

CHHATTISGARH STATE MARKETING CORPORATION LIMITED,

(Govt. of Chhattisgarh Undertaking, Ministry of Excise). *Fourth Floor, Excise Office, Labhandi, Raipur, C.G.*



Tender No. CSMCL/Tender/2019-120/08

Dated: 14/06/2019

Date of Tender		14/06/2019
Last date and time for submission		25/06/18, 3:00 PM
Date and time for opening Price Bid		25/06/18, 4:00 PM

**TENDER DOCUMENT FOR PROCUREMENT OF GENERAL INSURANCE
POLICIES FOR CSMCL RETAIL VENDING SHOPS FROM 1.7.2019 TO
30.6.2020(MIDNIGHT)**

ADDRESS OF THE TENDERER:

**Managing Director, CSMCL, Excise Building, Fourth Floor Chokra Nala,
Labhandi, Raipur, Chhattisgarh.**

NOTICE INVITING TENDER

T. No.: CSMCL/Tender /2019-20 /08

Dated: 14/06/2019

The CHHATTISGARH STATE MARKETING CORPORATION LIMITED invites tender from IRDA registered firms/parties in single bid system for procurement of General Insurance Policies for 653 CSMCL retail vending shops.

The main purpose of this tender document is to invite competitive bids from the eligible bidders to quote for General Insurance Policies.

CSMCL is a Public-Sector corporation under the CG Excise department dealing with the retail sale of all kinds of liquor/beer/wine to the consumers in Chhattisgarh. Keeping in view the nature of business of the Corporation, the following General insurance policies are generally taken by the Corporation for safeguarding its insurable interests: -

1. Fire Floater declaration Policy (Allied Perils Including STFI, Terrorism, And Earthquake) of Stock
2. Standard Fire (Allied Perils Including STFI, Terrorism, And Earthquake) of Asset
3. Burglary insurance of Assets and Stock
4. Cash insurance (Cash in safe)

Details of the expected sum to be insured for various assets of the Corporation against each policy are given in the enclosed Annexures. The tenders received after the due date and stipulated time due to any reason whatsoever including postal delay will not be considered. The Managing Director, CSMCL, Raipur, Chhattisgarh reserves the right to accept or reject any or all tenders without assigning any reason.

The tender document can be downloaded from CSMCL website <https://excise.cg.nic.in/csmcl>

MINIMUM ELIGIBILITY CRITERIA

The Insurance Company must meet the following minimum eligibility criteria –

The insurance co. must be Public sector Co., registered with IRDA. Registration details (Self- attested copies of all Certificates / Licenses / Permits / Registrations, etc., should be enclosed failing which the application is liable to be rejected outright.)

1. PAN NO.
2. Service Tax Registration No.
3. Company CIN No.
4. IRDA Regn. No

BID DETAILS

The tender is for taking insurance policies for Fire (Fire and Allied Perils Including Stfi, Terrorism and Earthquake), Burglary insurance of Assets and Stock, and Money in Safe regarding the 653 shops of CSMCL.

Fire and Burglary Insurance Policies are to cover the stock and the assets worth Rs. 300 crores(approx.) (subject to change during the policy period) at any point in time in CSMCL Shops throughout the State. The details of the 653 Liquor Shops is furnished in **APPENDIX-IV**.

The above policies will be for a period of one year from 1st July 2019 to 30th June 2019.

Bidders are required to furnish their offers including all taxes etc., strictly in the prescribed in Financial Proposal. Rates should be firmed and no escalation will be allowed during the currency of contract.

INSTRUCTIONS TO INSURANCE COMPANIES

1. BACKGROUND

The Chhattisgarh State Marketing Corporation Limited was established in the year 2017. It is in the business of retail sales of potable liquor made out of Extra Neutral Alcohol, Beer/Wipe across Chhattisgarh state.

The role the CSMCL is the retail sale of all kinds of liquor/beer/wine to the consumers in Chhattisgarh. Any non-availability of any item is the decision of the respective manufacturer not to sell the item in Chhattisgarh. The price at which an item is available in Chhattisgarh (as against any other places) is due to factors governing the pricing by the manufacturer and the State Excise laws.

2. SCOPE OF WORK

The insurance company shall submit terms as per the Notice of tender and mention the deviations if any. The Insurer will pay to or on behalf of the Insured all Loss resulting from a Claim against the Insured except for and to the extent that the Company has indemnified the Insured. This cover only applies when the Claim is first made and reported to the Insurer during the Policy Period, or Discovery Period if applicable.

3. PROPOSAL

3.1 The Bidder shall ensure to comply with the Tariff / Rules /Regulations /Guidelines & Insurance Policies as filed with IRDAI by the Insurer, which the Insurer shall confirm at the time of submission of the Tender.

3.2 Insurance companies may only submit one proposal. If an Insurance company submits or participates in more than one proposal, such proposals shall be disqualified.

4. DUE DATE AND TIME

The Tender should reach the office of the Managing Director, CSMCL Limited, 4th Floor, Excise building, Labhandi, Raipur, Chhattisgarh – 492001 before 03.00 p.m. on 25.06.2019.

Tenders received after the due date and time will be summarily rejected.

5. AMENDMENT TO THE TENDER CONDITIONS

- 5.1 Before the closing of the Tender, CSMCL may amend the Tender document as per requirements or wherever CSMCL feels that such amendments are absolutely necessary.
- 5.2 Amendments also may be given in response to the queries by the prospective bidders. Such amendments will be notified in the CSMCL's website.
- 5.3 CSMCL at its discretion may or may not extend the due date and time for the submission of bids on account of amendments.
- 5.4 The bidders (i.e. those who had downloaded Tender documents) must periodically browse CSMCL website <https://excise.cg.nic.in/csmcl/> till the closing date of this Tender for any amendments or corrigendum issued in connection with this Tender.
- 5.5 CSMCL is not responsible for any misinterpretation of the provisions of this Tender document on account of the bidders' failure to update the bid documents based on changes announced through the website. Provided no such changes would be affected within 72 hours prior to the time fixed for the opening of the bid documents.

