

WEST BENGAL STATE WAREHOUSING CORPORATION

(A GOVERNMENT UNDERTAKING)

Head Office: Khadya Bhavan, Block -B (4th Floor),
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E-TENDER

FOR SELECTION OF AGENCY FOR TAKING DIFFERENT
INSURANCE COVERAGE OF WBSWC WAREHOUSES FOLLOWING
IRDAI GUIDELINE

Tender Documents will be available
at www.wbtenders.gov.in

Closing Date and Time of Submission of Bid: 30.06.2025 at 18:55Hrs

Opening Date and Time:

Technical Bid: On 03.07.2025 at 12:30Hrs

Financial Bid: Will be Intimated Later

Tenders, comprising both technical and financial bids, are to be digitally signed and to be uploaded concurrently in the website: www.wbtenders.gov.in. Incomplete and wrongful tenders will not be accepted.

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Section 1

NOTICE INVITING E-TENDER

West Bengal State Warehousing Corporation invites e-tender under two bids system for selection of Insurance Company for taking different insurance coverage of WBSWC Warehouses for a term of one-year w.e.f. 28.08.2024 named

Serial No	Policy Type	Sum Insured Amount (Rs)	Remark
1	Standard Fire & Special Peril Policy (Bharat Laghu Udyam Suraksha Policy on asset value within 5 to 50 Crore)	42,32,87,878	On Closing Balance of Stock on 30.04.2025
2	Standard Burglary Policy on stock (25% First Loss Basis)	42,32,87,878	On Closing Balance of Stock on 30.04.2025
3	Standard Burglary Policy on computer asset (25% First Loss Basis)	50,22,000	On 124 Desktop & Laptop
4	Sookshma Udyam Suraksha Policy on building structure on asset value within 5 Crore	3,78,99,435	On 17 own constructed warehouses (audited structural value of FY 2019-20)
5	Fidelity Group Unnamed Policy	4,23,28,788	On 10% of Sum Insured Amount of Stock

** Warehouse wise details are provided on Enclosure 1.

Professionally competent and financially sound IRDAI registered Public Sector Insurance Companies or Non-Government Insurance Companies may apply and submit bid directly or through IRDAI registered Insurance Brokerage Firm. In case of Insurance company applying through Insurance Brokerage Firm or Insurance Brokerage Firm representing Insurance Company two set of documents as mentioned in Section 5 need to be submitted mandatorily. Non-submission of either set will disqualify the bid.

Only one bid from each Insurance Company (either direct or through Brokerage Firm) will be accepted. Multiple bids from same Insurance Company or Brokerage firm will be summarily rejected.

These policies should cover different perils like I) fire, lightning, explosion/implosion, impact damage by road vehicle ,aircraft & USV(unmanned surface vehicle), falling trees, riot, strike and malicious damage(RSMD peril), flood, inundation, storm, tempest, Hurricane, Cyclone, Typhoon and Tornado, Tsunami, subsidence, landslide including rockslide, earthquake, bursting and overflowing of water tanks ,water bodies and apparatus, bushfire, forest fire, jungle fire, terrorism , II) burglary & theft and III) misappropriation and defalcation following IRDAI guideline.

These policies should also include I) Architects, Surveyors and Consulting Engineers' Fees up to 3 % of the claim amount, II) Expenses incurred for removal of debris to clear the site up to 1 % of the

claim amount, III) Machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period of 60 days, IV) Loss of warehousing charge as per existing storage tariff and terms and conditions and V) Insurance of additional expenses of rent for alternative accommodation as per assessment of LA Collector.

N.B.: No. of the warehouses stated above are presently operational and there may be addition/alteration during the coverage period which will be binding on the selected Bidder.

Period of Insurance Coverage	One (01) Year w.e.f 28.08.2025
Bid Validity Period	120 days from the Last Date of Submission of Bid.
Earnest Money Deposit Value	Rs. Nil

Details of Sum Insured & Insurance Settlement History (Existing Policy): -

Serial No	Particular	Sum Insured (Rs)	No. of Claims Raised (up to date of publication)	No. of Claims Settled	Claim Amount (Rs)	Claim Settlement Amount (Rs)
1	Laghu Udyam Suraksha Policy on Stock	29,96,24,958/-	0	0	0	0
2	Burglary First Loss on Stock Policy	29,96,24,958/-	0	0	0	0
3	Burglary First Loss on Computer Stock Policy	86,70,000/-	0	0	0	0
4	Sookshma Udyam Suraksha Policy on Building	3,78,99,435/-	0	0	0	0
5	Fidelity Group Unnamed Policy	2,99,62,496/-	0	0	0	0

Policy Sum Insured & Total Premium Amount (inclusive GST) of last 3 Years

Serial No	Sum Insured (Rs)	Total Premium Amount including GST(Rs)	Period	Insurer	Claim Raised	Claim Settled
1	37,95,77,611	3,30,965	28.05.22-27.05.23	United India Insurance Co. Ltd	0	0
2	34,10,81,479	2,16,716	28.05.23-27.05.24	United India Insurance Co. Ltd	0	0
3	29,96,24,958	96,656	28.08.24-	United India	0	0

27.08.25

Insurance Co. Ltd

General Information on Warehouse Infrastructure and Commodity

Serial No	Particulars	Reply
1	Storage Commodity	Agricultural Produce, Fertilizer, Relief Item, EVM Machine, Tiles & Marbles, Chemical Adhesive, Optical fibres, Paper & Book, Different Industrial Items.
2	Warehouse Infrastructure	Average
3	Security	Guarded by Security Personnel deployed from Outsourced Agency
4	Surveillance Camera	Not installed
5	Fire Licence	No warehouses have fire licence.
6	Fire Fighting System	All warehouses have portable firefighters. However, there is no system of smoke or fire detector or water sprinkler.

Section 2

DATE AND TIME SCHEDULE FOR e-TENDERING

	PARTICULARS	DATE	TIME	VENUE/PORTAL
1.	<i>Date of Uploading (Publishing) of Tender Notice</i>	29.05.2025	18:55 Hrs	
2.	<i>Documents Download Start Date</i>	29.05.2025	18:55 Hrs	
3.	<i>Pre-Bid Meeting</i>	06.06.2025	12:30 Hrs	Head Office of WBSWC at Khadya Bhavan, Block B, 4th Floor, 11A Mirza Ghalib Street, Kolkata -700087
4.	<i>Bid Proposal Submission Start Date</i>	09.06.2025	11:00 Hrs	
5.	<i>Bid Proposal Submission End Date</i>	30.06.2025	18:55Hrs	
6.	<i>Date & Time of Opening of</i>	03.07.2025	12:30 Hrs	

	<i>Technical Bids</i>			
7.	<i>Date & Time of Opening of Financial Bids</i>	Will be Intimated Later.		

Note: If the date on which the tender is proposed to be opened for acceptance happens to be Saturday or Sunday or Govt. declared holidays, the tender will be opened on the next working day at the same time and same place.

The validity of the tender is 120 days from the last date for submission of tender. However, the Managing Director has the discretion to extend the validity further for a period of 30 days.

Section 3

SCOPE OF WORK

Providing different category of insurance of 25 WBSWC Warehouses named 1) Standard Fire & Special Peril Policy (Bharat Laghu Udyam Suraksha Policy on asset value within 5 to 50 Crore), 2) Standard Burglary Policy on stock and computer asset (25% First Loss Basis), 3) Sookshma Udyam Suraksha Policy on building structure and 4) Fidelity Group unnamed policy following IRDAI guideline for a term of one-year w.e.f. 28.08.2025.

These policies should cover different perils like I) fire, lightning, explosion/implosion, impact damage by road vehicle ,aircraft & USV(unmanned surface vehicle), falling trees, riot, strike and malicious damage(RSMD peril), flood, inundation, storm, tempest, Hurricane, Cyclone, Typhoon and Tornado, Tsunami, subsidence, landslide including rockslide earthquake, bursting and overflowing of water tanks ,water bodies and apparatus, bushfire, forest fire, jungle fire, terrorism , II) burglary & theft and III) misappropriation and defalcation following IRDAI guideline.

These policies should also include I) Architects, Surveyors and Consulting Engineers' Fees up to 3 % of the claim amount, II) Expenses incurred for removal of debris to clear the site up to 1 % of the claim amount, III) Machinery and equipment temporarily removed for repairs, cleaning, renovation or other similar purposes for a period of 60 days, IV) Loss of warehousing charge as per existing storage tariff and terms and conditions and V) Insurance of additional expenses of rent for alternative accommodation as per assessment of LA Collector

Brief Description of Work:

The bidders must get fully acquainted with locations, Infrastructure and functions of the warehouses at their own interest before submission of tenders and rates quoted by them for providing insurance service. Once, the tender is submitted by a bidder, it will be presumed that they shall have full awareness of the locations, Infrastructure and functions thereof.

