

HIMACHAL PRADESH STATE COOPERATIVE MARKETING AND CONSUMERS' FEDERATION LIMITED
NEAR VICTORY TUNNEL, SHIMLA - 171003 (H.P.)

(Established in 1952)

GST: 02AAAAH0084J4Z1
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HF/Mktg/Ins./2023-24-Vol-II -1377-80

Dated: 28.06.2025

To

LIMITED TENDER - NOTICE

HIMFED invites sealed tenders/ bids under Single Bid system from IRDAI registered Public Sector (PSUs) General Insurance Companies for insurance coverage of Rs. 20.21 Crore stock of Fertilizers (both chemical and organic), Farm/ Agricultural Inputs, Farm Machines, Cement etc. stored in 88 HIMFED Godowns, (detail of stores enclosed at Annexure - A) located throughout the State of Himachal Pradesh, against the risk of Standard Fire & Special Perils, STFI, Earthquake, Subsidence of land/Landslide/Rockslide, Lightening, Terrorism, RSMD Perils (Riots, Strikes, Malicious Damage), Burglary/ House Breaking. Additionally, Fidelity Guarantee policy is also required for coverage against risk of financial loss which may occur due to dishonesty or fraud on part of 17 employees posted in 11 Area Offices and 6 Petrol Pumps across Himachal Pradesh (Detail of sum assured for Fidelity Policy is given separately in Table 1 on p.2). The said policies are required for a period of one year from 00:00 Hrs of 21-07-2025 to Midnight of 20-07-2026.

Bids in sealed cover superscribed with 'TENDER FOR INSURANCE OF HIMFED STOCKS AND FIDELITY GUARANTEE POLICY' must reach the HIMFED Head Office near Victory Tunnel, Circular Road, Shimla-03 by 2:30 PM on 17-07-2025. The bids would be opened on the same day i.e. 17-07-2025 at 2:45 PM in the presence of the bidders or their representatives, if they wish to be present. Amendments, if any, (corrigendum to that effect) will be uploaded on the official website of the HIMFED i.e. www.himfed.com. For further clarification please contact the official concerned on his Mobile No. - 094181-27692.

Detail of policies required is as under:

S. No.	Type of Policy	Risks to be covered	Items to be insured	Total Sum to be insured in INR
1	Bharat Laghu Udyam Suraksha Policy (Floater Cover for Stocks)	<ul style="list-style-type: none"> ▪ Standard Fire & Special Perils ▪ STFI ▪ Earthquake ▪ Subsidence of land/Landslide/Rocks lide ▪ Lightening ▪ Terrorism ▪ RSMD Perils (Riots, Strikes, Malicious Damage) ▪ or any other peril as per IRDAI guidelines which should be in-built cover under the Bharat Laghu Udyam Suraksha Policy 	Fertilizer Stock (both Chemical and Organic), Farm/ Agricultural Inputs, Farm Machines, Cement etc. stored in 88 HIMFED Godowns (detail at Annexure - A) located throughout the State of Himachal Pradesh	20.21 Crore
2	Burglary Policy (on Floater Basis)	Burglary/ House breaking/ Theft	----do----	20.21 Crore
3	Fidelity Guarantee Policy (Retroactive date - 21-07-2022)	Coverage of financial loss to the HIMFED resulting from the Infidelity/ dishonesty of HIMFED employee(s) posted at different Area Offices and HIMFED petrol pumps, in the State of HP (total no. 17)		Detail of posts/ positions to be covered and sum assured against each post/ position is given in Table 1 below.