6. MODE OF DISPATCH

- 6.1 Tenders (both commercial and Price bids) should be addressed to the Managing Director, CSMCL, Excise Building, Labhandi, Raipur, by designation and should be sent only in sealed covers by "Registered Post with Acknowledgement due" or dropped in the Tender Box kept at the reception of Corporate Office.

62 Tenders received in ordinary covers without seal will be rejected. CSMCL will not be responsible for the delay in receipt of the tenders submitted by post under any circumstances.

7. TWO COVER SYSTEM

The tender should be sent in two separate sealed covers. Cover 'A' should contain commercial bid containing the details of their capability to undertake the tender. The cover 'B' should contain the Price bids. Both the covers should be sent together so as to reach this office on or before the due date and time.

The commercial and Price bids which are not submitted in the prescribed format will be summarily rejected.

A. COMMERCIAL BIDS

The details of the company's capability to undertake the tender, the profile of the company and other particulars as prescribed in Appendix-I should be kept in the Commercial Bid - cover 'A'.

B. PRICE BID

The price bid should be in the format prescribed in Appendix-II(A), III(B), II(C & D). The price bids should be quoted for policies 'Without additional Excess clause'. Bids quoted for policies 'With additional Excess clause' will be summarily rejected.

8. SUPERScription

Both the covers cover 'A' - commercial bid and cover B' - price bid should be superscribed as "**Tender for procuring Insurance policies**". The cover 'A' (or) cover B' should also be specifically indicated on each of the covers. The covers received without such superscription will be summarily rejected.

9. DETAILS TO BE FURNISHED AND MODE OF PRESENTATION.

- 9.1 The Tender should contain particulars including the name and addresses of the Tenderers, the rate of premium amount, Discount offered, Service Tax and such other levies that may be applicable.
- 9.2 The rates should be kept firm for ninety days from the date of opening of the Tender for acceptance. The tenderers cannot withdraw the offer for a minimum period of ninety days from the date of opening of Tender.
- 9.3 The rate should be quoted for each item in the specification and should be indicated clearly both in words and figures. Any scoring or overwriting should be attested by the Tenderers with full signature and seal.
- 9.4 The rate quoted should be firm and should not be subjected to any variation clauses. Conditional offers will be summarily rejected.

10. OPENING OF TENDER

The cover 'A' received will be opened by the Managing Director, CSMCL Limited or any officer authorised by him on his behalf at the Corporate Office of CSMCL in the presence of such of those Tenderers or their representatives who may be present at the time of opening of the Tenders.

The representatives of the Tendering Firms who are attending the opening of the tenders should bring a letter of authority from the tendering firms which they represent to identify their bonafide.

The cover `B' will be opened at a notified date and time in the presence of the tenderers shortlisted after the evaluation of the covers 'A'.

11. EVALUATION OF BIDS

A. Commercial bids (Cover 'A') Appendix - I

CSMCL will evaluate the General & Commercial bids by adopting the criteria given below and will reject the bids of the companies which the committee feels that they are not capable to undertake the Tender and the price bids of those companies will not be opened.

S.No.	Item	Max marks	Method of allocation of marks.
1.	Branches at Raipur	5	The company has a branch at Raipur will be awarded 5 marks.
2	Branch at Bilaspur, Durg, Bastar & Sarguja	5	Company having branch at these places will be awarded 1.25 marks for each location.
3.	Company's turnover during last two years (within Indian territory only)	20	Firms with maximum average turnover will be awarded 20 marks, for others it will be proportionate.

The Companies securing less than 25% marks will not be qualified and their price bids will not be opened.

B. Price Bid (Cover `B') Appendix - II

The premium rates may be quoted in the format given in Appendix -II. Price bids of the short-listed Tenderers (or all Tenderers if all of them are found eligible) will be opened at a notified date and time. Negotiations will be held only with the lowest quoted tenderer.

The L-1 will be selected based on the total premium amount quoted in respect of all the policies.

INTERESTS OF INSURANCE

12.FIRE (FIRE AND ALLIED PERILS INCLUDING STFI, TERRORISM, AND EARTHQUAKE) AND BURGLARY OF STOCK.(Floater Declaration Policy)

- 12.1 CSMCL proposes to ensure the Liquor and Beer stocks at these 653 retail shops (approx.), to cover the risks of STFI, Terrorism, Earthquake, and Burglary of stock.
- 12.2 The approximate value of stock in all these 653 retail outlets will be Rs.275.00 crores at any point in time. Increase/Decrease in this amount of total stock will be intimated subsequently based on the total stock actually kept in the shops and the opening of new shops. (List of Shops with sum to be insured shop wise is mentioned under Annexure V).
- 12.3 CSMCL will declare the closing stock value of CL/BEER/WINE/IFL and Scotch whiskey held at the Shops at landed cost as on last working day of the month in the first week of succeeding month. The Fire Policy, CSMCL needs is a Floater Declaration Policy.
- 12.4 Fixed asset of the corporation amounts to 25 cr. Details and the breakup of the assets are annexed here with annexure IV for 653 retail shops. These include Electrical installations, Furniture, Fixtures & Fittings, electronic equipment, Printers, CCTV cameras, all computer accessories, Solar System. Details of the electronic devices will be provided in the contract after the tender awarded to the insurance company.
- 12.5 The selected tenderer has to issue the Original Policy covering the details within 10 days from the date of receipt of order.