The service required to be performed under the contract have been described in detail in **Section-10**. Bidders are required to quote single rate per milli (excluding GST) for each policy.

Section 4

ELIGIBILITY CRITERIA

- 4.1 The Insurance Company can apply directly or through Insurance Brokerage Firm. If Insurance Company applies directly, submission of documents stated in Clause 1 to 23 of Section 5 is mandatory. In case of Insurance Company applying through Brokerage Firm or Brokerage Firm representing Insurance Company, submission of all required documents of both Insurance Company and Brokerage Firm stated in Section 5 (Clause-1-23) is mandatory. Non-submission of any document or any set of documents will lead to rejection of the bid.
- 4.2 **Only one bid from each Insurance Company (either direct or through Brokerage Firm) will be accepted. Multiple bid from same Insurance Company/Brokerage Firm will be summarily rejected.**
- 4.3 Minimum standing/ incorporation of the Insurance Company/Brokerage Firm should be at least 5 years. The Insurance Company /Brokerage Firm should submit date of incorporation document with Tender bid.
- 4.4 The Insurance Company/Brokerage Firm should have Headquarter/Branch Office in Kolkata.
- 4.5 The Insurance Company/Brokerage Firm should have IRDAI Registration Certificate renewed up to FY 2025-26. The Insurance Company/Brokerage Firm should submit first IRDAI registration certificate and the certificate for FY 2025-26 only in this regard. Certificates from intermediary years are not required.
- 4.6 The Insurance Company/Brokerage Firm should have valid PAN and GST registration certificate.
- 4.7 The Insurance Company/Brokerage Firm should have valid trade licence (FY 2025-26). In case of non-availability, declaration stating clauses of non-availability should be submitted.
- 4.8 The Insurance Company/Brokerage Firm should have updated Professional Tax registration Certificate or submitted Tax challan for FY-2025-26.
- 4.9 The Insurance Company should have industry standard Solvency Margin. However, for Non-Government Insurance Company, Solvency Margin will be above 1.5 as per IRDAI guideline and for Central PSU insurance companies, forbearance of Solvency Margin will be allowed as per directives of Ministry of Finance vide Memo F. No-EG-14017/64/2020-InsII dated 02.07.2022. For Brokerage Firm representing Insurance Company, Solvency Margin of respective Insurance Company must be stated.

- 4.10 Minimum Average Annual Turnover of the Insurance Company in the last 3 Financial Years (2021-22/2022-23/2023-24) should be equal or above of Rs. 100 Crore per year. Brokerage Firm should also have Average Annual Turnover of equal or above Rs 10 Crore in the last 3 Financial Years (2021-22/2022-23/2023-24). Information submitted in Annexure-II and XI should be supported by properly earmarked document such as CA certified financial statement and Profit & Loss Statement. Both statements should properly sign and stamped by CA along reference of respective UDIN.
- 4.11 The Insurance Company should have at least 03 (Three) years experiences (2021-22/2022-23/2023-24) of providing insurance service (other than Health Insurance) to Central or State Govt. Dept./Central or State PSU/FCI/CWC/SWC/Central or State aided Education or Research or Medical Institutes/Central or State aided Organizations or Institutes. The information furnished in Annexure-II and IX is to be supported by authenticated documentary evidences such as Work Order and Policy document for each year. Mismatching of Work Order and Policy document with the information furnished in Annexure-II and IX may lead to rejection of bid.

Note: The year for the purpose of Solvency Margin (where applicable as per Clause 4.4) and Experience will be taken as financial year [1st April to 31st March] excluding the year of coverage in which the tender is floated.

Section 5

REQUISITE DOCUMENTS

5.1. FOR TECHNICAL PROPOSAL:

In case of Insurance Company applying directly, submission of documents stated in Clause 1 to 23 of this Section is mandatory. In case of Insurance Company applying through Brokerage Firm or Brokerage Firm representing Insurance Company, all the required documents stated in Clause 1 to 25 mentioned below should be submitted compulsorily by both Insurance Company and Brokerage Firm. For Brokerage Firm, document related to Solvency Margin is not required. However, Insurance Company applied through Brokerage Firm or Brokerage Firm representing Insurance Company, Solvency Margin of Insurance Company should be stated. Non-submission of any document or any set of documents may lead to disqualification of the bid.

1. Copy of Incorporation Certificate/Document

2. Copy of IRDAI Certificate when first registered and renewed IRDAI Certificate (2025-26). IRDAI Certificates of intermediary years are not required.
3. Copy of PAN Card
4. Copy of GSTIN Registration Certificate
5. Copy of valid Trade Licence (Renewed up to 2025-26)
6. Declaration for those Insurance Company/Brokerage Firm for which Trade License is not available or required.
7. Copy of Professional Tax Certificate/submitted Tax Challan of FY 2025-26
8. Copy of Income Tax Return (3 FY 2021-22/2022-23/2023-24)
9. Copy of clearly earmarked CA certified (signed, stamped with reference of UDIN) Financial Statement (3 FY 2021-22/2022-23/2023-24) and Profit & Loss Statement (3 FY 2021-22/2022-23/2023-24)
10. Copy of Experience Documents such as Work Order and Policy (3 FY,2021-22,2022-23,2023-24). One policy copy and Work Order matching the information furnished in Annexure-II and IX need to be uploaded.
11. Application as per Annexure-I
12. General Information as per Annexure-II
13. Authorization to Brokerage Firm in case of Insurance company applying through Brokerage Firm or Brokerage Firm representing Insurance Company as per Annexure-III
14. Compliance to Bid Requirement as per Annexure-IV
15. Declaration regarding Submission of Correct Information as per Annexure-V
16. Declaration on Non-Conviction or Debarring as per Annexure -VI (in non-Judicial Stamp Paper purchased in the name of bidder)
17. Declaration on Non-Association with Corporation other than Professional Means as per Annexure – VII (in non-Judicial Stamp Paper purchased in the name of bidder)
18. Details of Relationship Officer and TPA as per Annexure - VIII
19. Details of Experience Certificate on as per Annexure – IX (Scanned copy of Policy Document of 3 FY, 2021-22,2022-23,2023-24)
20. Declaration on Solvency Margin in case of Private Insurance Companies (3 FY 2021-22,2022-23,2023-24, & Average of 3 FY) as well as Overall Claim Settlement Ratio (3 FY 2021-22,2022-23,2023-24, & Average of 3 FY) as per Annexure -X

21. Declaration of CA certified Annual Turn Over (3 FY, 2021-22,2022-23,2023-24), Income Tax Return (3 FY, 2021-22,2022-23,2023-24) & GST Paid (3 FY, 2021-22,2022-23,2023-24) as per Annexure - XI

22. Declaration on Price Bid as per Annexure -XII

23. Check Points for Preparation of Bids as per Annexure-XIII

In case of Agency applied through Insurance Brokerage Firm, Brokerage Firm should also submit all the required documents stated in Clause 1 to 23 along with the said documents of the Agency. For Brokerage Firm document related to Solvency Margin is not required. However, Agency applied through Brokerage Firm, said documents should be submitted.

5.2 FOR FINANCIAL PROPOSAL:

1. The Agency should mention the consolidated net rate of premium (exclusive of GST or other taxes promulgated by Govt.) per milli (i.e., per Rs. 1000/- of sum insured value) as mentioned against each of the policy.
2. In case of financial bid, only single quote per milli (per thousand Rupees) for each policy will be allowed. Multiple quoted values will not be allowed and submission of such will lead to rejection of the bid.
3. Quoting consolidated premium amount in lieu of rate per milli or multiple quoted values will not be allowed and submission of such, will lead to rejection of the bid.
4. Quoting "Zero value" per milli in any of the policy will be rejected.
5. The sum of the quoted rates for each policy will be considered for selecting the Agency.
6. The quoted rate will be fixed and shall not be revised on any account throughout the policy year. The rate will also be applicable to newly started warehouses apart from the referred list stated in Section -1 during the insurance coverage period.

7. The prospective bidder shall comply with the proper bye-laws and legal orders of the local bodies or public authorities having jurisdiction over its operations and pay all fees and charges for which the Bidder may be liable. The Tender Inviting Authority shall not be responsible for such costs and expenses.
8. WBSWC shall not bear any brokerage charge or any other hidden brokerage cost to the Agency if they applied through Brokerage Firm.