Table 1


S. No.	Post/ Position	Area Office/ Petrol Pump	Sum Assured (in INR)
1	Incharge	HIMFED Area Office Bilaspur	1.00 crore
2	Incharge	HIMFED Area Office Chamba	1.00 crore
3	Incharge	HIMFED Area Office Nagrota Bagwan	1.00 crore
4	Incharge	HIMFED Area Office Hamirpur	1.00 crore
5	Incharge	HIMFED Area Office Kullu	1.00 crore
6	Incharge	HIMFED Area Office Mandi	1.00 crore
7	Incharge	HIMFED Area Office Rampur	1.00 crore
8	Incharge	HIMFED Area Office Shimla	1.00 crore
9	Incharge	HIMFED Area Office Nahan	1.00 crore
10	Incharge	HIMFED Area Office Solan	1.00 crore
11	Incharge	HIMFED Area Office Una	1.00 crore
12	Incharge	HIMFED Petrol Pump Chowari, Chamba	1.00 Crore
13	Incharge	HIMFED Petrol Pump Dobhi, Kullu	1.00 Crore
14	Incharge	HIMFED Petrol Pump Padhar, Mandi	1.00 Crore
15	Incharge	HIMFED Petrol Pump Shimla-02	1.00 Crore
16	Incharge	HIMFED Petrol Pump Theog, Shimla	1.00 Crore
17	Incharge	HIMFED Petrol Pump Sarahan, Sirmour	1.00 Crore

Terms and Conditions specific to the bids:

1. The bidders are required to mention the premium rates separately against each policy.
2. Detail of exclusions, excess or deductibles as applicable per policy must be clearly mentioned in the bid document.
3. For claims to be filed under the Burglary Policy, the policy document should not include a mandatory condition requiring the filing of Police FIR.
4. All 17 posts/ positions covered under the Fidelity Guarantee Policy must be provided insurance coverage as per table 1 on p.2 irrespective of nature of the employment of the employee(s) engaged against these posts i.e. Regular or Outsourced.
5. Tender evaluation will be done on the basis of total premium quoted for the sought Policies and considering excess or deductibles and other stipulations.
6. The HIMFED may negotiate with the responsive and unconditional lowest (L-1) tenderer, determined on the basis of total Premium quoted for the policies and after considering excess or deductibles.
7. Where the price quoted by the lowest tenderer is highly excessive as compared to prevalent price justification, negotiation may be held with the lowest tenderer to bring the price below justification. If the negotiation with the lowest tenderer fails to result in an acceptable contract, HIMFED may proceed to hold negotiation with the next ranked tenderer and so on.

General Terms and Conditions:

1. The Insurance Company applying should be having a valid license to act as a Public Sector General Insurance Company issued by the Insurance Regulatory and Development Authority of India (IRDAI).
2. The tenders received after the stipulated tender submission date / time will be rejected.
3. Bids will be opened at the date / time as specified in the Limited Tender Notice.
4. Canvassing in any form in connection with the tender is strictly prohibited and the tender submitted by the bidder who resorts to canvassing is liable to be rejected. Any bidder found Canvassing &/ or colluding &/ or forming &/ or taking part in cartel will be blacklisted.
5. The Policy shall be interpreted as per the common English Language.
6. Tender prices shall be quoted in Indian rupees only.
7. The HIMFED reserves the right to accept or reject any or all proposals without assigning any reason. The Bidder(s) shall have no cause of action or claim against the HIMFED for rejection of its / their proposal. The HIMFED's decision shall be final, conclusive and binding on the Bidder(s).
8. The Insurance Contract shall be interpreted under Indian Laws and in case of a legal dispute the same shall be subject to local or pecuniary jurisdiction of the Courts of Himachal Pradesh.
9. All bidders are hereby cautioned that Tender/Bid conditions need to be strictly complied with and that conditional offers with deviations from the conditions and insurance coverages stipulated in the tender notice shall be rejected as non-responsive and will not be considered in tender evaluation and award of the contract. Decision of the HIMFED will be final and binding in this regard.