13. MONEY IN SAFE INSURANCE POLICY

- 13.1 It has also been decided to cover the risk of Money in Safe and Cash against terrorism & Burglary i.e. everyday sale proceeds at the CSMCL Retail Shops from 11.00 a.m. to 10.00 p.m. will be kept in safe at the retail shops itself.
- 13.2 The sum insured will be around Rs.20.00 lakhs per Shop in case of in respect of 653 shops.
- 13.3 The selected tenderer has to issue the Original Policy covering the details within 10 days from the date of receipt of order.

15. PAYMENT OF PREMIUM AND ITS ADJUSTMENT

- 15.1 In respect of Fire Insurance (Fire including STFI, Terrorism and Earthquake) (Floater Policy), premium amount for the CL/BEER/WINE/IFL (Country Liquor, Beer Wine, and Indian Made Foreign Liquor) and Scotch whisky items held at all the CSMCL retail shops throughout the State will be worked out and paid in advance at the beginning of the year in one lump sum.
- 15.2 The excess premium available with the insurance company at the end of policy period should be refunded to CSMCL within 15 days. CSMCL will declare the closing stock value at landed cost as on the last working day of the month in the first week of succeeding month.
- 15.3 In respect of Burglary of stock Insurance, premium amount for the CL/BEER/WINE/IFL (Country Liquor, Beer, Wine and Indian Made Foreign Liquor) and Scotch whisky items held at all the CSMCL shops will be worked out and paid in advance at the beginning of the year in one lump sum.
- 15.4 In respect of Money in Safe Insurance, the premium shall be worked out and paid in advance at the beginning of the year in one lump sum.

16. SURVEY AND PAYMENT OF CLAIMS.

- 16.1 **Settlement of claims:** The Insurance company shall promptly make “**ON ACCOUNT**” payment of 50 % of the claim amount within 14 days without waiting for formalities once the claim is admitted.
- 16.2 In Case of delay in settlement of the claim amount, a penalty to the insurance company of 0.1 % of the claim amount up to the cap of 10% shall be levied per day. If in case penalty amount exceeds 10% of the claim, the tender will be forfeited.
- 16.3 **Appointment of surveyor** The insurer shall provide a panel of efficient surveyor for deployment at Raipur and outstation surveyors along with their full name, contact no., address etc. to facilitate the appointment of surveyor within 15 days of insurance claim by CSMCL.
- 16.4 **Survey Report:** The insurer shall also confirm the list of surveyors as provided by them, will submit a report within 30 days of submission of the document by CSMCL to ensure proper and prompt claim settlement.
- 16.5 **Modulus operandi:** The Insurer shall provide detailed process of settlement of claims process with agreement at annexure VI. The process should be divided into three headings as coverage under the policy, Exclusions(if any) to be specifically mentioned and deviation (if any) from the proposal.
- 16.6 The value of stock received during a month at a landed cost will be declared within a week’s time in the succeeding month.
- 16.7 The rates should be quoted “without additional Excess clause”. The rates quoted “with the additional Excess clause” will be summarily rejected.
- 16.8 In case of insurance claims of value above Rs.5000/- whether Normal cases (or) Accident cases, the standard requisite documents will be furnished to the Insurance Company. On receipt of the documents in full shape, the company has to settle the claim within a fortnight’s time.

17. ACCEPTANCE AND WITHDRAWAL

17.1 The final acceptance of the tender is entirely vested with the Managing Director, CSMCL who reserves the right to accept or reject, any or all of the tenders without assigning any reason whatsoever. There is no obligation on the part of CSMCL to communicate with rejected Tenderers. After acceptance of the Tender by CSMCL, the Tenderer shall have no right to withdraw his Tender or claim higher rates.

17.2 The Managing Director reserves the right:

- i) to reject all or any of the tenders without assigning any reason.
- ii) to split up the tender.
- iii) to negotiate with the tenderer before entering into the agreement.

18. ACTION AGAINST THE TENDERER

Furnishing incorrect information in the Tender Documents, failure to act according to Tender conditions, non-fulfillment of any or whole of the contract may entail blacklisting of the Tenderer in addition to taking other appropriate action against the Tenderer.

19. DISPUTES

19.1 In respect of all the tender conditions, the decision of the Managing Director, CSMCL shall be final and binding. In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the Sole Arbitrator, Raipur.

19.2 The Sole arbitrator will be Secretary (Finance), Govt. of Chhattisgarh or representative appointed by him.

CERTIFICATE

"I/We , have gone through the terms and conditions and will abide by them as laid down above."

Signature of the Tenderer with seal.

Note: The above tender document duly signed along with details about the tenderer in Appendix - I should be put in a sealed cover and marked as 'Cover - A'.

APPENDIX I

Commercial Bid (cover 'A')

Profile of the Company:

The company should furnish the following details:

1. Name of the Organisation:

2. Nature of the Organisation:

3. Address of the Registered Office of the Co. with

Phone No. Fax No.

E-Mail Address

5. Year of Establishment/ Experience:

6. Actual date of commencement of commercial operations (Floater Declaration/Proof for commencement of commercial operations should be enclosed)

7.

a. Whether Claim Processing Centre is available at

Raipur/ Durg/Bilaspur/Bastar/Ambikapur.

b. List of other Claim Processing Centers in Chhattisgarh.