Section 6

DISQUALIFICATION CONDITIONS

6.1. GROUNDS FOR DISQUALIFICATION

1. In case of Insurance Company applying directly, submission of documents stated in Clause 1 to 23 of Section 5 is mandatory. In case of Insurance Company applying through Brokerage Firm or Brokerage Firm representing Insurance Company, submission of all the required documents stated in Clause 1 to 23 of Section 5 by both Insurance Company and Brokerage Firm is mandatory. Non-submission of any document or set of documents will lead to disqualify.
2. Only one bid from each Insurance Company will be accepted. Multiple bid submission from same Insurance Company/Brokerage Firm will lead to disqualification of all the bids.
3. Non-submission of duly signed declaration in Non-Judicial Stamp paper regarding Non-conviction or debaring as per Annexure-VI will lead to disqualify. The Insurance company or Brokerage Firm which is blacklisted or otherwise debarred by SWC/CWC/FCI or any Department of Central or State Government or any other Public Sector Undertaking shall be ineligible during the period of such blacklisting or a period of 5 years from date of blacklisting/debarment, whichever is earlier.
4. Non-submission of duly signed declaration in Non-Judicial Stamp paper regarding Non-Association with Corporation other than professional means as per Annexure-VII will lead to disqualify.
5. Any bidder whose contract with the SWC/CWC/FCI or any Department of Central or State Government or any other Public Sector Undertaking has been terminated due to wrongful service or improper causes before the expiry of contract period at any point of time during last 5 years will be ineligible.
6. Bidder whose EMD and/or SD has been forfeited by SWC/CWC/FCI or any Department of Central or State Government or any other Public Sector Undertaking, on serious irregularities i.e., submission of false/forged/tampered/fabricated/ manipulated documents/information at any occasion during last five years will be ineligible.

7. While considering ineligibility arising out of any of the above clauses, incurring of any such disqualification in any capacity whatsoever will render the bidder disqualified.
8. At any stage during the bidding process, or even after the issuance of the work order, if it is found that the bidder has wilfully made any misleading or false representations in the forms, statements and attachments submitted as the proof of the eligibility criteria and/or has suppressed material information (which may render the bidder ineligible to participate), WBSWC reserves the right to cancel the work order, forfeit Earnest Money Deposit if any and terminate any arrangement with such bidder, without prejudice to its rights and contentions reserved under the Applicable Laws.
9. If a successful bidder has been found to be in recurring default of its obligations under this Tender, WBSWC reserves the right to terminate all agreements with such successful bidder with respect to all specified works without prejudice to its rights and contentions reserved under the applicable laws. WBSWC reserves the further right to suspend/debar/blacklist such disqualified bidder from participating in the tenders of WBSWC for a period as deemed fit.
10. Bidders who will not submit the scanned copy of duly signed documents of i) first IRDAI Registration Certificate, ii) IRDAI Certificate (renewed up to FY 2025-26) iii) PAN, iv) GST, v) Trade License (renewed up to 2025-26) or Declaration in absence of Trade License, vi) Professional Tax Registration or Submitted Tax Challan of FY 2025-26 and vii) Incorporation date will be ineligible and disqualified for the tender.
11. Bidders who will not upload duly signed scanned copy of i) Solvency Margin (3 FY, 2021-22,2022-23,2023-24 & Average of 3 FY), ii) Claim Settlement Ratio(3 FY, 2021-22,2022-23,2023-24 & Average of 3 FY) iii) Income Tax return (3 FY, 2021-22,2022-23,2023-24),iv) Annual Turn Over(3 FY, 2021-22,2022-23,2023-24),and v) GST Paid(3 FY, 2021-22,2022-23,2023-24) as per Annexure-X & XI will be ineligible and disqualified for the tender. All Declarations will be in Insurance Company Letter Head.
12. Agency who will fail to submit any of all the mandatory documents mentioned in Technical Bid Proposal in Section - 5 will be declared as technically disqualified. **The price bids of technically qualified bidders will only be opened for evaluation.**
13. The Financial Bid will be rejected if the Agency fails to mention the consolidated net rate of premium (exclusive of GST or other taxes promulgated by Govt.) only after allowing all discounts per milli (per Rs. 1000/- of S.I. value) against the policy.
14. Quoting consolidated premium amount in lieu of rate per milli or multiple quoted values for each policy will not be allowed and submission of such, will lead to rejection of the Financial Bid.

15. Quoting "Zero value" per milli in any of the policy in the Financial Bid will not be allowed.
16. All the Clauses stated above are applicable to both Insurance Agency or Brokerage Firm

Section 7

INSTRUCTIONS TO BIDDERS

7.1. GENERAL INSTRUCTIONS

7.1.1. **Registration of Bidder:**

Any bidder willing to take part in the process of e-Tendering will have to be enrolled & registered with the **Government e-Procurement System/ Portal** www.wbtenders.gov.in

7.1.2. **Digital Signature Certificate (DSC):**

Each bidder is required to obtain a Class-III Digital Signature Certificate (DSC) for submission of tenders from the approved service provider of the National Informatics Centre (NIC).

7.1.3. **Collection of Tender Documents:**

The intending Bidders can search & download N.I.T. and Tender Document(s) electronically from the **Government e-Procurement System/ Portal**. **This is the only mode of collection of Tender Documents**. There is no Tender Document Fee with respect to this tender.

7.1.4. **Submission of Tenders:**

Tenders are to be submitted online in the website www.wbtenders.gov.in in two folders at a time, one in Technical Proposal & the other in Financial Proposal before the prescribed date and time using the Digital Signature Certificate (DSC). The documents are to be uploaded in the form of scanned copy duly signed (and stamped) on all pages. The documents will get encrypted (transformed into non-readable formats).

7.2. **Amendment of Bidding Document:**

At any time, prior to the last date for submission of bids, WBSWC may, whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the Tender Document by way of corrigendum(s) and/or amendment(s). Any such

amendment shall form an integral part of this Tender Document. Any corrigendum/addendum (if any) will be uploaded in E-Tender website (www.wbtenders.gov.in) only.

WBSWC reserves the right to extend the deadline for submission of bids in case any material amendment has been made to the Tender Document. Such amendments, modifications, clarifications etc. issued by WBSWC shall be binding on the bidders, and will be given due consideration by the bidders while they submit their bids and invariably enclose such documents as a part of the bid. Bidders should take into account any corrigendum/ addendum published with respect to this Tender from time to time and such modifications and/ or amendments and/or clarifications will be binding on the Bidder notwithstanding whether the bidder has uploaded the bid documents or not.

Prospective bidders are requested to visit the mentioned website on a regular basis to remain informed and updated of any and all developments with respect to the Tender. WBSWC will bear no responsibility or liability for bidders failing to do so.

The bidder agrees and acknowledges that in matters of determining the rights and obligations of the selected/successful bidder, this Notice Inviting Tender, clarifications, amendments, modifications, notices, etc. issued by the WBSWC till the date of issue of the results in this Tender, the documents submitted by the selected bidder during the Tender Process, Bills of Quantity, the Work Order, the Agreement and any and all other document whether mentioned hereinabove or not, but issued or exchanged as part of the Tender Process and appointment of the selected bidder shall constitute the Tender Documents.

7.3. Bidding Instructions:

7.3.1. Quoting the rates in Bill of Quantities (BOQ)

The Bidder shall enter his bid in the "*Bill of Quantities*" given on the Portal, and nowhere else.

7.3.2. The intending bidders are required to quote the rates on-line. No off-line tender will be entertained.

7.3.3. All bid prices quoted in the BOQ shall be inclusive of ancillary charges but excluding GST/IGST. **The price should be firm, final and irrevocable and not subject to any revision throughout the policy year whatsoever any changes or imposition of statutory levies.** The rate will also be applicable to newly inducted warehouses apart from the referred list in Section-1 during the insurance coverage period.

7.4. Signing of Tender:

7.4.1. Person or persons signing the tender shall state in what capacity or designation he/she is or they are signing the tender.

7.5. Corrupt Practices:

Any bribe, commission or advantage offered or promised by or on behalf of the tenderer to any officer or employees of the Corporation shall (in addition to any criminal liability which the bidder may incur) debar his tender from being considered. Canvassing on the part or on behalf of the bidder shall also make his tender liable to rejection.

7.6. Note and Other Details:

- 7.6.1. Bidder must upload scanned copies of documents proposed in Technical Proposal in Section-5 in support of their eligibility of bid. In the event of any document found fabricated/ forged/ tampered/ altered/ manipulated during verification, then the bid uploaded by the bidder shall be treated as cancelled and he/she/they himself/herself/ themselves would disqualify for future participation in the tenders of West Bengal State Warehousing Corporation for a period as deemed fit.
- 7.6.2. Bidders who wish to participate in the e-tendering will have to procure valid digital certificate as per Information Technology Act, 2000. Bidders can procure this certificate from any of the Government approved certifying agency i.e., Consultancy Services. The interested bidders are requested to apply for the same well in advance. In case the validity of the digital signature certificate has expired, the bidders are advised to get it renewed immediately.
- 7.6.3. The tender document for this work is available only in electronic format which bidder can download free of cost from the website www.wbtenders.gov.in
- 7.6.4. Bidders shall submit their offer in electronic format on the abovementioned website on or before the scheduled date and time as mentioned above. No offer in physical form will be accepted and any such offer, if received by West Bengal State Warehousing Corporation will be out rightly rejected.
- 7.6.5. Bidders who wish to participate in e-tender need to fill data in pre-defined forms of Technical Bid, Price Bid and Excel format only.
- 7.6.6. After filling data in pre-defined forms, bidder's needs to click on final submission link to submit their encrypted bid.
- 7.6.7. The tenders are to be submitted in two parts, Part-I containing Technical Specifications and Part-II containing Financial Offer i.e. Technical Bid and Price Bid through e-tender process only. In case of Agency applied through Brokerage Firm, Technical Specification of both should be submitted.
- 7.6.8. Intending bidders are advised to acquaint the location and infrastructure of warehouses referred in List in Section - 1 before submitting the tender.