Managing Director
HIMFED Shimla-03

HIMFED EMPLOYEES' DETAIL FOR FIDELITY GUARANTEE POLICY

S. No.	Name	Designation	Area Office/ Petrol Pump
1.	Sh. Krishan Kumar Bhardwaj (Regular)	Senior Assistant	Incharge, Area Office Bilaspur
2.	Sh. Pardeep Sharma (Regular)	Marketing Assistant	Incharge, Area Office Chamba
3.	Sh. Kamlesh Kumar (Regular)	Marketing Assistant	Incharge, Area Office Hamirpur
4.	Sh. Pradeep Sharma (Regular)	Marketing Assistant	Incharge, Area Office Nagrota Bagwna (Kangra)
5.	Sh. Vijender Rawat (Regular)	Marketing Assistant	Incharge, Area Office Kullu
6.	Sh. Vijender Rawat (Regular)	Marketing Assistant	Incharge, Area Office Mandi
7.	Sh. Anoop Kumar (Regular)	Marketing Assistant	Incharge, Area Office Rampur
8.	Sh. Sahil Dogra (Regular)	Marketing Assistant	Incharge, Area Office Shimla
9.	Sh. Madan Singh (Regular)	Marketing Assistant	Incharge, Area Office Nahan
10.	Sh. Aparna Sharma (Regular)	Marketing Assistant	Incharge, Area Office Solan
11.	Sh. Kamlesh Kumar (Regular)	Marketing Assistant	Incharge, Area Office Una
12.	Sh. Bidhi Chand (Outsourced)	Petrol Pump Operator	In-charge, Petrol Pump Chowari, Chamba
13.	Sh. Bhag Singh (Regular)	Sales Executive	In-charge, Petrol Pump Dobhi Kullu
14.	Sh. Desh Raj (Outsourced)	Petrol Pump Operator	In-charge, Petrol Pump Padhar Mandi
15.	Sh. Dev Parkash Thapa (Regular)	JOA (IT)	In-charge, Petrol Pump Shimla
16.	Sh. Uday Singh Guleria (Regular)	Marketing Assistant	In-charge, Petrol Pump Theog
17.	Sh. Madan Singh (Regular)	Marketing Assistant	In-charge, Petrol Pump Sarahan

Detail of the HIMFED Stores

S. No.	Distt. & Total No. of Stores per Distt.	Store Name
1	Bilaspur (Total 6)	Bilaspur
2		Gara Mora
3		Ghumanwin plus three Room
4		Gherwin
5		Padyalag
6		Kuthera
7	Chamba (Total 5)	Parel
8		Kurahan
9		Chowari
10		Salooni
11		Tissa
12	Hamirpur (Total 6)	Amblehar
13		Salouni
14		Hamirpur
15		Nadaun
16		Sujanpur
17		Nagrota Gazian
18	Kangra (Total 9)	Dhaliara
19		Jassur (Raja Ka Pasa)
20		Puhara
21		Nagrota Bagwan
22		Paprola
23		Indora
24		Nagrota Surian
25		Zamanabad
26		Dheera
27	Kullu (Total 6)	Kullu
28		Bhunter
29		Dobhi (Raison)
30		Banjar
31		Nagan
32		Nirmand
33	Kinnaur (Total 1)	Shongtong
34	Lahaul and Spiti (Total 1)	Gondla
35	Mandi (Total 10)	Bhambla (Fatehbad)
36		Dehar
37		Sandhol
38		Longni
39		Gohar (Dari)
40		Gohar near Chail Chowk Chaugan
41		Lunapani
42		Jogindernagar
43		Karsog
44		Sunder Nagar

S. No.	Distt.	Store Name	
45	Shimla (Total 24)	Kumarsain	
46		Jeori	
47		Thanadhar	
48		Banyog	
49		Nankhari	
50		Nogli	
51		Theog	
52		Gumma	
53		Sawra	
54		Tikkar	
55		K/Pather	
56		Nerwa	
57		Rohru	
58		Marog	
59		Badiara	
60		Chopal	
61		Suni	
62		Sungri	
63		Baghi	
64		Batargalu	
65		Pujarli No-4	
66		Shilaroo	
67		Dhali	
68		Jathia Devi	
69	Sirmour (Total 12 including three shops in Nahan)	Sarahan	
70		Sangrah	
71		Nauradhar	
72		Timbi	
73		Giripul	
74		Pounta	
75		Jamta	
76		Dhamla	
77		Nahan (Three Shops)	
78		Nahan	
79		Solan (Total 6)	Nalagarh
80			Dharampur
81	Kunihar		
82	Kandaghat		
83	SC Solan		
84	Darlaghat		
85	Una (Total 4)	Jalgran	
86		Gagret	
87		Raipur Sahoran (Mehatpur)	
88		Amb	
Total		88	