8. Staff strength and other details about the branches in Chhattisgarh particularly in Raipur.

9. Names of the Public-Sector Undertakings to whom the work of similar nature was undertaken in the preceding two years:

10. List of popular private Companies,
which are the clients of the Tenderer

11. Further details to prove the Company's
capability to undertake the Tender.

Signature of the
Tenderer with seal

APPENDIX II (A)

Price Bid (cover 'A')

A. Fire (Floater Policy),including allied perils, STFI, Terrorism and Earthquake) of Stock

For stock worth Rs.275 crores	Premium Rate/Rs.	Amount Rs.
i)Fire (including allied perils, STFI)		
Discount		
Service Tax		
Total (A)		
ii) Terrorism		
Discount		
Service Tax		
Total (B)		
iii) Earthquake		
Discount		
Service Tax		
Total (C)		
Grand Total (A) + (B) + (C)		

Note: Discount, Special Discount, Service Tax etc., should be shown separately

APPENDIX II (B)

Price Bid (cover 'B')

A. Fire (Fire including allied perils, STFI, Terrorism and Earthquake)

For Asset worth Rs.25 crores	Premium Rate/Rs.	Amount Rs.
i)Fire (including allied perils, STFI)		
Discount		
Service Tax		
Total (A)		
ii) Terrorism		
Discount		
Service Tax		
Total (B)		
iii) Earthquake		
Discount		
Service Tax		
Total (C)		
Grand Total (A) + (B) + (C)		

Note: Discount, Special Discount, Service Tax etc., should be shown separately

Price Bid (cover 'C' & 'D')

B. Burglary Policy (for stock and assets worth Rs. 300 crores)

A) Burglary Policy Premium	Premium Amount (R s)
SRCC, Terrorists	
Discount	
Service Tax	

Total Premium (Rs)

C. Money Insurance Policy (Money in Safe Rs 18 Crores)

A) Cash in Safe Premium Rate	Premium Amount (Rs)
SRCC, Terrorists	
Discount	
Service Tax	

Total Premium (Rs)_

Note: Special discount, Discount, Service tax etc., and should be shown separately.

(CONSOLIDATED)

TYPE OF POLICY	Premium Amount(Inr)
A) Fire Floater declaration Policy (Allied Perils Including STFI Terrorism, And Earthquake) of Stock	
B) Standard Fire (Allied Perils Including STFI Terrorism, And Earthquake) of of Asset	
C) Burglary Policy includes Theft Insurance	
D) Money Insurance Policy	
Grand Total (A) + (B) + (C) +(D)	

Total Premium In words.

**Note: The L-1 will be selected based on the Grand Total
premium the amount quoted for all the above
Policies put together.**

APPENDIX - IV

BREAK UP OF SUM TO BE INSURED FOR VARIOUS CATEGORIES OF FIXED ASSETS		
S.No	Particulars	Sum to be Insured (in Cr)
1	C.C.T.V. Camera	3
2	Computer Systems (UPS, Scanner related items)	12
3	Cooler/Refrigerators	1.63
4	Electrical Items & Fittings	0.2
5	Furniture & Fixtures	3.2
6	Bluetooth Battery Operated Printer	2.02
7	Mobile Based Barcode Scanner	0.3
8	Solar - Systems	0.007
9	560 Wifi devices	0.12
	Total Sum	25.00

APPENDIX - V**Details of Foreign Liquor Shops:**

S.No	Location and Description of Shops	No. of Shop
	Raipur	44
1	ARANG	1
2	BHANPURI(GUDHIYARI)	1
3	BHATAGAON	1
4	BIGAON	1
5	DUMARTARAI	1
6	DUNDA(Tantibandh)	1
7	FAFADIH	1
8	GOGAV	1
9	GULLU	1
10	HIRAPUR	1
11	KADARCHOWK	1
12	KATORATALAB	1
13	KHAMTARAI	1
14	KHARORA	1
15	KOTA	1
16	KURRA(GUDHIYARI)	1
17	LABHANDI	1
18	LAKHENAGAR	1
19	MALVIYA ROAD	1
20	MANA	1
21	MANDIR HASOUD	1
22	MOTORSTAND	1
23	MOWA	1
24	NAWAPARA	1
25	NEWRA(TILDA)	1
26	PANDRI	1
27	PREMIUM FL SHOP AMBUJA CITY CENTER MALL	1
28	PREMIUM FL SHOP CITY CENTER MALL	1
29	PREMIUM FL SHOP TATYAPARA RAIPUR	1
30	PURANIBASTI	1
31	RAJENDRANAGAR	1

32	SADDU	1
33	SANTOSHI NAGAR	1
34	SARONA MARG(RAIPURA)	1
35	SHANKAR NAGAR	1
36	SILTARA	1
37	STATION ROAD	1
38	TATIBANDH	1
39	TELIBANDHA	1
40	TIKRAPARA	1
41	URLA ABHANPUR	1
42	VYASTALAB	1
43	Premium FL Shop(Civil Lines)	1
44	Premium FL Shop(Tatyapara)	1
45	Premium FL Shop(Naya Raipur)	1
	Durg	26
46	ACC CHOWK JAMUL	1
47	AHIWARA	1
48	ANDA	1
49	BHILAI-3	1
50	CHARODA	1
51	CIVIC CENTER	1
52	DHAMDHA	1
53	DIPRAPARA	1
54	GANJPARA DURG	1
55	JAMGAON	1
56	JEWARSIRSA	1
57	JUNWANI	1
58	KATULBOD ROAD	1
59	KHURSIPAR BHILAI	1
60	MADODA	1
61	MAIN SABJI MARKET DURG	1
62	NANDINI ROAD BHILAI	1
63	NANKATTI	1
64	NAYAPARA DURG	1
65	PATAN	1
66	POTIYA ROAD	1