- 7.6.9. WBSWC shall not bear any cost or fees to Insurance Agency who will apply through Brokerage Firm.
- 7.6.10. In case of any dispute arising during execution of contract, an amicable solution may be arrived at with discussion and reconciliation. However, in case of any dispute remaining unresolved, decision of the Managing Director, WBSWC, will be final and binding on both the parties to the Contract.
- 7.6.11. West Bengal State Warehousing Corporation reserves the right to accept/reject the tenders without assigning any reason at any point of time during the tender process; the decision of the Corporation shall be final and binding on tenderer.
- 7.6.12. Selected bidder shall be required to provide policy coverage document at earliest.
- 7.6.13. **Selected bidder shall also be required to provide insurance coverage at any other WBSWC warehouses which are not included in the current tenders on the same rates, terms and conditions during the validity of the policy coverage period and the same will be binding on the selected bidder.**
- 7.6.14. Selected bidder shall be required to provide report of monthly or quarterly Claim Settlement Status to the Corporation as per prescribed format provided later. The report shall include warehouse name, reason of claim, claim raised and settlement amount.
- 7.6.15. Any clarification regarding online participation, they can contact the General Manager (Administration), WBSWC at 11A Mirza Ghalib Street, B-Block (4th Floor) Kolkata-700087 on any working day between 11 AM to 5 PM before the preceding day of the closing date. The contact No. of General Manager (Administration) is 9123836939.

Section 8

EVALUATION OF BIDS AND ACCEPTANCE

8.1. PROCEDURE

- 8.1.1. Technical bids will be opened first by WBSWC electronically using Digital Signature Certificate.
- 8.1.2. Technical bids complete in all respect, will only be accepted and qualify for next stage of evaluation.

- 8.1.3. Pursuant to scrutiny and decision of the Tender Inviting Authority or WBSWC approved Tender Committee, the summary list of eligible bidders whose Financial bids will be considered, will be uploaded in the web portal.
- 8.1.4. During evaluation, the Tender Committee may summon any of the bidders and seek clarification/ information or additional documents or original hard copy of any of the documents already submitted and if these are not produced within the stipulated time frame, their bids will be rejected.
- 8.1.5. Financial bids of technically eligible bidders only will be opened electronically on the web portal on the prescribed date.
- 8.1.6. The bids will be evaluated on the basis of technical and financial bid for the entire scope of work covered under the bid document.
- 8.1.7. Bid Price of all the bidders shall be compared to determine the lowest valued bid (L1).
- 8.1.8. During the evaluation of the financial bids of the technically qualified bidders, if it is found that more than one bidder quoted the same rate, a table bid among the lowest bidders will be summoned to quote fresh rate in sealed envelope below the aforementioned lowest rate in order to select final L-1 bidder. However, if it is observed again more than one bidder quoted the same lowest rate, tender will be distributed on co-share basis at the lowest rate of final bid and that shall be final and binding on the bidders.**
- 8.1.9. The Tender Inviting Authority does not bind itself to accept any or all bids and reserves the right to reject any or all the bids, without assigning any reason whatsoever.
- 8.1.10. The authority for acceptance/rejection of the tender documents and tendered rates will rest with the Competent Authority, West Bengal State Warehousing Corporation who does not bind himself to accept the lowest or any other tender.
- 8.1.11. Acceptance of tendered rates will be communicated by E-mail/ Express Letter or Formal Letter of acceptance of tender.
- 8.1.12. The tender documents submitted by a tenderer shall become the property of WBSWC and WBSWC shall have no obligation to return the same to the bidders.
- 8.1.13. Any change in the name and details of the authorized representative(s)/ Nodal Officer/ Relationship Manager of the bidder who would be responsible for taking instructions from WBSWC shall be communicated to WBSWC within three working days.

8.1.14. The “Offer Letter/Work Order” would be awarded subject to the approval of the Managing Director, WBSWC and “Offer Letter/Work Order” will be issued in favour of the successful bidder.

8.1.15. The Tender Inviting Authority reserves the right to reject any or all bids, and to cancel the Tender at any point of time, before the issuance of the “Offer Letter/Work Order”, without assigning any reason, and without incurring any implicit or explicit liability.

Section 9

COMMENCEMENT OF WORK

The successful bidder shall abide Indian Contract Law, Insurance Law and other notifications published by IRDAI time to time during the Insurance coverage period. The successful bidder shall provide Insurance Policy at earliest after payment of premium amount. In case of newly inducted warehouses during the coverage period, successful bidder shall act first to provide insurance premium invoice to WBSWC.

Section 10

GENERAL CONDITIONS

1. Definition:

- (i) The term ‘**Corporation**’ and the **West Bengal State Warehousing Corporation**, wherever occur shall mean the West Bengal State Warehousing Corporation guided under Warehousing Corporation Act -1962 will include its Managing Director and its successor or successors and assignees or authorized representatives.
- (ii) The term ‘**Godown/Warehouse**’ shall mean the storage space under the management of West Bengal State Warehousing Corporation where different agricultural and industrial commodities are stored in scientific, organised and secured manner or may hereafter be hired or acquired during the coverage period.
- (iii) The term ‘**Managing Director**’ shall mean the Managing Director of the Corporation under whose administrative jurisdiction the business and official works of the Corporation falls. The term ‘**Managing Director**’ shall also include the Officials authorized by him from time to time to execute contract on behalf of WBSWC.

- (iv) The term **'Agency'** shall mean and include the Insurance Company/Insurance Brokerage Firm with whom the contract has been placed including their heirs, executors, administrators, successors and their permitted assigns, authorized representatives as the case may be;
- (v) The term **'Insurance Company'** shall mean and include the person or persons, firm or company with whom the contract has been placed including their heirs, executors, administrators, successors and their permitted assigns, authorized representatives as the case may be;
- (vi) The term **'Brokerage Firm'** shall mean and include the person or persons, firm or company which act as independent intermediary between Insurance Company and WBSWC including their heirs, executors, administrators, successors and their permitted assigns, authorized representatives as the case may be;
- (vii) The term **'Contract'** shall mean and include the notice inviting tender, all addendum and corrigendum, annexure, tender documents, acceptance letter or work order and policy copy and such general and special conditions as may be added to it;
- (viii) The term **'Offered Rates'** shall mean the consolidated net rate of premium (exclusive of GST or other taxes promulgated by Govt.) only after allowing all discounts per milli (per Rs. 1000/- of sum insured) and irrevocable during the policy year and as offered by the bidder and accepted by the Managing Director, West Bengal State Warehousing Corporation for and on behalf of the Corporation.

2. Rate Revision Clause:

The contracted rates shall remain operative throughout the contract period and period of extension of contract, if any.

3. Debarring of Business Dealing:

- (a) In the event of premature termination of contract on the ground of breaches as mentioned above, WBSWC shall also be entitled to debar the Agency for participation in future tenders of WBSWC, for a period as deemed fit.
- (b) Further, in case if it comes to the notice of WBSWC that the bidder/agency has used forged or fabricated documents or misrepresented the facts in any manner either to get the contract or during the currency of the contract, in all such cases WBSWC, at its sole discretion may terminate the contract and debar such agency for a period as deemed fit.

4. Duties and Responsibilities of the Agency:

The Agency shall provide insurance coverage of warehouses of WBSWC, for a term of one-year w.e.f. 28.08.2025 as mentioned in scope of work following IRDAI guideline. The Agency shall

abide by all instructions issued to them from time to time. The Agency shall always be bound to act with reasonable diligence and in a business-like manner and to use such skill as expected of.

1. If the Agency fails to act properly during the coverage period the Managing Director shall at his entire discretion without terminating the contract be at liberty to engage other agency at the risk & cost of the selected agency, who shall be liable to make good to the Corporation all additional charges, expenses, cost or losses that the Corporation may incur or suffer thereby.
2. The agency shall strictly abide by all rules and regulations of IRDAI, Police, Municipal authorities and other local bodies or any other Regulatory Authorities.
3. The agency shall be liable for all costs, damages, charges and expenses suffered or incurred by the Corporation due to the agency's negligence and unprofessional performance or breach of any terms thereof or their failure to carry out the work within due time with a view to avoid incurrence of demurrage and for all damages or losses occasioned to the Corporation or in particular to any property or plant belonging to the Corporation due to any act whether negligence or otherwise of the agency themselves or their recruited or deployed employees. The decision of the Managing Director regarding such failure of the agency and their liability for the losses etc. suffered by Corporation shall be final and binding on the agency.

