 माना जाएगा और उसे बीमा कारोबार का 60% हिस्सा दिया जा सकता है। शेष 40% व्यवसाय या तो एल-2 को या आनुपातिक रूप से एल-2 और एल-3 को सौंपा जा सकता है, बशर्ते वे एल-1 द्वारा उद्धृत प्रीमियम दर से सहमत हों। यदि एल-2/एल-3 एल-1 द्वारा उद्धृत दरों से सहमत नहीं हैं, तो 100% कार्य एल-1 को आवंटित किया जा सकता है।

शाखा के अंतर्गत पिछले 3 वर्षों के दौरान बीमा राशि, भुगतान किए गए प्रीमियम और प्रस्तुत दावों का विवरण यहां दिया गया है:

[1] For Stock in Factory/ फैक्टरी में स्टॉक के लिए:

Financial Year	**TOTAL SUM INSURED** (RS. IN CRORES)	***NET PREMIUM*** PAID (AFTER ACCOUNTING REFUND) in Rs.	**TOTAL CLAIM Submitted**

			(RS.)
2020-2021	774.32	9424875	31037101
2021-2022	1.5	6271	NIL
2022-2023	0	0	NIL

(II) For Stock in Godown/ गोदाम में स्टॉक के लिए:

Financial Year	**TOTAL SUM INSURED** (RS. IN CRORES)	***NET PREMIUM*** PAID (AFTER ACCOUNTING REFUND) in Rs.	**TOTAL CLAIM Submitted** (RS.)
2020-2021	3461.75	24611563	1387768
2021-2022	1799.82	12107699	7872215
2022-2023	3.75	21859	NIL

निविदा दस्तावेज उपरोक्त पते पर शाखा कार्यालय से प्राप्त किए जा सकते हैं या निगम की वेबसाइट www.cotcorp.org.in या सरकारी निविदा पोर्टल www.eprocure.gov.in. से डाउनलोड किए जा सकते हैं। बोली-पूर्व बैठक **13.09.2023 दोपहर 02:00 बजे** को आयोजित की जाएगी। बीमा कंपनियां निर्धारित प्रारूप में सीलबंद निविदाएं प्रस्तुत कर सकती हैं। उपर्युक्त पते पर महा प्रबंधक को संबोधित "अग्नि, चोरी और सेंध बीमा पॉलिसी के लिए निविदा" लिखी सीलबंद निविदाएं **14.09.2023 दोपहर 02:00 बजे** तक पहुंच जानी चाहिए। समय सीमा के भीतर प्राप्त निविदाएं उपस्थित रहने वाले निविदाकारों की उपस्थिति में **14.09.2023 दोपहर 03:00 बजे** को खोली जाएंगी। वित्तीय बोली-2 उन निविदाकारों के संबंध में खोली जाएगी जो तकनीकी रूप से अर्हता प्राप्त करेंगे।

महा प्रबंधक

Place : बठिंडा

Date : 23.08.2023

Annexure: A

List of Kapas Procurement Centres under the Branch Office – Bathinda

Sr. No.	Name of Centre	District
1	Fazilka	Fazilka
2	Abohar	
3	Muktsar	Muktsar
4	Malout	
5	Gidderbaha	
6	Kilianwali	
7	Mansa	Mansa
8	Sardulgarh	
9	Budhlada	
10	Jaitu	Faridkot
11	Tapa	Barnala
12	Bathinda	Bathinda
13	Raman	
14	Sangat	
15	Maur	
16	Bhuchu	
17	Rampura Phul	
18	Goniana	

Note: The above list of centers is indicated number of purchase centers. It may increase or decrease with in Punjab state as per operation of the corporation.

APPENDIX–I[1]:
Technical Bid
(Preferably on the Letter head of the Bidder)

Date:_____

To
The General Manager
The Cotton Corporation of India Limited,
136-A, 60 Ft. Road, Kamla Nehru Colony,
Bathinda (Punjab) - 151001

Sub: Technical Bid for tender for Fire, Theft & Burglary Insurance Policy

Dear Sir

1. With reference to your Tender document dated_____ we, having examined the Bidding Documents and understood their contents, hereby submit our Technical Bid for the aforesaid Scope of Work. The Technical Bid is unconditional and unqualified.

2. We acknowledge that the Corporation shall be relying on the information provided in the Technical Bid for selection, and we certify that all information provided herein is true and correct.

3. We shall make available to the Corporation any additional information it may find necessary or require to supplement or authenticate the Technical Bid.

4. We declare that we have examined and have no reservations to the Bidding Documents, including any clarifications and/ or Addendum issued by the Corporation.