67	PREMIUM FL SHOP SURYA TREASURE ISLAND MALL BHILAI	1
68	RISALI BHILAI	1
69	SUPELA BHILAI	1
70	TARANSPORT NAGAR SIKOLA	1
71	UTAI	1
	Bilaspur	28
72	BELTARA	1
73	BILHA	1
74	BODRI	1
75	CHANTIDIH SABJI MANDI	1
76	CHUCHUHIYA PARA	1
77	GAURELA	1
78	KOTA	1
79	LINGIYADIH	1
80	LINKROAD	1
81	MADHUBAN	1
82	MALHAR	1
83	MANGALA BASTI	1
84	MARWAHI	1
85	MASTURI	1
86	PARSADA	1
87	PENDRA	1
88	PREMIUM FL SHOP RAMA MAGNETO MALL BILASPUR	1
89	PURANA BAS STAND	1
90	RANIGAON	1
91	SAKRI	1
92	SARKANDA	1
93	SENDRI	1
94	SIPAT	1
95	SIRGITTI	1
96	TAKHATPUR	1
97	VASUNDHARA NAGAR RING ROAD NO 2	1
98	VYAPAR VIHAR	1
99	YADUNANDAN NAGAR	1
	Raigarh	23

100	BARAMKELA	1
101	CHAKRADHAR ROAD	1
102	CHHAL	1
103	DHARAMJAIGARH	1
104	GHARGHODA	1
105	JAMGAON	1
106	JUTEMILL	1
107	KAAPU	1
108	KHARSIA	1
109	KIRODIMAL CHOWK	1
110	KODATARAI	1
111	KOKDITARAI	1
112	KOSIR	1
113	LAILUNGA	1
114	POLICE PETROL PUMP ROAD	1
115	PUSSORE	1
116	SARANGARH	1
117	SARANGARH BYPASS	1
118	SARIYA	1
119	SONIYANAGAR	1
120	SUBHASH CHOWK	1
121	TAMNAR	1
122	TIMARLAGA	1
	Janjgir Champa	25
123	AKALATARA	1
124	BALODA	1
125	BAMHANIDIH	1
126	BHOJPUR CHAMPA	1
127	BIRRA	1
128	CHAMPA	1
129	CHORIYA	1
130	DABHARA	1
131	DUMARPARA	1
132	HASAUD	1
133	JAIJAIPUR	1
134	KERA	1
135	KOTMI	1
136	KOTMI SONAR	1
137	NAILA	1
138	NAVAGARH	1
139	NEW BUS STAND JANJGIR	1

140	PAMGARH	1
141	POTA	1
142	RAHAUD	1
143	SAKTI	1
144	SIVANI	1
145	TARAUD	1
146	TUNDRI	1
147	TUSHMA	1
	Baloda Bazar	15
148	ARJUNI	1
149	BALAUDA	1
150	BALODABAZAR	1
151	BAYA	1
152	BHATAPARA1	1
153	BHATAPARA2	1
154	BHATGAON	1
155	BILAIGARH	1
156	HIRMI	1
157	KASDOL	1
158	KATGI	1
159	LAWAN	1
160	PALARI	1
161	SARSIWA	1
162	SIMGA	1
	Koria	13
163	BADABAZAR	1
164	BAIKUNTHPUR(TALWAPARA)	1
165	CHARCHA KOLRI	1
166	DOMANHILL	1
167	GODRIPARA	1
168	JANAKPUR(PANDRATOLI)	1
169	KELHARI	1
170	KHONGAPANI	1
171	MANENDRAGARH	1
172	PANDOPARA	1
173	PATNA(CHIKMAPARA)	1
174	PODI COLORY	1
175	PONDRIHILL	1
	Rajnandgaon	12
176	AMBAGARH CHOWKI	1

177	BAGNADI	1
178	BELGAON	1
179	CHHUIKHADAN	1
180	DONGARGAON	1
181	GANDAI	1
182	KHAIRAGARH	1
183	MANDI BYPASS	1
184	MANPUR	1
185	REWADIH BYPASS ROAD	1
186	SOMANI	1
187	SOMANI(PURV)	1
188	Premium FL Shop(Rajnandgaon)	
	Balod	7
189	DONDILOHARA	1
190	GUNDERDEHI	1
191	SIKOSA	1
192	BALOD	1
193	JHARANDALLI	1
194	GURUR	1
195	DONDI	1
	Sarguja	6
196	BATOLI	1
197	BAURIPARA KHAIRBAR ROAD AMBIKAPUR	1
198	GANGAPUR AMBIKAPUR	1
199	LAKHANPUR	1
200	SITAPUR	1
201	SUBHASH NAGAR AMBIKAPUR	1
	Mungeli	6
202	AKHARAR	1
203	DAUPARA	1
204	LORMI	1
205	MUNGELI	1
206	PATHRIYA	1
207	SARGAON	1
	Mahasamund	15
208	BAGHBAHARA	1
209	BASANA	1

210	BHANVARPUR	1
211	CHHUIPALI	1
212	EKTA CHAUK	1
213	GARDHFULJHAR	1
214	JHALAP	1
215	KOMAKHAN	1
216	LAXMIPUR	1
217	PIRDA	1
218	PITHAURA	1
219	SARAIPALI	1
220	SIRPUR	1
221	SITLINALA	1
222	TUMGAON	1
	Korba	18
223	BANKI MONGARA	1
224	BARPALI	1
225	DEEPAKA	1
226	GEVARA	1
227	GOPAL PUR	1
228	HARDI BAZAR	1
229	KATGHORA	1
230	KORBA	1
231	LALGHAT	1
232	LATA	1
233	MUDAPAR	1
234	NIHARIKA ROAD	1
235	PALI	1
236	PASAN	1
237	PREMIUM FL SHOP NIHARIKA KORBA	1
238	RAJGAMAR	1
239	SARVMANGALA	1
240	TP NAGAR	1
	Kabirdham	9
241	BODLA	1
242	DASHARANGPUR	1
243	KAWARDHA TOWN	1
244	KUNDA	1
245	MAVESH BAZAR	1
246	PANDATARAI	1
247	PANDRIYA DWITIYA	1
248	PIPRIYA	1
249	SAHASPUR LOHARA	1