5. Submission of Bills, Payments, Taxes and Duties:

- (a) Payment will be made by the Corporation on submission of proforma-invoice. Agency should submit final invoice within the stipulated time frame as mentioned in the work order or acceptance letter.
- (b) The payment shall be made through e-payment system for which the following details shall be provided by the agency immediately after commencement of the contract.

[i] Bank account no. [ii] Nature of Account (SB or Current),
[iii] Name of bank and branch [iv] MICR Code no. [v] IFSC Code
- (c) Goods and Service Tax (GST/IGST or any other Tax in lieu thereof) levied by the Central Govt. from time to time on the services rendered by the agency to WBSWC shall be paid by WBSWC to the agency over and above the Schedule of Rates, subject to the Agency submitting their bills after payment of due GST.

6. Deduction towards Income Tax, or Other Statutory Levies at Source:

Income Tax at the rate as applicable under provisions of the Income Tax Act shall be deducted at source from the Bills/Invoices of the agency. In case, however, the agency is granted exemption from the deduction of Income Tax at lower rate, the agency shall be

required to produce such certificate issued by the prescribed Income Tax Authority clearly stating therein that No Income Tax or Lower Income Tax, as the case may be, deducted at source from the Agency against the said contract, failing which income tax at full rate, as prescribed under the Act, shall be deducted. Such exemption or lower rate certificate shall have to be obtained by the agency from the prescribed Income Tax Authorities and furnished to the Corporation.

7. Force Majeure:

Notwithstanding anything in this agreement to the contrary neither the WBSWC nor the agency shall be liable or deemed to be in default for any failure or any delay in performance hereunder, if caused by "Force Majeure" which term shall mean but not be limited to fire, explosion, natural causes like flood, earthquake, civil commotion, strikes, epidemic, pandemic and other acts of God, action of enemies, act of any Government or other similar causes beyond the control of the party affected, who shall notify the other party within a reasonable time from the beginning of the operation of said cause and shall thereafter exert all diligence to overcome such cause of delay and resume performance.

8. Subletting not allowed:

The Agency shall not sublet, transfer or assign the contract or any part thereof without the previous written approval of the Corporation. In the event of the agency contravening this condition, the Corporation shall be entitled to place the contract elsewhere on the agency's account and at their risk and the agency shall be liable for any loss or damage, which the Corporation may sustain in consequence or arising out of such replacing of the contract.

9. Taken Over of the Business of the Agency:

In case of business of the agency taken over by other organisation/agencies, this contract shall not be vitiated or affected and the new management shall be absolutely bound by the terms hereof in the same manner as had been the sole or original party.

10. Insolvency of the Agency:

In case of insolvency or liquidation, the agency shall inform on prior basis to this Corporation for taking further course of action.

11. Notice ETC:

Save as otherwise provided, all notices issued and action to be taken for and on behalf of the Managing Director, State Warehousing Corporation, shall be issued or taken on his behalf by the official, in charge of the Corporation or officer so nominated by the Competent Authority. The agency shall furnish to Managing Director, West Bengal State Warehousing Corporation, Kolkata, the name(s), designation(s) and address(s) of his/her/their authorized representative/ Nodal Officer/ Relationship Manager and all complaints, notices communication and references shall be deemed to have been duly served to the Agency if delivered to him or his authorized representative/ Nodal Officer/ Relationship Manager or left at or posted at the address so given. In case of any change in

the authorized representative/ Nodal Officer/ Relationship Manager, the agency shall communicate that immediately to WBSWC.

12. Interpretation of the Clause:

Doubts, if any, about the interpretation of any of the clauses in this tender, meaning of words, terms, specifications, operations or instructions, or as to the quality of workmanship or performance shall be referred to the Tender Accepting Authority of WBSWC, whose decision in the matter shall be final. Similarly, any difficulty in implementing the contract can be resolved by referring the matter to the Accepting Authority, who can amend the WBSWC's condition/clause of contract if required.

Section 11

DISPUTES

11.1. Arbitration:

All disputes and differences arising out of or in any way touching or concerning this agreement whatsoever (except as to any matter the decision of which is expressly provided for in the agreement) shall be referred to the sole arbitration of any person appointed by the Managing Director, WBSWC. There will be no objection to any such appointment that the person appointed is an employee of the Corporation, that he had to deal with the matters to which the contract relates and that in the course of his duties as such employee of the Corporation, he had expressed views on all or any of the matter in dispute or difference. The award of such arbitrator shall be final and binding on the parties to this contract. It is a term of this contract that in the event of such Arbitrator to whom the matter is originally referred being transferred, or vacating his office or being unable to act for any reason, the WBSWC at the time of such transfer, vacation of office or inability to act, shall appoint another person to act as Arbitrator in accordance with the terms of this contract. Such person shall be entitled to proceed with the reference from the stage at which was left by his predecessor. It is also a term of this contract that no person other than a person appointed by the Managing Director, WBSWC as aforesaid should act as Arbitrator. The Arbitrator shall give reasons for his award.

Provided further that any demand for arbitration in respect of any claim(s) of the Agency, under the contract shall be in writing and made within one year of the date of termination or completion [expiry of the period] of the contract and where this provision is not complied with the claim(s) of the Agency shall be deemed to have been waived and absolutely barred and the Corporation shall be discharged and released of liabilities under the contract.

The venue of arbitration shall be such place as may be fixed by the Arbitrator in his sole discretion.

The arbitral proceedings in respect of dispute shall commence on the date on which the Arbitrator call upon the parties to file their claim and defence statement.

The work under the contract shall, if reasonable possible continue during the arbitration proceedings and no payment due or payable to the Agency shall be withheld on account of such proceedings.

The cost of arbitration shall be borne by parties as per the decision of the arbitrator.

The arbitrator shall give separate award in respect of each dispute of difference referred to him.

Subject as aforesaid the **Arbitration & Conciliation Act 1996** shall apply to the Arbitration proceedings under this clause.

11.2. Applicability of Law and Exclusive Jurisdiction of Court

In case of any dispute between the parties claiming under the e-Tender document or any subsequent agreement, the law of India will be the governing laws of dispute and Court at Kolkata will have exclusive territorial jurisdiction to decide any contentious issues around the clauses under this document subject to the preceding clause 11.2 (**Arbitration & Conciliation Act 1996**).

ANNEXURE - I**Application Letter for Submission of Tender**

(To be submitted on Agency Letter Head with signature and seal)

From

To

The Managing Director,

West Bengal State Warehousing Corporation,

Khadya Bhavan, Block-B (4th Floor),

11A, Mirza Ghalib Street, Kolkata-700087

Dear Sir/Madam,

Sub: E-tender for selection of agency for taking insurance coverage of Warehouses from 28.08.2025 following IRDAI guideline.**Ref:** Tender Notice No.: 476/Genl./D (I)-3/Fire/SWC Dated: 29.05.2025

In response to your Tender Notice no./ Dated.....for selection of agency for providing insurance coverage of warehouses from 28.08.2025 following IRDAI guideline.

I/We an Insurance Company/Insurance Broker carrying out business hereby submit our offer for all the warehouses as per schedule at Section-1 or any future inducted warehouses during the coverage period.

I/we agree that this offer shall be valid for whole contract period from the date opening of the tender.

I/We hereby declare that we have read and understood and agree to abide by and fulfill the terms and conditions including General Conditions of Contract, which shall be deemed to form an integral part of this offer.

I/We undertake that no changes/amendments/alterations have been made in the tender form downloaded and submitted online.

I/We hereby further agree to notify you at any time whether before or after acceptance of my/our tender of any change in the constitution of an Insurance Company/ Insurance Broker/ State or Central PSU either by shifting or taken over of business.

I/We hereby declare that this tender on acceptance communicated to you shall constitute a valid and binding contract between us.

Yours faithfully,

Place:**(Signature and Seal of the Bidder)****Date:**

Enclosed:

.....

ANNEXURE -II**General Information**

(To be submitted on Agency Letter Head with signature and seal)

To

The Managing Director

West Bengal State Warehousing Corporation
 Khadya Bhavan, B Block, 4th Floor
 11A Mirza Ghalib Street, Kolkata-700087

I/We am/are furnishing following documents for Technical Bid required for Notice Inviting Tender for taking insurance coverage of warehouses from 28.08.2025 following IRDAI guideline. The information furnished below is true, complete and correct to the best of my/our knowledge and belief.