5. We shall keep this offer valid for 120 (one hundred and twenty) days from the Bid Due Date i.e. _____

6. In witness thereof, we submit this Technical Bid under and in accordance with the terms of Tender document.

7. We agree and understand that the Bid is subject to the provisions of the Tender Documents. In no case shall we have any claim or right of whatsoever nature if the business is not awarded to us or our Bid is not opened or rejected.

8. We acknowledge the right of the Corporation to reject our Technical Bid without assigning any reason or otherwise and hereby waive, to the fullest extent permitted by applicable law, my/ our right to challenge the same on any account whatsoever.

[1] To be printed on the letterhead of the Bidder.

9. We agree and undertake to abide by all the terms and conditions of the Tender for Fire, Theft & Burglary Insurance Policy

Yours faithfully,

(Signature, name and designation of the Authorised signatory)

Date:
Place:

Name and seal of Bidder

Enclosures:

1. Annexure I
2. Annexure II

Annexure-I

TECHNICAL BID (To be attached with Technical Bid)

1) Name and address of the Insurance Company (tenderers)
   i) Contact person :
   ii) Address of office. :
   (with Phone Nos, Fax Nos & Email ID)

2) Whether the Insurance Company has office at Bathinda Branch. : Yes/No
   a) If yes, please furnish the following details :

   i) Contact person :
   ii) Address of office. :
   (with Phone Nos, Fax Nos & Email ID)

   b) If no, please furnish the following details (local service person details)
   i) Contact person :
   ii) Address of office. :
   (with Phone Nos, Fax Nos & Email ID)

3) Furnish following detail of Registered Office of the Insurance Company under whose jurisdiction our Branch Office falls. :

   i) Contact person :
   ii) Address of the Office. :
   (with Phone Nos, Fax Nos & Email ID)

4) Furnish following detail of Divisional Office of the Insurance Company under whose jurisdiction our Branch Office falls. :

   i) Contact person :
   ii) Address of the Office. :
   (with Phone Nos, Fax Nos & Email ID)

5) Whether the Insurance Co. is having its offices at our procurement Centre. Yes/No
   If yes, please furnish the name of Centers :

6) Years of Experience in the field of Insurance Business):

7) Whether Insurance Company has experience of dealing with the Govt. Agencies / Companies / Firms who are in business of procurement of kapas and its processing and trading of cotton bales. Yes/No

If yes, please furnish the list of such Clients:

8) Financial Limit of settlement of claim under your:
a) Regional Office
b) Divisional Office
c) Branch Office

Signature of the Tenderer : _____

Name of the Tenderer : _____

Address & Seal : _____

Place :

Date :

Annexure-II

Technical Bid (to be attached with Technical Bid)

OTHER TERMS

i) Tenderer should submit the tender as under :

Envelope A : Envelope A marked as Technical Bid which should contain APPENDIX-I i.e. Technical Bid alongwith Annexure I & Annexure-II duly filled and signed by the Authorised Signatory.

Envelope B : Envelope B marked as Financial Bid, which should contain Financial Bid Submission Form (Premium Quotation).

Envelope C : Envelope C should contain Envelope A and Envelope B duly superscribing "Tender for Fire, Theft & Burglary Insurance Policy".

Note : Each envelope should contain the name and address of the tenderer.

ii) Financial Bid-2 for price quotations shall be opened in respect of only those tenderer who qualify Technical Bid-1 for specifications.

iii) Eligibility Criteria for qualifying Technical Bid-1:

- The insurance company must be IRDA approved and it must have office in the town/city/neighbouring state where our Branch Office is located.

iv) The Corporation reserves its right not to accept the tender of a Insurance Co. if its performance during past is not found satisfactory.

v) The tender should be signed by the authorized person of the Insurance Company.

vi) Tenders containing false, incomplete and/or inadequate information are liable to be rejected.

vii) The Insurance Company should have experience of dealing with the Govt. Agencies / Companies / Firms who are in business of procurement of kapas and its processing and trading of cotton bales.

viii) I/We hereby declare that I/We have downloaded the tender documents from The Cotton Corporation of India Ltd. website www.cotcorp.org.in/www.eprocure.gov.in and printed the same. I/We

have verified the contents of the printed documents from the website and there is neither any addition nor any deletion nor any alteration to the content of the tender documents.

ix) I/We declare that the information /tender form downloaded is original and in the event of this being different from the original tender documents, our tender documents may be rejected by the Corporation.

x) I/We declare that we have not have been blacklisted by any Central Government Department/State Government Department/Central or State PSU during the course of Insurance business in India.