	Bemetara	5
250	BEMETARA (KOBIA)	1
251	BERLA	1
252	NAVAGARH	1
253	SAJA	1
254	THAN KHAMHARIYA	1
	Dhamtari	9
255	AAMDI	1
256	BHAKHRA	1
257	CHATI	1
258	DANITOLA	1
259	DHAMTARI MAIN	1
260	KURUD	1
261	MAGARLOD	1
262	NAGRI	1
263	SUNDARGANJ	1
	Surajpur	8
264	BHAIYATHAN	1
265	BHATGAON	1
266	LATORI	1
267	PRATAPPUR	1
268	PREMNANGAR	1
269	RAMANUJ NAGAR	1
270	SHIVNANDANPUR	1
271	SURAJPUR	1
	Kanker	8
272	ANTAHGARH	1
273	BANDE	1
274	CHARAMA	1
275	DURGKONDAL	1
276	KANKER	1
277	NARAYANPUR	1
278	NARHARPUR	1
279	PAKHANJUR	1
	Jagdarpur	3
280	HIKMI PARA	1
281	KEVARAMUNDA	1
282	NAYA BUS STAND	1
	Dantewada	4
283	BACHELI	1
284	DANTEWADA	1
285	HARAM	1
286	KIRANDUL	1

	Jashpur	6
287	BAGICHA	1
288	JASHPUR	1
289	KANSABEL	1
290	KOTBA	1
291	KUNKURI	1
292	PATHALGAON	1
293	TAPKARA	1
	Bijapur	3
294	BHAIRAMGARGH	1
295	BHOPALPATTANAM	1
296	BIJAPUR	1
	Gariyaband	7
297	AMLIPADAR	1
298	CHHURA	1
299	FINGESHWAR	1
300	GARIYABANDH	1
301	MAINPUR	1
302	RAJIM BAHYA	1
303	SONAMUNDI	1
	Kondagaon	3
304	FARASGAON	1
305	KESHKAL	1
306	KONDAGAON	1
	Sukma	2
307	KONTA	1
308	SUKMA	1
	Narayanpur	1
309	NARAYANPUR	1
	Balrampur	5
310	BALRAMPUR	1
311	KUSMI	1
312	RAJPUR	1
313	RAMANUJGANJ	1
314	WADRAFNAGAR	1
	Grand Total	314

Details of Country Liquor Shops:

S.No	Location and Description of Shops	No. of Shop
	Surajpur	2
1	SHIVNANDPUR	1
2	SURAJPUR	1
	Sukma	2
3	KONTA	1
4	SUKMA	1
	Sarguja	1
5	AMBIKAPUR	1
	Rajnandgaon	16
6	AMBAGARH CHOWKI	1
7	ARJUNI	1
8	BAGNADI	1
9	BORTALAB	1
10	CHHUIKHADAN	1
11	CHHURIYA	1
12	DONGARGAON	1
13	GANDAI	1
14	KHAIRAGARH	1
15	MANDI	1
16	MANPUR	1
17	MUDHIPAR	1
18	REWADIH	1
19	SALHEWARA	1
20	SOMNI	1
21	TEDESARA	1
	Raipur	27
22	ABHANPUR	1
23	ARANG	1
24	BHANPURI (GUDHIAYRI)	1
25	BHATAGAO (CHANGORABHATA)	1
26	DUNDA, TIKRAPARA	1
27	FAFADIH	1
28	GANJPARA	1
29	KHARORA	1
30	KURRA	1

31	LABHANDI (TELIBANDHA)	1
32	LAKHOULI	1
33	MAHOBABAZAR	1
34	MANA	1
35	MANDHAR	1
36	MANDIR HASOUD	1
37	MOWA	1
38	NARMDAPARA	1
39	NAVAPARA	1
40	NEORA	1
41	PANDRI	1
42	SADDU	1
43	SILTARA	1
44	TANDWA BAIKUNTH	1
45	TATIBANDH	1
46	TILDA	1
47	TRANSPORT NAGAR , BHANPURI	1
48	URLA	1
	Raigarh	24
49	BADE RAMPUR	1
50	BADPARA	1
51	BALSAMUND	1
52	BARAMKELA	1
53	DHARAMJAIGARH	1
54	DHIMRAPUR	1
55	DONGARIPALI (JHIKIPALI)	1
56	GHARGODA	1
57	JAMGAON	1
58	KHARSIYA	1
59	KODATARAI	1
60	KOKDITARAI	1
61	KOSIR	1
62	KOTRA ROAD	1
63	PUSSOR	1
64	REDA	1
65	RENGALPALI	1
66	SARANGARH	1
67	SARANGARH BYPASS	1
68	SARIYA	1
69	TAMNAR	1