I/we understand that in the event of my information being found false or incorrect at any stage, my bid shall be liable to cancellation / termination without notice or any compensation in lieu thereof.

1. Name of the Firm/Agency/ Company/ Organization:
2. IRDAI Registration No.& Date of 1stRegistration (Document renewed up to FY 2025-26 is mandatory):
3. Date of Incorporation (Document is mandatory):
4. Agency Head Quarter Address:
5. Agency Kolkata Region Communication Address:
6. Agency Office Contact No.:
7. Agency email id:
8. Details of Dedicated Nodal Officer/Relationship Manager in the Agency:

Serial No	Name of Nodal Officer/Relationship Manager	Address	Date of Joining in the Agency	Contact No	Email id

9. Details of Insurance Service Providing Experience to Central or State Govt. Dept./Central or State PSU/FCI/CWC/SWC/Central or State aided Education or Research or Medical Institutes/Central or State aided Organizations (Please refer only 3 experiences in each 3 FY 2021-22/2022-23/2023-24, Document is mandatory):

Serial No	Name of the Dept./PSU/Edu Institutes	Financial Year of Providing Service	No. of Claims Raised during the Service	No. of Claims Settled during the Service	Types of Coverage
1.		2021-22			

2.		2022-23			
3.		2023-24			

11. Solvency Margin (in last 3 FY 2021-22/2022-23/2023-24)*:

Financial Year	Solvency Margin (SM)	Average SM of 3 FY
2021-22		
2022-23		
2023-24		

*For PSU if there is any forbearance please mention.

12. PAN No. (Document is mandatory):

13. GST No. (Document is mandatory):

14. Trade License No (Document is mandatory/in case of non-availability declaration is mandatory):

15. Professional Tax Registration No (Document is mandatory):

16. Bank Details of the Bidder: a) Bank Account No.: -

b) Nature of Bank (SB/CB): -

c) Name of Bank & Branch: -

d) IFSC: -

e) MICR Code: -

17. Income Tax Return, CA certified Financial Statement Annual Turnover and GST paid by the Agency in Last 3 Financial Years (2021-22/2022-23/2023-24)

Financial Year	Income Tax Return (Rs)	Annual Turn Over (Rs)	GST Paid (Rs)
2021-22			
2022-23			
2023-24			

Note: Filling up all the fields (1-17) is mandatory. Blank submission of any one of fields will lead to cancellation of Tender.

Place:

(Signature & Seal of the Bidder)

Date:

ANNEXURE -III

Authorization to Insurance Brokerage Firm

(To be submitted by Insurance Company Letter Head with signature and seal)

I/We hereby confirm that I/we have authorized Insurance Brokerage Firm named to participate and submit the e-tender vide No dated

I/We also confirm that I/we have quoted the rates without any condition and deviation.

The Technical bid and Financial bid have been submitted along with the required documents and the same have been uploaded under digital signatures of the authorized signatory of said Insurance Brokerage Firm.

I/We undertake that the said tender document shall be deemed to be my/our bid and in the event of award of work to us, the same shall be considered for constitution of contract agreement.

Further, I/we shall sign and stamp each page of the Tender Document as token of acceptance and as part of contract in the event of award of contract to us.

I/ We further confirm that I/we have quoted our rates in our financial bid as per the conditions of the Tender Document.

Place:

(Signature & Seal of the Bidder)

Date:

ANNEXURE -IV**Compliance to Bid Requirement**

(To be submitted on Agency Letter Head with signature and seal)

I/We hereby confirm that I/we have gone through and understood the Tender Documents and our bid complies with the requirements/terms and conditions of the Tender Document and subsequent addendum/ corrigendum thereof (if any), issued by WBSWC, without any deviation/ exception/ comments/ assumptions.

I/We also confirm that I/we have quoted the rates without any condition and deviation.

The Technical bid and price bid have been submitted along with the required documents and the same have been uploaded under digital signatures of the authorized signatory. I/We undertake that the tender document shall be deemed to be our bid and in the event of award of work to us, the same shall be considered for constitution of contract agreement. Further, I/We shall sign and stamp each page of the Tender Document as token of acceptance and as part of contract in the event of award of contract to us.

I/ We further confirm that I/we have quoted our rates in our financial bid as per the conditions of the Tender Document.

Place:

(Signature and Seal of the Bidder)

Date:

ANNEXURE-V**Declaration****(Regarding Submission of Correct Information)**

(To be declared on Agency Letter Head with signature and seal)

I/We _____ have uploaded true and correct information and if qualified/selected I/We will present all the original documents for verification and if it is found at any stage that the information submitted by me/us is false/forged/fabricated/tampered, I/We _____ shall be liable to be terminated or debarred or both from future tender participation in WBSWC.

I/We _____ also assure that no part of this undertaking is false and that this undertaking and the above declaration in respect of genuineness of the documents has been made having full knowledge of

- (i) The provisions of the Indian Penal Code in respect of offences including, but not limited to those pertaining to criminal breach of trust, cheating and fraud and
- (ii) Provisions of Tender conditions which entitle the WBSWC to initiate action in the event of such declaration turning out to be a misrepresentation or false representation.

I/we undertake accordingly.

Place:

(Signature and Seal of the Bidder)

Date:

ANNEXURE - VI**Declaration on Non-Conviction or Debarring**

(To be executed on non-judicial stamp paper of the appropriate value in accordance with relevant Stamp Act. The stamp paper to be in the name of the Insurance Company/ Brokerage Firm who is issuing the Declaration. In case of Insurance Company applying through Brokerage Firm or Brokerage firm representing Insurance company, two separate declarations (one for Insurance Company and other for Brokerage Firm) should be submitted. Both front page & back page of the declaration should be uploaded)

To

The Managing Director

West Bengal State Warehousing Corporation
Khadya Bhavan, B Block, 4th Floor
11A Mirza Ghalib Street, Kolkata-700087

I/We hereby declare that our Agency never been convicted by any offence by any Court or debarred or punished by Statutory Authority/IRDAI.

I/We also certify that above information is true and correct in every respect and in any case, at a later date, if it is found that any fact stated above is incorrect, any contract given to the Agency be summarily terminated.

Place:

(Signature and Seal of the Bidder)

Date:

ANNEXURE -VII**Declaration on Non-Association with Corporation Other Than Professional Means**

(To be executed on non-judicial stamp paper of the appropriate value in accordance with relevant Stamp Act. The stamp paper to be in the name of the Insurance Company/ Brokerage Firm who is issuing the Declaration. In case of Insurance Company applying through Brokerage Firm or Brokerage firm representing Insurance company, two separate declarations (one for Insurance Company and other for Brokerage Firm) should be submitted. Both front page & back page of the declaration should be uploaded)

To

The Managing Director

West Bengal State Warehousing Corporation
Khadya Bhavan, B Block, 4th Floor
11A Mirza Ghalib Street, Kolkata-700087

I/We hereby declare that our Agency or any individual of our agency is not anyway associated with the Corporation other than on the ground of professional assignment or any of its Directors/key Managerial Personnel/Senior Management in any manner during a period of two years immediately preceding the date of floating of this Tender.

I/We also certify that above information is true and correct in every respect and in any case, at a later date, if it is found that any fact stated above is incorrect, any contract given to the Agency be summarily terminated.

Place:

(Signature and Seal of the Bidder)

Date:

ANNEXURE - VIII**Details of Dedicated Nodal Officer/Relationship Manager in The Agency:**

(To be submitted on Agency Letter Head with signature and seal)

Serial No	Name of Nodal Officer/Relationship Manager	Address	Date of Joining in the Agency	Contact No	Email id

Place:

(Signature and Seal of the Bidder)

Date:

ANNEXURE - IX

Details of Insurance Service Providing Experience to Central or State Govt. Dept./Central or State PSU/FCI/CWC/SWC/Central or State Aided Education or Research or Medical Institutes/Central or State Aided Organizations (Please Refer Only 1 Experience for Each FY 2021-22/2022-23/2023-24, Related Policy Document and Work Order are Mandatory):

(To be submitted on Agency Letter Head with signature and seal)

Serial No	Name of the Dept./PSU/Edu Institutes	Financial Year of Providing Service	No. of Claims Raised during the Service	No. of Claims Settled during the Service	Types of Coverage
1.		2021-22			
2.		2022-23			
3.		2023-24			

Note: All experiences (other than Health and Accident Insurance) mentioned above should be supported by related Work Order and Policy Document

Place:

(Signature and Seal of the Bidder)

Date:

ANNEXURE -X**Solvency Margin (In Last 3 FY 2021-22/2022-23/2023-24):**

(To be submitted on Agency Letter Head with signature and seal)

Financial Year	Solvency Margin (SM)	Average SM of 3 FY
2021-22		
2022-23		
2023-24		

For PSU if there is any forbearance please mention and enclose the documents.