xi) Date of opening of Technical Bid-1, **14.09.2023 at 03.00 PM.** The financial bid of the Tenderers who qualify for the Technical Bid will be opened on **14.09.2023 at 03.30 PM.**

xii) Last date of submission of Tender is **14.09.2023 by 02.00 PM.**

xiii) The premium rates quoted by the Insurance Co. for the policies undertaken by Branch / Centres under this Branch will be valid for one year i.e. from 01/10/2023 to 30/09/2024. However, the period can be extended further on same terms and conditions.

xiv) In case, Insurance Company has any query about the tender/bid condition and/or tender/bid process- may seek clarification from the Branch Office Bathinda. Further in case, if any tender/bid is rejected - may seek the reasons for rejection from Branch Office Bathinda.

GENERAL TERMS & CONDITIONS IN RESPECT OF FIRE, THEFT & BURGLARY INSURANCE POLICY:

1. **NATURE OF RISK TO BE COVERED:**

The following risk has to be covered for the stock of the Corporation:

Fire, Lightning, Explosion/ Implosion, Riot, Strike, Malicious and Terrorist Damage, Strom, Cyclone, Typhoon, Tempest, Hurricane, Tornado, Flood and Inundation , Earthquake Risk, Spontaneous Combustion and Theft & Burglary.

2. **PROCEDURE FOR COVERAGE OF RISK:**

For coverage of Risk, Insurance advice will be sent to the concerned branch office of the insurance company either by the Centre / branch before the end of the day by way of fax/ email. The insurance company shall have to cover the risk from the date of insurance coverage advice sent by our concerned Centre/branch office. In case the insurance co. has holiday on the day when insurance coverage advice is sent in that circumstances also the insurance company shall have to cover the risk from the date of insurance coverage advice sent by the centre / branch office (if required insurance co. may issue cover note subsequently) as the corporation shall maintain a Premium Advance Deposit account with the concerned Branch Office of the Insurance Company.

3. **BASIS OF SUM INSURED:**

For the Stock lying at Factory

a. Market price of Lint/Cotton Seed/Cotton Bales plus 5% to cover probable market fluctuations and incidental expenses.
b. The replacement cost of kapas plus 10% to cover applicable taxes and incidental expenses.

For the Stock lying at Godown

a. Market value of bales plus 5% to cover probable market fluctuations and incidental expenses.

4. **PAYMENT OF PREMIUM**

For payment of premium a deposit account will be maintained by the Branch with the insurance Co. to avoid any non-coverage. An on

account payment will be released initially as deposit and premium on coverage of stock as per fax / email will be adjusted against deposit so paid. Insurance Co. has to submit the premium due statement on fortnightly basis to the branch. In case the balance in the premium advance deposit (as mentioned above) account falls below Rs. 100000/- the insurance company shall have to inform to the same to the Corporation in order to enable the Corporation to recoup the same.

5. **REFUND OF PREMIUM TOWARDS CANCELLATION OF POLICIES:**

In case of cancellation of policies, necessary refunds, as per the terms & conditions of insurance policy, should be released within 15 days from the date of cancellation of policies.

6. **SURVEY & CLAIM SETTLEMENTS:**

a) In the event of occurrence of an Accident, the Branch office of CCI would intimate to the Insurance Company for appointment of surveyor for assessment of loss. Assessment to be completed by the Surveyor on priority basis within 24 hours of the incident and the surveyor has to submit his final survey report within one week. The payment of the claim should be released by the Insurance Co. within 30 days from the date of incident. In case payment is expected to be delayed beyond 30 days, Insurance Co. should make on the Account payment of 75% of claim amount.

b) In case of any claim in the APMC Market Yard/ Factory/Godown, Claims for FP Bales, lint and cotton seed will be settled at Market Price and claim of kapas will be settled at replacement cost/reinstatement value plus applicable taxes and incidental expenses, if any.

7. **EXCESS CLAUSE**

Excess clause may be finalized by the branch.

8. **DISPOSAL OF SALVAGE:**

The salvage would be disposed off expeditiously either by the local office of insurer or local office of CCI, with active support and assistance by local office of the insurer and surveyors. The salvage would be generally disposed off by following the procedure of calling limited quotations from the local parties by issuing letters of enquiry as per practice in vogue in CCI.

9. **TRANSFER OF POLICIES:**

If required the Insurance policy can be transferred from one location to other location within the city, for which intimation will be given by the Centre/Branch to the Insurance Company. For change in location insurance company shall issue necessary endorsement.

10. **SETTLEMENT OF DISPUTES, IF ANY:**

As per standard policy terms.