70	TAPRANGA(DHOURABHATA)	1
71	TIMARLAGA	1
72	URDANA	1
	Narayanpur	1
73	NARAYANPUR	1
	Mungeli	9
74	C.L. DAUPARA	1
75	C.L. DINDORI	1
76	C.L. GODKHAMHI	1
77	C.L. JARHAGAON	1
78	C.L. KANTELI	1
79	C.L. LORMI	1
80	C.L. MUNGELI	1
81	C.L. PATHARIYA	1
82	C.L. SARGAON	1
	Mahasamund	20
83	ACHOLA	1
84	BAGBAHRA	1
85	BASNA	1
86	BEMCHA ROAD	1
87	BHAWARPUR	1
88	BHURKONI	1
89	GARDFULJHAR	1
90	JHALAP	1
91	JHILMILA	1
92	KOLDA	1
93	KOMAKHAN	1
94	NARA	1
95	PIRDA	1
96	PITHORA	1
97	SALDHI	1
98	SARAIPALI	1
99	SHITLINALA	1
100	STATION	1
101	TORESINHA	1
102	TUMGAO	1
	Koria	10
103	BADA BAZAR	1
104	BAIKUNTHPUR	1
105	DOMANHILL	1
106	GODRIPARA	1
107	JHAGRAKHAND	1

108	KAPUR SINGH	1
109	KHONGAPANI	1
110	MANENDRAGARH	1
111	PODI COLLRY	1
112	PONDRIHILL	1
	Korba	19
113	BANKIMONGRA	1
114	BHAIROTAL	1
115	DAADAR	1
116	DIPKA	1
117	GEVRA	1
118	GOPALPUR	1
119	HARDIBAZAR	1
120	ITI RAMPUR	1
121	KATGHORA	1
122	KORBA	1
123	LAATA	1
124	LALGHAAT	1
125	MUDAPAAR	1
126	PALI	1
127	RAJGAMAAR	1
128	RUMGARA	1
129	SARWAMANGLA	1
130	TULSI NAGAR	1
131	UMRELLI	1
	Kondagaon	2
132	KESHKAAL	1
133	KONDAGAON	1
	Kanker	4
134	ANTAGARH	1
135	CHARAMA	1
136	KANKER	1
137	NARAYANPUR(BHANUPRATAPPUR)	1
	Kabirdham	14
138	BODLA	1
139	DASHRANGPUR	1
140	INDORI	1
141	KAWARDHA TOWN	1
142	KODWA GODAN	1
143	KUIE	1
144	KUNDA	1
145	MAVESH BAZAR	1

146	PANDARIYA (I)	1
147	PANDATARAI	1
148	PIPARIYA	1
149	PONDI	1
150	RENGAKHAR	1
151	S.LOHARA	1
	Jashpur	4
152	JASHPUR	1
153	KANSABEL	1
154	KUNKURI	1
155	PATHLAGAON	1
	Janjgir Champa	39
156	ADHBHAR	1
157	AKALTARA	1
158	ARJUNI	1
159	BALODA	1
160	BHOJPUR CHAMPA	1
161	BIRRA	1
162	BODSARA	1
163	BUS STAND JANJGIR	1
164	CHAMPA	1
165	CHORIYA	1
166	DABHRA	1
167	DUMERPARA	1
168	HASAUD	1
169	JAIJAIPUR	1
170	KACHANDA	1
171	KAPAN	1
172	KARNOUD	1
173	KHISORA	1
174	KHOKHRA	1
175	KOTA DAVRI	1
176	KOTMI	1
177	KOTMISONAR	1
178	LOHARSI	1
179	NAILA	1
180	NARIYARA	1
181	NAVAGARH	1
182	PAMGARH	1
183	PISSOUD	1
184	POTA	1
185	RAHOUD	1
186	RASOUTA	1

187	SAKRALI	1
188	SAKTI	1
189	SARKHO	1
190	SASHA	1
191	SEONI	1
192	SINGHRA	1
193	TAROUD	1
194	TUSMA	1
	Jagdapur	1
195	GIDAMNAKA	1
	Gariyaband	8
196	BASIN	1
197	CHHURA	1
198	FINGESHWAR	1
199	GARIABAND	1
200	MAINPUR	1
201	RAJIM (OUTER)	1
202	SONAMUNDI	1
203	URMAL	1
	Durg	33
204	A.C.C. CHOWK, JAMUL	1
205	AHIWARA	1
206	ANDA	1
207	ANJORA	1
208	BASANT-VIHAR, BHILAI	1
209	BHILAI-3	1
210	CAMP-1, BHILAI	1
211	CHRODA BASTI	1
212	CIVIC CENTER, BHILAI	1
213	DADAR CHRODA	1
214	DHAMDHA	1
215	DIPRAPARA, DURG	1
216	DURG, KATULBOARD ROAD	1
217	JAMGAON	1
218	JEWARA SIRSA	1
219	JORATRAI	1
220	JUNWANI, BHILAI	1
221	KHURSIPAR, BHILAI	1
222	KOHKA, BHILAI	1
223	MARODA	1

224	NANDANI KHUNDANI	1
225	NANKATTHI	1
226	NAYAPARA, DURG	1
227	PATAN	1
228	POTIA ROAD, DURG	1
229	PURENA	1
230	RISALI	1
231	SUPELA, BHILAI	1
232	TITURDIH, DURG	1
233	TRANSPORT NAGAR, BHILAI	1
234	TRANSPORT NAGAR, SIKOLA, DURG	1
235	URLA ROAD, DURG	1
236	UTAI	1
	Dhamtari	17
237	AAMDI	1
238	BATHENAWARD	1
239	BHAKHARA	1
240	BORSI	1
241	CHHATI	1
242	DANITOLA	1
243	DHAMTARI MAIN	1
244	HATKESHWAR	1
245	KURUD	1
246	MAGARLOD	1
247	NAGRI	1
248	NAHARNAKA	1
249	NAWAGAON WARD	1
250	RANWA	1
251	SIHAWA	1
252	SORAM	1
253	SUNDARGANJ	1
	Dantewada	1
254	DANTEWADA	1
	Bilaspur	40
255	BANDHAWAPARA	1
256	BELGAHANA	1
257	BELTARA	1
258	BILHA	1
259	BIRKONA	1
260	BODARI	1
261	CHATIDIH	1

262	CHATIDIH SABJI MANDI	1
263	CHHOTI KONI	1
264	CHUCHUHIYAPARA	1
265	DAGOURI	1
266	GANIYARI	1
267	GATOURA	1
268	HARDITONA	1
269	JAIRAMNAGAR	1
270	JONDHARA	1
271	KOTA	1
272	LAKHRAM	1
273	LINGIYADIH	1
274	LINK ROAD	1
275	MADHUBAN	1
276	MALHAR	1
277	MANGLA	1
278	MASTURI	1
279	MOPKA	1
280	PONSARA	1
281	PURANA BUS STAND	1
282	RANIGAON	1
283	SAKARI	1
284	SARKANDA	1
285	SEEPAT	1
286	SENDARI	1
287	SIRGITTI	1
288	TAKHATPUR	1
289	TIFRA	1
290	TORWA	1
291	USLAPUR	1
292	VASHUNDHARA NAGAR RING ROAD 02	1
293	VYAPAR VIHAR	1
294	YADUNANDANNAGAR	1
	Bijapur	2
295	BHOPALPATNAM	1
296	BIJAPUR	1
	Bemetara	11
297	BEMETARA	1
298	BERLA	1

299	DADHI	1
300	DEOKAR	1
301	MARO	1
302	NAWAGARH	1
303	PERPODI	1
304	PIKARIPARA	1
305	SAJA	1
306	TAMRI	1
307	THAN KHAMHARIYA	1
	Baloda Bazar	21
308	ARJUNI	1
309	BALODABAZAR	1
310	BARNAYAPARA	1
311	BAYA	1
312	BHATAPARA-01	1
313	BHATAPARA-02	1
314	BHATGAON	1
315	BILAIGARH	1
316	HIRMI	1
317	INDRANAGAR	1
318	KATGI	1
319	LAWAN	1
320	PALARI	1
321	PAVNI	1
322	RAWAN	1
323	ROHANSHI	1
324	SALIHA	1
325	SARSIWA	1
326	SIMGA	1
327	TUNDRA	1
328	TUNDRI	1
	Balod	11
329	ARJUNDA	1
330	ARKAR	1
331	BALOD	1
332	DONDILOHARA	1
333	DOUNDI	1
334	GUNDERDAHI	1
335	GURUR	1
336	JHARADALLI	1
337	KUSUMKASA	1
338	MANCHUA	1

339	SIKOSA	1
	Grand Total	339
		314
	Grand Total	653

APPENDIX VI

FORMAT OF AGREEMENT

The agreement made on thisday of (month)(year).....between

Ms..... hereinafter called "The Insurance Agency" (Which expression shall unless excluded by or repugnant to the context, include its successors, he executors, administrative representative and assignee) of the one part & CSMC Ltd., hereinafter referred to as Managing Director on behalf of CSMC Ltd., on other part.

Whereas the insurance agency has offered to enter into contract with Managing Director for insurance of insurable interests as mentioned in Tender No. CSMCL/Tender /2018-19 / 21 Dated: _____ of retail shops under the jurisdiction of Managing Director, CSMC Ltd. as per terms approved by the Managing Director (copy of Rates annexed) have been duly accepted.

Now these presents witness and it is hereby agreed and declared by and between the parties to these conditions as follows:

2.1. General insurance policies for safeguarding its insurable interests of Corporation: -

1. Fire Floater declaration Policy (Allied Perils Including STFI, Terrorism, And Earthquake) of Stock
2. Standard Fire (Allied Perils Including STFI, Terrorism, And Earthquake) of Asset
3. Burglary insurance of Assets and Stock
4. Cash insurance (Cash in safe)

2.2. Fire and Burglary Insurance Policies are to cover the stock worth Rs.275 crores(approx.) (subject to change during the policy period) at any point in time in CSMCL Shops throughout the State.

2.3. The Insurer will pay to or on behalf of the Insured all Loss resulting from a Claim against the Insured except for and to the extent that the Company has indemnified the Insured material.

2.4 The Insurance company _____ shall promptly make "**ON ACCOUNT**" payment of 50 % of the claim amount within 14 days without waiting for formalities once the claim is admitted.

2.5 In Case of delay in settlement of the claim amount, a penalty to the insurance company of 0.1 % of the claim amount up to the cap of 10%

shall be levied per day. If in case penalty amount exceeds 10% of the claim, the tender will be forfeited.

2.6 Any dispute regarding the admissibility of the claims, the decision of MD shall be final.

2.7 Number of Shops as well as amount insured may vary during the currency of insurance policies.

2.8 The Insurance company shall provide a panel of efficient surveyor for deployment at Raipur and outstation surveyors along with their full name, contact no., address etc. to facilitate the appointment of surveyor within 15 days of insurance claim by CSMCL.

2.9 The Insurance company shall also confirm the list of surveyors as provided by them, will submit a report within 30 days of submission of the document by CSMCL to ensure proper and prompt claim settlement.

2.8. The district wise list of surveyors engaged by Insurance Co. is enclosed along with this agreement.

In witness, whereof the parties present have here into set their respective hands and seals the on thisday of (month) (year)

..... Above written:

Signed sealed & delivered by the above-named company in the presence of Witness:

Signed & delivered on behalf of the Managing Director by the Witness:

1).....
2).....

1).....
2).....