Overall Claim Settlement Ratio (In Last 3 FY 2021-22/2022-23/2023-24):

Financial Year	Claim Settlement Ratio (SM)	Average CSR of 3 FY
2021-22		
2022-23		
2023-24		

Place:

(Signature and Seal of the Bidder)

Date:

ANNEXURE - XI**Income Tax Return, Annual Turnover and GST Paid by The Agency in Last 3 Financial Years (2021-22/2022-23/2023-24)**

(To be submitted on Agency Letter Head with signature and seal)

Financial Year	Income Tax Return(Rs)	Annual Turn Over (Rs)	GST Paid (Rs)
2021-22			
2022-23			
2023-24			

Note: All the information submitted above should be supported proper documents.

Place:

(Signature and Seal of the Bidder)

Date:

ANNEXURE-XII**General Declaration on Price Bid****(B.O.Q.)**

SCHEDULE OF RATE FOR TAKING INSURANCE COVERAGE FOLLOWING IRDAI GUIDELINE
(To be submitted on Agency Letter Head with signature and seal)

The rates quoted are exclusive of Goods and Service Tax (GST) or any other tax levied by the Central Govt. in lieu of GST and the same will be payable by the Corporation over and above the offered and accepted rate.

To

The Managing Director

West Bengal State Warehousing Corporation
Khadya Bhavan, B Block, 4th Floor
11A Mirza Ghalib Street, Kolkata-700087

I/We am/are proposing policy rate after allowing all discounts for Financial Bid required for Notice Inviting Tenders for insurance coverage of warehouses of WBSWC following IRDAI guideline in the **B.O.Q. Section only**. The information submitted as financial quote is true, complete and correct to the best of my/our knowledge and belief. I/We am/are assuring that the quoted rate will be fixed and shall not be revised on any account throughout the policy year. The rate will also be applicable to newly inducted warehouses apart from the referred list enclosed herewith during the insurance coverage period.

Place:

(Signature and Seal of the Bidder)

Date:

Note: No financial rate should be mentioned here.

ANNEXURE-XIII**Check Points for Documents and Declaration Uploaded by The Bidders:**

(To be submitted on Agency Letter Head with signature and seal)

Sl. No.	Documents	Yes/ No
1.	Whether attested copy of initial IRDAI Certificate has been uploaded?	
2.	Whether attested copy of renewed IRDAI certificate (up to FY 2025-26) has been uploaded?	
3.	Whether attested copy of document of incorporation of agency has been uploaded?	
4.	Whether attested copy of PAN has been uploaded?	
5.	Whether attested copy of GSTIN has been uploaded?	
6.	Whether attested copy of Trade License renewed up to 2025-26 has been uploaded? (In absence of Trade License proper Declaration should be uploaded)	
7.	Whether attested copy of Professional Tax Certificate/Submitted Tax Challan (recent year) has been uploaded?	
8.	Whether attested copy of Income Tax Return (3 FY as mentioned) has been uploaded?	
9.	Whether attested copy of CA certified Financial Statement (3 FY as mentioned) has been uploaded?	
10.	Whether scanned copies of duly signed letter of submission of tender as per Annexure-I have been uploaded?	
11.	Whether scanned copies of duly signed letter of submission of tender as per Annexure-II have been uploaded?	
12.	Whether scanned copies of duly signed letter of authorization as per Annexure-III have been uploaded? (Required only in case of Insurance Company applying through Brokerage Firm or Brokerage Firm representing Insurance Company)	
13.	Whether scanned copy of duly signed of Compliance of bid requirement as per Annexure-IV has been uploaded?	
14.	Whether scanned copy of duly signed declaration regarding submission of correct information as per Annexure-V has been uploaded?	
15.	Whether scanned copy of duly signed declaration on Non- Conviction or Debarring in non-Judicial stamp as per Annexure-VI has been uploaded?	
16.	Whether scanned copy of duly signed declaration on Non-Association with Corporation other than professional means as per Annexure-VII has been uploaded?	

17.	Whether scanned copy of duly signed details of Nodal Officer/Relationship Officer as per Annexure-VIII has been uploaded?	
18.	Whether scanned copy of experience of providing Insurance coverage in Govt. Dept./Organization in last 03 FY (as mentioned) as per Annexure-IX has been uploaded?	
19.	Whether experience document such as Work Order/ Policy Paper in Govt. Dept./ Organization in last 03 FY (as mentioned) related to information submitted has been uploaded? (Experience Certificate on Health Insurance Coverage & Accidental Coverage will not be allowed)	
20.	Whether scanned copy of duly signed declaration on Solvency Margin (3 FY & Average of 3 FY as mentioned) and Claim Settlement Ratio (3 FY & Average of 3 FY as mentioned) as per Annexure-X has been uploaded?	
21.	Whether scanned copy of Income Tax Return (3 FY as mentioned), CA Certified Financial Statement of Annual Turn Over (3 FY as mentioned) and GST Paid (3 FY as mentioned) as per Annexure-XI has been uploaded?	
22.	Whether document related to Income Tax Return downloaded from respective Government site, CA certified and duly signed Financial Statement, Profit Loss Statement, GST paid statement downloaded from respective Government site of 03 FY (as mentioned) related to information submitted has been uploaded?	
23.	Whether scanned copy of duly signed declaration on the price as per Annexure-XII has been uploaded?	

Note-If Agency applied through Brokerage Firm two separate set of documents stated in Clause 1 to 23, (Section-5) one for Agency and other for Brokerage Firm should be uploaded for Technical evaluation.

Note: In technical bid, bidders are requested to upload signed scanned copy of Annexure-I to XIII with supporting documents as mentioned above. Please do not upload unnecessary documents for advertising or displaying purpose.

Place:

(Signature and Seal of the Bidder)

Date:

Enclosure-1-WBSWC Warehouse Data Report Compilation 2025

														Sum	Average Value	Maximum Value	Sum of Closing Balance	Sum	Sum
				207476	23050									37899435	6401997.538	97468718	423287878	115	9
Sl No.	Name of SWC Warehouse	District	Address	Capacity (MT)	RKVY	No of Compartments	No of Compartments(RKVY)	Area	Plinth Height	Roof	Floor	Wall	Electrical Connection	Audited Structural Value (2019-20)	Average Value of Stock throughout Year	Maximum Value of Stock throughout the Year	Closing Balance of Stock on 30.04.2025	Functional Office Computer/Laptop	Functional WB Computer
0	WBSWC HO	Kolkata	11A Mirza Ghalib Street,Kolkata-700087	0	0	0	0	Municipality							0	0	0	91	0
1	Alipurduar	Alipurduar	Town-Alipurduar ,P.S.-Alipurduar,P.O.-Alipurduar ,District-Alipurduar, PIN-736121, Landmark-Chowpathy(Beside Maya Takiz)	5000	0	5	0	Municipality	2.8'-3'	GI Sheet	Concrete	Brick Wall	Compact/None	107903.07	0	0	0	1	1
2	Bankura	Bankura	Town-Bankura(Gobindanagar),P.S.-Bankura, P.O.-Bankura ,District-Bankura, PIN-722102, Landmark-Beside Gobindanagar Bus Stand	5800	4000	4	1	Municipality	1-1'5"	Corrugated Tin	Cemented	Brick Wall	Compact	431266.95	0	0	0	1	1
3	Dinhata	Coochbehar	Town-Dinhata,(Bhangi Road) , P.S.-Dinhata, P.O.-Dinhata ,District-Coochbehar, PIN-736135, Landmark-Beside Dinhata Railway Station	4550	2200	3	1	Municipality	1'6"-2'	GI Sheet	Concrete	Brick Wall	Compact	126774.99	0	0	0	1	1
4	Balurghat	Dakshin Dinajpur	Village-Balurghat(Khanpur More), P.S.-Balurghat, P.O.-Beltala Park ,District-Dakshin Dinajpur, PIN-733101, Landmark-Behind Akashbani Substation	4950	3600	3	2	Panchayet	2'7"	GCI Sheet	Concrete	Brick Wall	Loose	236076.66	4123746	4927858	4673473	1	0

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Sl No.	Name of SWC Warehouse	District	Address	Capacity (MT)	RKVY	No of Compartments	No of Compartments(RKVY)	Area	Plinth Height	Roof	Floor	Wall	Electrical Connection	Audited Structural Value (2019-20)	Average Value of Stock throughout Year	Maximum Value of Stock throughout the Year	Closing Balance of Stock on 30.04.2025	Functional Office Computer/Laptop	Functional WB Computer				
5	Siliguri	Darjeeling	Town-Siliguri(1, Nellie Sengupta Sarani),P.S.-Siliguri, P.O.-Siliguri Town, District-Darjeeling, PIN-734101, Landmark-Near New Cinema Hall	13816	0	14	0	Municipality	0'-1'8"	GCI Sheet/Asbestos	Cemented /Non Cemented	Brick Wall/GCI Sheet	Compact/Loose	2191054.9	70039042	97468718	283743132	1	0				
6	Tarakeswar	Hooghly	Town-Tarakeswar,P.S.-Tarakeswar, P.O.-Tarakeswar,District-Hooghly, PIN-712410, Landmark-Beside Tarakeswar Fire Brigade	13500	1000	10	1	Municipality	1'-2.5"	Asbestos/Concrete	Cemented	Brick Wall	Compact	447550.56	0	0	0	1	1				
7	Jalpaiguri	Jalpaiguri	Town-Jalpaiguri (D.B.C. Road), P.S.-Jalpaiguri, P.O.-Jalpaiguri,District-Jalpaiguri ,PIN-735101 Landmark-Opposite to Old Fire Brigade Station	7891	0	7	0	Municipality	1'-2'	Asbestos/GCI Sheet	Concrete	Brick Wall/GCI Sheet	Compact/Loose	648073.35	0	0	0	1	0				
8	New Jalpaiguri	Jalpaiguri	Village-Phulbari(Satelite Township), P.S.-New Jalpaiguri P.O.-Satelite Township ,District-Jalpaiguri PIN-734015 Landmark-Opposite to Uttar Kanya	12500	7500	5	2	Panchayet	3'-3'2"	Asbestos/GCI Sheet	Cemented	Brick Wall	Compact/Loose	599732.64	0	0	0	1	0				
9	Beliaghata	Kolkata	34, Canal South Road ,P.S.-Tangra, P.O.-Beliaghata,PIN-700015, Landmark-Near RCB College of Technology	7007	0	21	0	Municipality	(-3'5)"-(-1)'	Asbestos/R CB Roof	Cemented /Damaged	Brick Wall	Loose	0	2370374	3213708	1588007	1	0				

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Sl No.	Name of SWC Warehouse	District	Address	Capacity (MT)	RKVY	No of Compartments	No of Compartments(RKVY)	Area	Plinth Height	Roof	Floor	Wall	Electrical Connection	Audited Structural Value (2019-20)	Average Value of Stock throughout Year	Maximum Value of Stock throughout the Year	Closing Balance of Stock on 30.04.2025	Functional Office Computer/Laptop	Functional WB Computer				
10	Hide Road	Kolkata	1,Hide Road ,P.S.-Taratala P.O.-Bresbridge ,PIN-700088,Landmark-Near Jainkunj	7894	0	5	0	Municipality	2'	Asbestos/R CB Roof	Cemented /Damaged	Brick Wall	Compact	533081.16	0	0	0	2	0				
11	Paharpur	Kolkata	1,Oil Installation Road P.S-West Port, P.O.-Bresbridge, PIN-700088 ,Landmark-Paharpur Cooling Tower	12000	0	4	0	Municipality	0	Asbestos/R CB Roof	Cemented /Damaged	Brick Wall	Loose		0	0	0	0	0				
12	Sealdah	Kolkata	55,Canal East Road P.S-Narkeldanga,P.O-Beliaghata PIN-700085, Landmark-Opposite to Kole Barrack	10128	0	25	0	Municipality	0-2'	Zn-AL Roof/RCB/Tin	Cemented /Damaged	Brick Wall/GCI Sheet	Compact/Loose		15178489	53198046	60534013	2	0				
13	Taratala-I	Kolkata	Budge Budge Road , P.S-Taratala, P.O-Sarkar Pool, PIN-700143,Landmark-Indrapuri Studio, 4, Netaji	5300	0	3	0	Municipality	0	Asbestos	Cemented	Brick Wall	Loose		0	0	0	0	0				
14	Tollygunj	Kolkata	Subhas Chandra Road, P.S.-Tollygunge, P.O.-Tollygunge,PIN-700040, Landmark -	2610	0	2	0	Municipality	0	Asbestos	Cemented	Brick Wall	Compact		0	0	0	0	0				
15	Malda	Malda	Town-Malda(Mahananda Pally), P.S.-English Bazar, P.O.-Jhaljhalia ,District-Malda,PIN-732101, Landmark-Sukanta Smriti Sangha	8210	0	6	0	Municipality	2'	Zn-Al Sheet	Cemented	Beick Wall	Compact	13079521	0	0	0	1	1				

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Sl No.	Name of SWC Warehouse	District	Address	Capacity (MT)	RKVY	No of Compartments	No of Compartments(RKVY)	Area	Plinth Height	Roof	Floor	Wall	Electrical Connection	Audited Structural Value (2019-20)	Average Value of Stock throughout Year	Maximum Value of Stock throughout the Year	Closing Balance of Stock on 30.04.2025	Functional Office Computer/Laptop	Functional WB Computer				
16	Cossimbazar	Murshidabad	Town-Cossimbazar(61, Kalikapur Road) , P.S.-Behrampur, P.O.-Cossimbazar Raj ,District- Murshidabad, PIN-742102, Landmark-Beside Behrampur Railway Station	9270	0	7	0	Municipality	2'-3'	Zn-Al Sheet	Concrete	Brick Wall	Compact	17591454	0	0	0	1	0				
17	Krishnanagar	Nadia	Town-Krishnanagar(Roy Para) , P.S.-Kotowali, P.O. Krishnanagar ,District Nadia, PIN-741101, Landmark-Maharani Jyotimoyee Balika Vidyalaya	7290	0	6	0	Municipality	3'	Corrugated Zink- Aluminium	Cemented /Damaged	Brick Wall,Damaged	Compact	348142.68	0	0	0	1	1				
18	Ranaghat	Nadia	Town-Rathtala, P.S.-Ranaghat, P.O.-Ranaghat,District- Nadia,PIN-741201, Landmark-Rathtala Bus Stand	6250	1000	3	1	Municipality	1'-2'	Tin	Cemented	Beick Wall	Compact	192968.73	0	0	0	1	1				
19	Jessore Rd-I	Noth 24 Parganas	174, Jessore Road P.S-Nagerbazar,P.O.- Bankura ,PIN-700055, Landmark-Near Diamond Plaza	5235	0	25	0	Municipality	0'	Concrete/Asbestos	Concrete	Brick Wall	Loose		0	0	0	1	0				
20	Jessore Rd-II	Noth 24 Parganas	Town-Barasat,P.S.-Barasat P.O.-Badu,PIN-700128, District-North 24 Parganas, Landmark-Badu Road	5000	0	2	0	Municipality	2.4'	Asbestos Roof	Cemented	Brick Wall	Compact		50281936	71549253	71549253	1	0				

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														37899435	6401997.538	97468718	423287878	115	9
SI No.	Name of SWC Warehouse	District	Address	Capacity (MT)	RKVY	No of Compartments	No of Compartments(RKVY)	Area	Plinth Height	Roof	Floor	Wall	Electrical Connection	Audited Structural Value (2019-20)	Average Value of Stock throughout Year	Maximum Value of Stock throughout the Year	Closing Balance of Stock on 30.04.2025	Functional Office Computer/Laptop	Functional WB Computer
21	Garbeta	Paschim Medinipore	Village-Gangani,P.S.-Garbeta, P.O.-Garbeta,District-West Medinipur,PIN-731127, Landmark-Opposite to Garbeta College	3700	2500	2	1	Panchayet	3'	GI Sheet	Cemented	Brick Wall	Compact	271410.66	19008569	34716506	0	1	1
22	Memari-I	Purba Bardhaman	Town-Hathpukur, P.S.-Memari, P.O.-Memari,District-Purbo Bardhaman,PIN-713146, Landmark-Opposite to Shivshakti Cold Storage	9975	0	7	0	Municipality	1'5"-2'	Asbestos/GI Sheet	Cemented	Brick Wall	Compact	309637.17	0	0	0	1	0
23	Memari-II	Purba Bardhaman	Town-Alamganj,P.S.-Purbo Bardhaman, P.O.-Natunganj, District-Purbo Bardhaman,PIN-713102, Landmark-Opposite to New Rice Mill	3100	0	4	0	Municipality	0'	GI Sheet	Cemented	Brick Wall	Loose		0	0	0	1	0
24	Kaliaganj	Uttar Dinajpur	Town-Kaliaganj(Dakshin Akhanagar), P.S.-Kaliaganj, P.O.-Kaliaganj ,District-Uttar Dinajpur,PIN-733129, Landmark-Kunar Road	8250	1250	5	1	Municipality	1'-3'1"	Zn-Al Sheet	Concrete	Brick Wall with plastering	Compact	291663.36	5449780	9901200	1200000	1	1
25	Raiganj	Uttar Dinajpur	Town-Raiganj(Purbo Ashoke Pally),P.S.-Raiganj, P.O.-Raiganj ,Distict-Uttar Dinajpur,PIN-733134, Landmark-FCI More	8250	0	5	0	Municipality	1'-2'7"	GI Sheet	Cemented	Brick Wall	Compact	493123.68	0	0	0	1	0