11. In case, Insurance Company has any query about the tender/bid condition and/or tender/bid process- may seek clarification from the Branch Office Bathinda. Further in case, if any tender/bid is rejected - may seek the reasons for rejection from Branch Office Bathinda.

12. The insurance company which quotes the Lowest Total effective rate of insurance premium under various categories shall ordinarily be decided as L-1 and to determine the L-1 Tenderer the Total effective rate shall be calculated as under:

Sr. No.	Rate Quoted by the Insurance Company for coverage of Fire / Theft/ Burglary insurance for sum insured of Rs. 100000/- for stock lying at	Rate Quoted (A)	Weights	Effective rate i.e. (A)*(B)
1.	Rate Quoted for stock at APMC Yard (As per Financial Bid Submission Form)	XXX	0.01	XXX

2.	Rate Quoted for stock lying at Factory Compound (As per Financial Bid Submission Form)	XXX	0.27	XXX
3.	Rate Quoted for stock in Godown (Kapas) plus rate quoted for Stock lying in Godowns (F.P. Bales) plus insurance premium rate quoted for Coverage of Theft and Burglary under "20% First Loss Policy" for stocks in CWC/SWC/Co-operative/APMC Godown & Total Loss Policy for Private Godown (As per Financial Bid Submission Form)	XXX	0.72	XXX
Total Effective rate for deciding L-1				(1+2+3)

The Tenderer whose total effective rate is Lowest shall be considered as L-1 Tenderer.

Signature of the Tenderer :

Name of the Tenderer :

Address & Seal :

Place :

Date :

Financial Bid Submission Form
(PREMIUM QUOTATION)
(Preferably on the Letter head of the Bidder)

Date_____

To
The Branch Manager
_____
_____

Sub: Financial Bid for Tender for Fire and Theft & Burglary Insurance Policy

Dear Sir,

With reference to your tender document dated _____ we, having examined the Tender Documents and understood their contents, hereby submit our Financial Bid for coverage of various risks as per the tender document. The Financial Bid is unconditional and unqualified.

We hereby quote as follows:

I] Insurance Premium quote for Fire, Theft & Burglary insurance Policy
For Sum Insured Rs.1,00,000/- (PER ANNUM):
A)

PARTICULAR	Stock in APMC yard	Stock in Factory	Stock in Godowns (Kapas)	Stock in Godown (F.P. Bales)
		Premium Amount (Rs.)		
i) Basic Rate				
ii) STFI Rate				
iii) Add: Terrorism Cover				
iv) Add : Earthquake Cover				
v)Add: Spontaneous Combustion				
vi) (i) + (ii) + (iii)+(iv)+(v)				
vii) Less: FEA Discount				
viii) (vi) - (vii)				
ix) Less: Special Discount				
x) (viii) – (ix)				
xi) Add: GST				
xii) Grand Total (x) + (xi)				

B] In case of Fire Policy excess clause for:

a. Stock in APMC yard will be ……..……..

……

b. Stock in Factory will be ……..……..

……

c. Stock in Godown will be ……..……..

……

C] Excess clause for terrorism cover will be:

a. Stock in APMC yard will be ……..……..

……

b. Stock in Factory will be ……..……..

……

c. Stock in Godown will be ……..……..

……

D] For Short Term Fire policies premium will be chargeable as per the short term premium rates as under:

For a period not exceeding	15 days	10% of the Annual rate
-do-	1 month	15% of the Annual rate
-do-	2 months	30% of the Annual rate
-do-	3 months	40% of the Annual rate
-do-	4 months	50% of the Annual rate
-do-	5 months	60% of the Annual rate
-do-	6 months	70% of the Annual rate
-do-	7 months	75% of the Annual rate
-do-	8 months	80% of the Annual rate
-do-	9 months	85% of the Annual rate
For a period exceeding	9 months	The full Annual rate

E] In case of coverage of Theft / Burglary risk, under “20% First Loss Policy” for stocks in CWC/SWC/Co-operative/APMC Godown, Premium on sum insured of

Rs.1,00,000/- will be Rs._____ p.a. (including GST) and policy excess will be_____

F] In case of coverage of Theft / Burglary risk, under "Total Loss Policy" for stocks in Private Godown, Premium on sum insured of Rs.1,00,000/- will be Rs._____ p.a. (including GST) and policy excess will be_____

G] In case of cancellation of policies, necessary refunds of premium should be released within 15 days from the date of cancellation of policies.

Signature of the Tenderer :

Name of the Tenderer :

Address & Seal :

Place :
Date: