



*KARNATAKA STATE BEVERAGES CORPORATION LIMITED*  
(A GOVERNMENT OF KARNATAKA UNDERTAKING)

**TENDER DOCUMENTS FOR**

**PROVIDING INSURANCE COVERAGE TO FIRE, BURGLARY,  
MONEY INSURANCE, FIDELITY GUARANTEE, EMPLOYER'S  
LIABILITY, GROUP PERSONAL ACCIDENT, PUBLIC LIABILITY &  
ALL RISK INSURANCE**

**KARNATAKA STATE BEVERAGES CORPORATION LIMITED**

**DECLARATION**

To:

The Executive Director (F&A)  
Karnataka State Beverages Corporation Ltd.,  
4th Floor, TTMC "A" Block, BMTC Building,  
K H Road, Shanthinagar,  
**BANGALORE-560 027**

**(To be given by the Insurance Agency at the time of uploading of completed tender)**

<p><b>NATURE OF SERVICE:</b> Providing Insurance Coverage to Fire, Burglary, Money Insurance, Fidelity Guarantee, Employer's Liability, Group Personal Accident, Public Liability &amp; All Risk Insurance for the period from 01.04.2017 to 31.03.2018</p>
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I/We have read the Tender documents and related matters carefully and diligently and that I / We have uploaded the tender having studied, understood and accepted the full implications of the agreement.

The requirements of the tender agreement stated herein will be fulfilled by me/us to the satisfaction of the Corporation.

**INSURER**

## KARNATAKA STATE BEVERAGES CORPORATION LIMITED

4<sup>th</sup> Floor, TTMC “A” Block,  
BMTc, K H Road, Shanthinagar  
**BANGALORE-560 027**

Karnataka State Beverages Corporation Ltd. (KSBCL) in association with e-procurement Portal of Government of Karnataka is inviting online e-Tenders under **Two Cover System** for Providing Insurance Coverage to Fire, Burglary, Money Insurance, Fidelity Guarantee, Employer’s Liability, Group Personal Accident, Public Liability & All Risk Insurance for the period from 01.04.2017 to 31.03.2018

1. **Nature of Service:** Providing Insurance Coverage to Fire, Burglary, Money Insurance, Fidelity Guarantee, Employer’s Liability, Group Personal Accident, Public Liability & All Risk Insurance for the period from 01.04.2017 to 31.03.2018
2. **Estimated sum to be insured: As per Annexure-III to X**
3. The bidders can view the tender details from the Website – <https://eproc.karnataka.gov.in>. For further information, please contact help desk phone No.080-25501216/255 01227
4. Tender documents shall be uploaded on line at e-Procurement portal only.
5. Submission of the tender by the Agency implies that all these conditions have been read and is aware of the scope of the service.
6. Tenders not uploaded in the prescribed form will be rejected. Tenders, which propose any alterations in the service specified or containing other conditions of any sort, will be rejected. Tenders will be downloaded in the presence of available Tenderers or their duly authorized representatives, on the date & time specified herein.
7. Final acceptance of the tender rests with the Managing Director, KSBCL, who reserves the right to accept or reject any or all tenders without assigning any reason therefor.
8. The calendar of events is as follows:

Last date for uploading the tender documents	15.03.2017 up to 17.00 Hrs.
Opening Technical Bids	17.03.2017 at 11.00 Hrs.
Opening of Financial Bids	Intimated later

For more details, visit the web site <https://eproc.karnataka.gov.in> or [www.ksbcl.com](http://www.ksbcl.com)

## **Executive Director (Finance & Admin)**

### **1. Prequalification Requirements of Insurance Companies**

- a) The Insurance Company should have licensed by IRDA to operate General Insurance Business in India and should have completed 3 financial years and audited.
  - b) The Insurance Companies should upload the Balance Sheet and Profit and Loss Accounts, audited and certified by a Chartered Accountant for the last three years i.e. 2013-14, 2014-15 & 2015-16. The documents like self certification of turnover, certification of CA in any other mode other than P&L A/c and Balance Sheet, Income Statement prepared for filing IT etc., will not be considered.
  - c) The Insurance Companies should have the following Registration Certificate and other documents/certificates & shall upload copies of them along with the Bids
    - i) IRDA Registration Certificate
    - ii) Balance Sheet and Profit and Loss Accounts, audited and certified by a Chartered Accountant for the last three years i.e. 2013-14, 2014-15 & 2015-16
    - iii) Service Tax Registration Certificate
    - iv) Professional Tax Registration Certificate
    - v) Copy of the Pan Card
    - vi) Any other registrations required as per the existing laws relating to providing Insurance.
  - d) The Insurance Companies whose services have been terminated/foreclosed by any Corporation/firms during the last 5 years due to non-fulfilment of agreed obligations are not eligible to bid. The Insurance Companies should clearly specify and submit declaration letter in writing separately stating that they do not fall under this category
  - e) The Insurance Companies shall submit a checklist with details of documents on which reliance has to be laid by the Corporation to ensure fulfilment of PQR conditions prescribed herein i.e. for the points mentioned in 1 a) to d) above.
2. The Financial Bids of the Insurance Companies which do not meet the pre-qualification requirements (Technical Bids), will not be opened.
  3. The Executive Director (Finance & Admin) shall cause to examine the PQR documents of the Insurance Companies and on that basis a list of qualified bidders will be prepared and intimated to the Insurance Companies concerned
  4. The Financial Bids of the technically qualified bidders only will be downloaded/opened in the presence of qualified bidders or duly authorized representatives, who will choose to attend on the date and time to be intimated to them separately.

**INSURED: KARNATAKA STATE BEVERAGES CORPORATION LIMITED**

4th Floor, TTMC Building "A" Block,  
BMTC, K H Road, Shanthinagar,  
**Bangalore-560 027**

**TERMS AND CONDITIONS, WHICH FORM PART OF THE  
TENDER DOCUMENT**

1. The General Insurers who are licensed by IRDA to operate General Business in India and who have completed at least 3 financial years, which have been audited, may participate in the tender.
2. The bid has been called under **Two Cover System** viz., Technical Bid & Financial Bid. The technical bid will contain the following documents
  - (1) IRDA Registration Certificate
  - (2) Financial Statements: Balance Sheet, Profit & Loss Accounts, audited and certified by the Chartered Accountants for the Financial Years 2013-14, 2014-15 & 2015-16
  - (3) Service Tax Registration certificate, if applicable
  - (4) Professional Tax registration certificate
  - (5) Copy of the Pan Card
  - (6) Any other registrations required as per the existing laws relating to providing Insurance.

The bidder is required to fill in the details in **Schedule-I** and upload along with the above documents. If the required documents are not uploaded or incomplete the bid will be treated as non-responsive and will be rejected.
3. The financial bid will contain the rates/price in the Annexure-III to X. The bidder is required to submit the rates item wise in the Annexures and the total amount of each Annexure should be entered in the abstract of Annexure III to X. No item should be left unquoted. If any column/item is left blank, the same will be considered as 0 (Zero) and evaluation will be done accordingly
4. Technical bids will be opened first and evaluation will be undertaken and only the bids that will satisfy the pre-qualification conditions will be declared as eligible. The Financial bids of only those bidders who are technically qualified will be opened for evaluation
5. For the financial evaluation, the lumpsum / total rates quoted in the "Abstract of Annexures III to X" only will be considered for selection of the bidder as L1.
6. The intending bidders shall quote the premium for the risks only in the format enclosed vide **Annexure III to X**. All the columns shall be filled up by the bidder failing which the bid will be rejected. The tenderer shall sign all pages of the tender document.
7. The intending bidders shall quote the gross premium after applicable discounts without any other adjustments and certify the same as not contravening any IRDA norms in the summary Statement attached to the tender.

8. The amount of premia, service tax & total amount shall be rounded off to the nearest rupee.
9. The quotations for insurance premium shall be on the basis of information furnished by KSBCL in the tender document. No extraneous information be considered by the insurance companies for quoting the premium. However, clarifications required if any may be obtained from KSBCL, Corporate Office, located at 4th Floor, TTMC Building A Block, BMTC, K H Road, Shanthinagar, Bangalore-560 027,
10. Bids shall be submitted/upload directly by the insurance companies/their authorized representatives. The insurance companies shall not depute any third party for any enquiry/ follow up on the bids. The above shall be strictly adhered to by the insurance companies. In case such an occurrence is noticed by KSBCL, the offer will be summarily rejected.
11. The bidders may quote the rates after inspection of depots located all over Karnataka on any working day between 10.00 am & 5.30 pm as per the location details available with KSBCL.
12. Notwithstanding anything contained supra, KSBCL reserves the right to assess the insurers capacity and capability to perform the insurance business, should the circumstances warrant such an assessment in the overall interest of KSBCL.
13. Past performance of the insurers will be taken into consideration for evaluation of offers.
14. KSBCL reserves the right to award and distribute the insurance business to one or more insurance company/ies as deemed appropriate.
15. Evaluation of the bids will be based on the total premium quoted for all the insurance policies for which the covers are sought.
16. Tenders will be rejected in respect of those bids which are partial or incomplete or selectively quoted for specific coverages, however if any tenderer is not able to cover any extensions/add on covers the same should be mentioned while submitting the quote under relevant annexure.
17. Premium Amount will be provided to the successful insurance company to initiate the cover from **01.04.2017**
18. The successful insurance company should deliver the insurance policy duly conforming to the IRDS Rules and Regulations issued from time to time, within a period of 3 days from the date of payment of premium.
19. The final premium shall be quoted both in words and in figures. Any correction/overwriting/scoring/cancellation shall be countersigned. If there is any difference between the two, the lowest rate among the two will be considered. In case of illegibility, the interpretations of KSBCL shall be final and binding on the bidders.
20. The Depot wise break-up of Sum Insured Asset is available in Annexure-1(A,B,C). These figures are only provisional and KSBCL reserves the right to increase or decrease the sum insured depending upon requirement during the award of insurance business or subsequently.

21. The insurance company to whom the business is awarded shall, after closure of the policy period, refund excess premium paid if any, on the basis of provisional value of stock, within 3 days from the date of receiving the declaration form from KSBCL.
22. KSBCL takes no responsibility for delays, loss or non-receipt of tender documents or any letters sent by post/courier either way and reserves the right to reject any offer in part or full without assigning any reasons therefor.
23. KSBCL shall have the liberty to accept or reject any offer or offers or part thereof at its sole discretion and any such action will not be called into question and bidders shall have no claim in that regard.
24. The premium quotes for all the above proposals need to be indicated in the quotations for the full period of one year, i.e. from **01.04.2017 to 31.03.2018**
25. **In the event that Regulatory permit policy wordings wider than those within this TENDER Document, the insured retains the options to review policy wordings on offer wider and to the benefit of the insured immediately upon applicability of such regulation.**

**Date:16.02.2017**

Accepted the above terms and conditions

Signature and Seal of the tenderer

**SCOPE OF COVER, WHICH FORMS PART OF THE TENDER FOR THE  
PERIOD 01.04.2017 to 31.03.2018**

**I. STANDARD FIRE AND SPECIAL PERILS POLICY**

**INTEREST**

All Properties of KSBCL including but not limited to Godown Buildings, Administrative offices, Boundary Walls, Car Park, Canteen, internal roads, landscaping, Gardens, Tank Farms, Electrical Sub Station and Transformer Section, Generator room, Furniture and Fixtures of every description Office Furniture, photocopiers, printers, computers, All fixed and mobile/ fixed Plant Machinery and Accessories and tools of every description. For removal of doubts, it is very clearly stated that all types of stock, inventory and consumables of every description and the like owned by KSBCL or on Joint Account with others or held in trust for which KSBCL is responsible.

**Scope of Cover**

The Insurance Policy broadly covers losses due to fire, lightning, explosion and implosion, aircraft damage, riot, strike, malicious damage and storm, tempest, flood and inundation impact damage, subsidence and landslide/rockslide, bursting and/or overflowing of water tanks, apparatus and pipes, missile testing, leakage from automatic sprinkler installations and bush fire.

**Main Extension**

- ✓ Earthquake (Fire & Shock)
- ✓ Terrorism
- ✓ Removal of debris of Rs.50 Lakhs in excess of 1% of the claim amount in aggregate for all locations.
- ✓ Omission to insure upto 5% - Capital Additions.
- ✓ Declaration clause
- ✓ Goods held in trust or commission
- ✓ Reinstatement clause for Building / plant & machinery.
- ✓ Designation of property clause
- ✓ Local authorities' clause.
- ✓ Stocks at Depot on Declaration basis.
- ✓ Rent for alternative accommodation Rs.50,00,000 in aggregate for all locations. 1 year Warranty.
- ✓ Accidental External Damage for Rs 50,00,000 with Rs 50,000 excess
- ✓ Impact damage due to own vehicles, stackers, hand pallet trucks or articles dropped therefrom



**Sum Insured:**

	<b>Rs. In Lakhs</b>	<b>Details give in</b>
Stock	<b>85000.00</b>	Annexure IA
Other contents	<b>282.13</b>	Annexure IA
Buildings	<b>89.00</b>	Annexure IA
RS Depot other fixed assets	<b>0.85</b>	Annexure IB
HO-All Contents	<b>487.17</b>	Annexure IC
<b>Total</b>	<b>85859.15</b>	

List of FEA as in Annexure II a

Average deployment of Security Guards Annexure II b

Depot wise number of HPTs – annexure II c

**Premium to be given in Annexure – III**

## **II. BURGLARY INSURANCE**

### **INTEREST**

All Properties of KSBCL including but not limited to contents, Furniture and Fixtures of every description Office Furniture, Photocopiers, Printers, Computer, All fixed and mobile / fixed Plant Machinery and Accessories and tools of every description. For removal of doubts, it is very clearly stated that all types of stock, inventory and consumables of every description like owned by KSBCL or on Joint Account with others or held in trust for which the insured is responsible.

### **Scope of Cover**

The Insurance Policy should cover loss and / or damage by Burglary, Housebreaking, Theft following upon actual, forcible and violent entry of and/ or exit from the premises or otherwise including hold-up risk and damage caused to premises. The coverage during the storage stage will be 100% at each location. There should be a specific warranty that the underinsurance clause should stand deleted.

### **Extension**

Theft, goods held in trust or commission

**Deductible- Nil**

### **Sum Insured**

	<b>Rs. In Lakhs</b>	<b>Details give in</b>
Stock	<b>85000.00</b>	Annexure IA
Other contents	<b>282.13</b>	Annexure IA
RS Depot other fixed assets	<b>0.85</b>	Annexure IB
HO-All Contents	<b>487.17</b>	Annexure IC
<b>Total</b>	<b>85770.15</b>	

Average deployment of Security Guards Annexure II b

**Premium to be given in Annexure – IV**

**III. MONEY INSURANCE**

**INTEREST**

Loss of damage due to any cause including losses arising from fire, to money belonging to insured, including money in the custody of their personnel whilst at the premises or transit, including damage to safes/almirah/counter/locker.

**Scope of Cover**

The Insurance Policy should cover loss of money in transit by the insured or insured authorized employee/s occasioned by robbery, theft or any other fortuitous cause. The policy also covers loss by burglary, theft or house breaking, robbery or Hold Up whilst money is retained at the insured's premises including in till or counter. The cover should extend to cover the acts of dishonesty by the employees/contract out sourced workers.

**EXTENSIONS**

- ◇ Riot & strike
- ◇ Loss from counter or till
- ◇ Loss of money in the custody of the employees during official tour
- ◇ Definition of money shall include cash/currency notes, Bank Notes, Currency coins, Postal Orders, Money Orders, Demand Drafts, Travellers Cheque, Postage Stamps, labels etc
- ◇ Retention of cash beyond 48 hours
- ◇ Terrorism

**Sum Insured:**

Single Carrying Limit – **Rs. 20,000 [Rupees Twenty Thousand only]**

Cash in Premises- **Rs.20,000 [Rupees Twenty Thousand only]**

Estimated Annual Turnover-**Rs. 7,96,00,000**

**Deductible- Nil**

**Premium to be given in Annexure – V**

**IV. FIDELITY GUARANTEE INSURANCE**

The scope of insurance should cover all employees including employees handling/carrying cash on unnamed basis for loss of cash or stocks and misuse of credit cards due to dishonesty of employees. The insurance shall be for **Rs. 1,00,00,000 [Rupees One Crore only]** any one event/ all events and any one employee/all employees.

**INTERST**

Indemnity against all direct pecuniary loss, which insured shall sustain by any act of Fraud or Dishonesty committed by their employees/contract employees at their businesses all over India.

**GUARANTEE IN RESPECT OF**

All employees/of the insured, contract employees/outsourced employees/ consultants of the insured covered under Floater policy.

No. of Employees of KSBCL - **450**

Outsourced Employees - **1643**

**DISCOVERY PERIOD** – 18 months

**Loss of Money/Stocks/Labels**

**SUM INSURED**

Rs.1,00,00,000 on floater basis

Retroactive date: from the date of the first availed policy

Labels – **5,00,000**

**EXTENSION:**

**Unauthorized entry of stocks at the Depots by any act of fraud or dishonesty of their employees/ contract employees.**

**Deductible** – Nil

**Premium to be given in Annexure – VI**

**V. Insurance For KSBCL's Liability Towards Outsourced Employees**

The scope of insurance should cover the KSBCL's liability towards all outsourced employees engaged by KSBCL, against death or bodily injury in and during the course of their engagement as outsourced employees in any of the offices /depots under WC Act, Fatal Accidents Act and Common Law. The coverage is required without medical expenses.

Number of outsourced: 1643

Estimated Annual Wages-Outsourced: **Rs.33.74 Crore**

**Deductible** – Nil

**Premium to be given in Annexure – VII**

**VI. Group Personal Accident Insurance**

**INSURED PERSONS**

**All regular employees of KSBCL including Contract Employees as declared in salary register. All new recruits are held covered from the date of joining subject to advice within 30 days and adequate premium deposit. Additions/deletions to be declared monthly.**

### **COVERAGE**

In respect of insured member's death or bodily injury caused by violent accidental external and visible means

### **JURISDICTION**

Worldwide

### **SUM INSURED**

<b>Category</b>	<b>Details</b>	<b>Number of Persons</b>	<b>SI Per Person</b>	<b>Total (in Rs.)</b>
I	DGM and Above	10	15,00,000	1,50,00,000
II	Manager	13	10,00,000	1,30,00,000
III	Other Administrative Staff	427	5,00,000	21,35,00,000
<b>Total:</b>				<b>24,15,00,000</b>

### **EXTENSIONS:**

- Death – 100% of the Capital Sum Insured.
- 24 hours Worldwide
- Permanent Total Disability – **(Twice the Capital Sum Insured)**
- Permanent Partial Disability
- Temporary Total Disability being 1% of the SI per week or part thereof.
- Medical expenses

### **Deductible – Nil**

No accumulation/aggregate limits to apply.

### **Premium to be given in Annexure – VIII**

### **VII. Public Liability Insurance**

The scope of the insurance should cover the KSBCL's Legal liability to the third parties for Bodily injury, death or Property Damage arising out of their business operations, including liability arising from sale, use, transportation and handling of their products by third parties.

### **Limit of Indemnity:**

**Rs.1,00,00,000 (Rupees One Crore only) (AOY:AOA::1:1)**

Estimated Turn Over: INR 18,000 Crore

## **EXTENSIONS**

- Liability arising from Fire & Explosion, including liabilities at office premises, Godowns and warehouses
- Liability arising from Use, ownership or operations of lifts and elevators
- Liability arising from tools equipment at the premises
- Liability arising from supply of food and drinks in the premises
- Liability arising from sudden and accidental pollution
- Extended reporting -90 days
- Transportation Liability
- Tenant's legal liability
- Act Of God Perils.
- Non-manual visits.
- Medical Expenses Extension – Expenses incurred by KSBCL in case of injury to the third parties due to any of the insured perils. Please specify limits per person and the aggregate limit for this extension.

**Deductible - 0.25%** of the AOA limit

**Premium to be given in Annexure – IX**

## **VIII. ALL RISK INSURANCE**

### **INTEREST**

Laptops, i-Pads and mobile phones

### **GEOGRAPHICAL AREA / JURISDICTION**

Worldwide

### **SUM ASSURED**

Laptops, iPads and Mobile phones: **Rs. 10.00 Lakhs**

**(Laptops 13 Nos. IPods 02 Nos. & Mobiles 158 Nos.)**

### **COVERAGE**

All risks of physical loss or damage to the insured property by any cause, not otherwise excluded, including theft, impact damage, accidental damage and breakdown

### **DEDUCTIBLES:**

- Laptops – Rs. 500/-
- Mobiles – Rs. 200/-

**Premium to be given in Annexure-X**

## **ACTIVITY PROFILE**

The KSBCL a Public Sector Undertaking of Government of Karnataka, dealing with sourcing and supply of Indian and Foreign made Liquor and Beer as the Sole Distributor Licensee for the State of Karnataka. Business operations of the Corporation commenced on **02.06.2003**.

The paid up share capital of the Company is Rs. **12 Crores [Rupees Twelve Crore]** as on date.

The Corporation has established 68 depots in the State to cater to all the districts. The majority of the Godowns are hired from Karnataka State Warehousing Corporation and Central Warehousing Corporation. The estimated average value of stock that is likely to be held in each depot during the year **2017-18** is given at **Annexure-IA**. It is proposed to insure these stocks of the value of **Rs.85000.00** Lakhs for a period of one year w.e.f. **01.04.2017**.

On an average, the Corporation sells around **46.00 Lakh** Cases of Indian Made Liquor and Foreign Made Liquor and **20 Lakh** cases of beer per month, which is valued at about **Rs.1671.86** Crore. The Indian and Foreign made Liquor and Beer of different sizes of bottles, which are packed in standard corrugated boxes, are received from various manufacturers and stored in the KSBCL depots. The same shall be sold to licensed buyers at 68 Depots located all over the State of Karnataka. **Annexure-IA** indicates the value of stocks (likely to be held) in each depot during **2017-18**. It is proposed to cover this value as **“Sum insured”**.

The Godowns are provided with suitable fire extinguishers (without hydrant) and security round the clock as detailed at **Annexure-IIA & IIB** respectively. The Godowns and offices are well maintained and the stocks are well organized and the general housekeeping is excellent.

Other details can be had at KSBCL’s web site [www.ksbcl.com](http://www.ksbcl.com)

**CLAIMS EXPERIENCE – NIL for all risks for which cover is sought.**

**SCHEDULE-1  
TECHNICAL BID  
(TO BE UPLOADED)**

**Technical Bid for:** \_\_\_\_\_

**Name of the Firm:** \_\_\_\_\_

<b>Sl No.</b>	<b>Qualifying Requirements</b>	<b>Details of Supporting Documents</b>	<b>Enclosed as Annexure</b>
1	IRDA Registration Certificate		
2	Balance Sheet and Profit and Loss Accounts, audited and certified by a Chartered Accountant for the last three years i.e. 2013-14, 2014-15 & 2015-16		
3	Service Tax Registration Certificate		
4	Professional Tax Registration Certificate		
5	Copy of the Pan Card		
6	Any other registrations required as per the existing laws relating to providing Insurance.		

**SEAL & SIGNATURE OF THE BIDDER  
WITH DESIGNATION**

**SCHEDULE-1  
TECHNICAL BID  
(TO BE UPLOADED)**

**Technical Bid for:** \_\_\_\_\_

**Name of the Firm:** \_\_\_\_\_

<b>Sl No.</b>	<b>Qualifying Requirements</b>	<b>Details of Supporting Documents</b>	<b>Enclosed as Annexure</b>
1	IRDA Registration Certificate		
2	Balance Sheet and Profit and Loss Accounts, audited and certified by a Chartered Accountant for the last three years i.e. 2013-14, 2014-15 & 2015-16		
3	Service Tax Registration Certificate		
4	Professional Tax Registration Certificate		
5	Copy of the Pan Card		
6	Any other registrations required as per the existing laws relating to providing Insurance.		

**SEAL & SIGNATURE OF THE BIDDER  
WITH DESIGNATION**



## ANNEXURE I(A)

**KARNATAKA STATE BEVERAGES CORPORATION LIMITED**  
**Values of Building, Stocks and Other contents as on 31.12.2016 [IML DEPOTS]**

Rs. In Lakhs

Sl. No.	DEPOT	Value of the Building	Value of Other Contents(Furnitures/Fixtures/Office Equipments/UPS)	Total Value of Stock insured for 2017-18
1	ATTIBELE	0.00	7.42	2018
2	BAGALKOT	0.00	7.77	932
3	BAGALKUNTE	0.00	3.78	1567
4	BALLARY	0.00	2.55	1277
5	BANGARPET	0.00	4.59	965
6	BELGAUM 2	0.00	2.56	1131
7	BELGAUM-1	0.00	5.48	1483
8	BIDAR	0.00	3.58	1186
9	CHAMARAJANAGAR	0.00	4.07	913
10	CHICKABALLAPUR	0.00	6.35	872
11	CHICKMAGALUR	0.00	3.72	1364
12	CHINTAMANI	0.00	2.22	568
13	CHITRADURGA	0.00	3.29	1029
14	CHALLAKERE	0.00	4.14	809
15	DAVANGERE	0.00	3.62	1171
16	DEVANAHALLI	0.00	1.87	770
17	GADAG	0.00	2.01	908
18	GOKAK	0.00	3.34	925
19	HARIHARA	0.00	5.87	1033
20	HASSAN	0.00	4.71	1576
21	HASSAN- 2	0.00	5.19	1177
22	HVERI	0.00	3.43	816
23	HONGASANDRA	0.00	4.00	2116
24	HONNAVAR	0.00	2.16	603
25	HOSPET	0.00	5.04	1017
26	HUBLI	0.00	3.71	1388
27	DHARWAD	0.00	1.44	784
28	HUNSUR	0.00	2.77	595
29	JAMAKHANDI	0.00	2.65	1031
30	KALABURAGI (Gulbarga)	0.00	6.52	1465
31	KG HALLI	89.00	3.55	2970
32	KOLAR	0.00	4.76	957
33	KOPPAL	0.00	4.16	851
34	KUNDAPURA	0.00	4.28	907
35	KUSHALNAGAR	0.00	3.69	748
36	MADANAYAKANAHALLI	0.00	6.77	1667
37	MANDYA	0.00	4.10	1244

38	PANDAVAPURA	0.00	1.77	832
39	MANGALORE	0.00	6.35	1974
40	MANGALORE-2	0.00	6.20	1186
41	MYSORE BANNIMANTAP	0.00	4.21	1575
42	MYSORE HEBBAL	0.00	3.10	1561
43	PEENYA	0.00	5.42	3048
44	PLATFORM ROAD	0.00	3.85	2994
45	PUTTUR	0.00	3.10	1092
46	RAICHUR	0.00	3.79	971
47	RAMANAGARA	0.00	5.14	1407
48	SAGARA	0.00	4.10	653
49	SAKALAVARA -1	0.00	3.48	2180
50	SAKALAVARA -2	0.00	4.60	1942
51	SEDAM	0.00	2.36	664
52	SHIMOGA	0.00	4.30	1040
53	BHADRAVATHI	0.00	1.35	662
54	SINDHANUR	0.00	3.13	679
55	SIRA	0.00	3.37	654
56	SIRSI	0.00	2.24	594
57	TIPTUR	0.00	4.09	697
58	TUMKUR	0.00	5.78	1348
59	UDUPI	0.00	4.34	1251
60	VIJAYAPURA (Bijapur)	0.00	3.13	1502
61	VIRAJPET	0.00	4.51	916
62	WHITE FIELD	0.00	5.54	2954
63	YADHAGIRI	0.00	6.32	828
64	YESHWANTHPURA	0.00	5.37	2480
65	KACHOHALLI	0.00	8.00	1749
66	KAMMANAHALLI	0.00	4.82	218
67	KENGERI	0.00	1.25	573
68	KOTHANUR	0.00	5.96	1943
	<b>Total:</b>	<b>89.00</b>	<b>282.13</b>	<b>85000.00</b>

## ANNEXURE I(B)

KARNATAKA STATE BEVERAGES CORPORATION LTD.,  
LIST OF FIXED ASSETS AS ON 31.12.2016 - RS DEPOTS

Sl. No.	DEPOT NAME	TOTAL Value of FIXED ASSETS Up to 31.12.2016
1	Anugraha Distilleries, Baggadanala	0.00
2	Bannari Amman Sugars, Nanjungud	0.04
3	Chamundi Distilleries, T Narasipur	0.01
4	Doodhganga Krishna Sahakari Sakkare Karkhane Limited, Chikodi	0.04
5	Hindustan Spirit, Gauribidanur (Gauri Industries)	0.00
6	Gemini Distilleries, Nanjangud, Chamarajanagar	0.00
7	Hiranyakeshi Sahakari Sakkare Karkhane Niyamitha, Sankeshwar	0.07
8	India Brewery & Distillery Ltd.Ameerbad	0.00
9	J P Distillery, Heggadathhalli, Kunigal	0.10
10	KAP Chem Ltd, Mysore	0.00
11	Sri Chamundeshwari Sugars Ltd, K M Doddi	0.00
12	Khoday India, Kannayakana Agrahara, Anekal	0.00
13	Malaprabha Sahakari Sakkare Karkhana, M.K Hubli	0.00
14	Mysore Sugar Company Ltd, Sugar Town	0.00
15	United Spirits, Chitwadgi, Hospet	0.00
16	Ravindra & Company Limited, Malchar, Mirzapur	0.00
17	Sree Renuka Sugars, Munoli, Saudatti	0.00
18	Indian Cane Power	0.09
19	Siddapur Distillery, Siddapur, Jamakhandi	0.14
20	Godavari Biorefineries Ltd.Bagalkot	0.00
21	Sri Lakshmi Narasimha Distilleries, Garag	0.08
22	Sri Venkateshwara Distilleries, Malchapur, Bhalki	0.04
23	Ugar Sugar Works Limited, Ugarkhurd	0.00
24	Vishwanath Sugars Ltd, Bellad, Bagewadi	0.02
25	Wilson Distilleries Pvt Ltd, Gende Hosahalli, Arekere, Srirangapatna	0.00
26	Soverign Distillery, Singapura, Raichur	0.02
27	N.S.L.Sugars, Mandya	0.05
28	Sathish Sugars, Sangankere - Yadwad Road	0.00
29	Athani Farmers Sugar, Belgaum	0.01
30	B T & F C	0.00
31	Sree Renuka Sugars, Kokatnur	0.00
32	E I D Parry ( India )	0.04
33	Sri Renuka Distillery, Havalga	0.00
34	Samnur ShivashankarappaSugars	0.03
35	Karthik Agro	0.04
36	Vijayanagara Sugars	0.03
37	Core Green Sugars	0.00
38	Nirani Sugars	0.00
39	Indian Sugar Manufacturing Co.Ltd.Bijapur	0.00
	<b>TOTAL</b>	<b>0.85</b>

**ANNEXURE I(C)****KARNATAKA STATE BEVERAGES CORPORATION LIMITED****LIST OF FIXED ASSETS AS ON 31.12.2016 AT HEAD OFFICE**

(Value : Rs. in Lakhs)

<b>SL. NO.</b>	<b>NAME OF THE ASSET</b>	
1	COMPUTER EQUIPMENTS	119.17
2	FURNITURE & FIXTURES	217.16
3	OFFICE EQUIPMENTS	124.92
4	LEASE HOLD IMPROVEMENTS	25.92
	<b>GRAND TOTAL</b>	<b>487.17</b>

<b>KARNATAKA STATE BEVERAGES COPORATION LTD.,</b>			
<b>DEPOTWISE STOCK OF MECHANICAL FOAM TYPE FIRE EXTINGUISERS</b> <i>(As on 31.12.2016)</i>			
		<b>Annexure-(IIA)</b>	
<b>Sl.No</b>	<b>IML DEPOT</b>	<b>QUANTITY</b>	<b>QUANTITY</b>
		<b>Capacity - 50 Its</b>	<b>Capacity - 9 Its</b>
1	Attibele	3	4
2	Bagalkot	1	4
3	Bagalkunte	1	7
4	Bangarpet	1	6
5	Belgavi-I	1	5
6	Belgavi-II	2	4
7	Bhadravathi	1	3
8	Bellary	2	6
9	Bidar	6	2
10	Bijapur	2	6
11	Challakere	1	6
12	Chamarajanagar	1	3
13	Chickmagalur	2	6
14	Chikkaballapur	1	6
15	Chintamani	2	5
16	Chitradurga	1	3
17	Davanagere	2	6
18	Devanahalli	3	6
19	Dharwad	1	3
20	Gadag	1	3
21	Gokak	3	6
22	Gulbarga	2	8
23	Harihar	1	4
24	Hassan -II	2	6
25	Hassan-I	2	6
26	Haveri	1	4
27	Hongasandra	2	8
28	Honnagara	1	4
29	Hospet	3	7
30	Hubli	1	5
31	Hunsur	2	5
32	Jamkhandi	2	4
33	Kachohalli	1	3

34	Kothanur	1	4
35	K.G.Halli	4	9
36	Kolar	1	5
37	Koppal	4	1
38	Kundapur	2	3
39	Kushalnagar	2	5
40	Madanayakanahalli	2	6
41	Mandya	2	5
42	Mangalore	3	12
43	Mangaluru-2	2	10
44	Mysore -Bannimatap	2	4
45	Mysore Hebbala	1	3
46	Pandavpura	1	3
47	Peenya	5	15
48	PF Road	2	10
49	Puttur	2	5
50	Raichur	1	6
51	Ramnagar	2	3
52	Sagar	1	4
53	Sakalavara- II	2	6
54	Sakalavara-I	1	6
55	Sedam	1	5
56	Shimoga	2	7
57	Sindhanur	2	4
58	Sira	1	3
59	Sirsi	1	4
60	Tiptur	1	3
61	Tumkur	1	6
62	Udupi	2	7
63	Virajpet	1	4
64	Whitefield	1	8
65	Yadigir	1	4
66	Yeshwanthpur	2	11
67	Kengeri	1	5
68	Kammanahalli	1	5
	<b>Total:</b>	<b>119</b>	<b>365</b>

**ANNEXURE-II (B)****KARNATAKA STATE BEVERAGES CORPORATION  
LIMITED****DEPOT WISE DEPLOYMENT OF SECURITY STAFF  
AS ON 31.12.2016**

<b>Sl. No.</b>	<b>Name of the Depot</b>	<b>Number of Security Guards(Approved)</b>
1	Belgaum-1	8
2	Belgaum-2	6
3	Bhadravathi	6
4	Chikkmagalur	6
5	Dharwad	6
6	Gadag	6
7	Gokak	6
8	Honnavara	6
9	Hubli	8
10	Kundapur	6
11	Mangalore-1	8
12	Mangalore-2	6
13	Puttur	6
14	Sagar	6
15	Shimoga	6
16	Sirsi	6
17	Udupi	8
18	Challakere	6
19	Chitradurga	8
20	Davanagere	6
21	Harihara	6
22	Hassan -I	9
23	Hassan-2	9
24	Haveri	6
25	Haveri (Site guarding)	3
26	Kushalnagar	6
27	Sira	6
28	Tumkur	9
29	Tiptur	6
30	Virajpet	6
31	Bagalkot	6
32	Bellary	6

33	Bidar	6
34	Bijapur	8
35	Gulbarga	7
36	Hospet	6
37	Jamakhandi	6
38	Koppal	6
39	Raichur	6
40	Sindhanur	6
41	Sedam	6
42	Yadgir	8
43	Attibele (New Depot)	7
44	Bagalkunte	8
45	Bangarpet	6
46	Chamrajnagar	8
47	Chintamani	6
48	Chikkaballapur	6
49	Devanahalli	6
50	Head Office	9
51	Hongasandra	8
52	Hunsur	6
53	Kachohalli	6
54	K.G. Halli	11
55	Kothanur	6
56	Kolar	6
57	Mandya	7
58	Madanayakanahalli	6
59	Mysore- Bannimantap	9
60	Mysore -Hebbal	8
61	Pandavapura	6
62	P.F. Road	9
63	Peenya	8
64	Ramanagar -(Channapatna)	6
65	Sakalavara-1	10
66	Sakalavara-2	9
67	Whitefield	11
68	Yeshwanthpur	8
69	Kengeri	6
<b>Total:</b>		<b>475</b>



		ANNEXURE- II (C)	
KARNATAKA STATE BEVERAGES COPORATION LTD.,			
<i>DEPOTWISE STOCK OF HYDRAULIC PALLET TRUCKS &amp; PLASTYIC PALLETS (AS ON 31.12.2016)</i>			
S.No	IML DEPOT	HPT	PP
1	Attibele	33	27
2	Bagalkot	3	12
3	Bagalkunte	0	0
4	Ballary	0	0
5	Bangarpet	23	41
6	Belagavi-I	12	20
7	Belagavi-II	12	10
8	Bhadravathi	2	6
9	Bidar	12	40
10	Challakere	3	6
11	Chamarajanagar	8	20
12	Chikkaballapur	12	24
13	Chickmagalur	15	26
14	Chintamani	4	5
15	Chitradurga	14	32
16	Davanagere	19	33
17	Devanahalli	12	19
18	Dharwad	0	0
19	Gadag	14	22
20	Gokak	6	10
21	Harihar	21	32
22	Hassan-I	21	32
23	Hassan-II	13	31
24	Haveri	0	0
25	Hongasandra	21	21
26	Honnavaara	2	2
27	Hospet	0	4
28	Hubli	1	6
29	Hunsur	0	0
30	Jamkhandi	4	6
31	Kalburgi	23	25
32	Kachohalli	6	6
33	K.G.Halli	10	22
34	Kolar	8	9
35	Koppal	0	0
36	Kothanur	4	10
37	Kundapur	4	4
38	Kushalnagar	13	34
39	Madanayakanahalli	21	47
40	Mandya	19	34
41	Mangalore-I	18	27
42	Mangalore -II	10	20
43	Mysore (Hebbbal)	17	36
44	Mysore -Bannimantap	16	34
45	Pandavapur	4	8
46	Peenya	29	66
47	PF Road	0	24

48	Puttur	14	25
49	Raichur	20	41
50	Ramnagara	8	14
51	Sagar	8	4
52	Sakalavara- I	16	32
53	Sakalavara-II	14	25
54	Sedam	5	10
55	Shimoga	8	31
56	Sindanur	4	8
57	Sira	13	24
58	Sirsi	3	6
59	Tiptur	4	6
60	Tumkur	9	13
61	Udupi	18	25
62	Vijayapura	5	12
63	Virajpet	9	34
64	Whitefeild	22	37
65	Yadgir	14	26
66	Yeshwanthpur	23	14
67	Kengeri	10	18
68	Kammanahalli	12	14
	<b>TOTAL</b>	<b>728</b>	<b>1312</b>

**KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE**  
**FINANCIAL BID**  
**(TO BE UPLOADED)**  
**ANNEXURE-III**

**I STANDARD FIRE & SPECIAL PERILS INSURANCE**

**PERIOD : 01.04.2017 TO 31.03.2018**

Subject of Insurance : Details as in Annexure-I(A,B,C)

Sum Insured: **Rs.85859.15 Lakhs (Totals of IA, IB & IC)**

Sl. No.	Description	Premium (Rs.)	Service Tax (in Rs.)	Total Amount (in Rs.)	Deductibles
1	Fire and Allied Perils including RSMD and STFI	Rs.	Rs.	Rs.	
2	Removal of debris of Rs.50.00 lakhs in excess of 1% of the claim amount in aggregate for all locations.	Rs.	Rs.	Rs.	
3	Omission to Insure 5%				
3	Declaration clause	Rs.	Rs.	Rs.	
4	Goods held on trust or commission	Rs.	Rs.	Rs.	
5	Reinstatement clause for BPM	Rs.	Rs.	Rs.	
6	Designation of property clause.	Rs.	Rs.	Rs.	
7	Local authorities' clause.	Rs.	Rs.	Rs.	
8	Rent for alternative accommodation Rs.50,00,000 in aggregate for all locations- Upto one year	Rs.	Rs.	Rs.	
9	Accidental Extenal damage for Rs 50,00,000 with Rs 50,000 excess				
10	Impact damage due to own vehicles, stackers, hand pallet trucks or articles dropped therefrom	Rs.	Rs.	Rs.	
11	Earthquake (Fire & Shock)	Rs.	Rs.	Rs.	
12	Terrorism	Rs.	Rs.	Rs.	
	<b>Total</b>				

Total Payable in words:

Signature & Seal of the Tenderer

**Note**

**For detailed scope of cover please refer Insurance tender Document**

**KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE**  
**FINANCIAL BID**  
**(TO BE UPLOADED)**  
**ANNEXURE-IV**

**II BURGLARY INSURANCE      Rs.85770.15 Lakhs      PERIOD : 01.04.2017 TO 31.03.2018**

Subject of Insurance : Various Locations As specified in Annexure I(A, B & C Excluding value of Buildings)

**Sum Insured      Rs.85770.15 Lakhs      Total of I (A, B & C) Excluding value of Buildings**  
The coverage is limited on a 100% (One hundred percent) First Loss basis

Sl. No.	Description	Premium (in Rs.)	Service Tax (in Rs.)	Total Amount (in Rs.)
1	various locations as per annexure including theft	Rs.	Rs.	Rs.
	Deductible: NIL			
	Please mention specific exclusions from the covers sought if any			

Total Payable in words:

Signature & Seal of the Tenderer

**Note**  
**For detailed scope of cover please refer Insurance tender Document**

**KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORI**  
**FINANCIAL BID**  
**(TO BE UPLOADED)**  
**ANNEXURE-V**

**III. MONEY INSURANCE**  
**SUN INSURED:**

**PERIOD : 01.04.2017 TO 31.03.2018**

**Rs.796.00 Lakhs**

Sl. No.	Description	Premium (in Rs.)	Service Tax	Total Amount (in Rs.)
1	Cash in Transit with a maximum single limit of <b>Rs.20,000/-</b> per transit including cash in premises for <b>Rs.20,000/-</b> per location. Annual Turn Over - <b>Rs.796.00 Lakhs</b>	Rs.	Rs.	Rs.
	Deductible: NIL			
	Please mention specific exclusions from the covers sought if any			

Total Payable in words:

Signature & Seal of the Tenderer

**Note**

**For detailed scope of cover please refer Insurance tender Document**

**KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE**  
**FINANCIAL BID**  
**(TO BE UPLOADED)**  
**ANNEXURE VI**

**IV Fidelity Guarantee Insurance**

**PERIOD: 01.04.2017 TO 31.03.2018**

Subject of Insurance :

Sum Insured

**Rs. 100.00 Lakhs on floater basis**

<b>Sl. No.</b>	<b>Description</b>	<b>Premium</b>	<b>Service Tax (in Rs.)</b>	<b>Total Amount (in Rs.)</b>
1	Floater Fidelity Guarantee for Rs.100 Lakhs for (450 + 1643) employees and future employees			
	Deductible: NIL			
	Please mention specific exclusions from the covers sought if any			

Total Payable in words:

Signature & Seal of the Tenderer

**Note**

**For detailed scope of cover please refer Insurance tender Document**

**KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE**  
**FINANCIAL BID**  
**(TO BE UPLOADED)**  
**ANNEXURE VII**

**V Employer Liability Insurance**

**PERIOD: 01.04.2017 TO 31.03.2018**

Subject of Insurance :

Liability towards Outsourced Employees

Estimated annual wages

**Rs.3374 Lakhs**

No.of Outsourced Employees: 1643

Sl. No.	Description	Premium	Service Tax (in Rs.)	Total Amount (in Rs.)
1	All Outsourced employees (1643) engaged by KSBCL or their suppliers/Vendors working in premises of KSBCL			
	Deductible: NIL			
Please mention specific exclusions from the covers sought if any				

Total Payable in words:

Signature & Seal of the Tenderer

**Note**

**For detailed scope of cover please refer Insurance tender Document**



**KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE**  
**FINANCIAL BID**  
**(TO BE UPLOADED)**  
**ANNEXURE VIII**

**VI Group Personal Accident Insurance**

**PERIOD: 01.04.2017 TO 31.03.2018**

Subject of Insurance : Group Personal Accident Insurance

**Sum Insured: 2415 Lakhs** As specified in the tender document

Sl. No.	Description	Premium	Service Tax (in Rs.)	Total Amount (in Rs.)
1	All regular employees of KSBCL (including contract employees) as declared in salary register. All new recruits are held covered from the date of joining subject to advice within 30 days and adequate premium deposit. Additions / deletions to be declared monthly			
	Deductible: NIL			
Please mention specific exclusions from the covers sought if any				

Total Payable in words:

Signature & Seal of the Tenderer

**Note**  
**For detailed scope of cover please refer Insurance tender Document**

**KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE**  
**FINANCIAL BID**  
**(TO BE UPLOADED)**  
**ANNEXURE IX**

**VII Public Liability Insurance**

**PERIOD: 01.04.2017 TO 31.03.2018**

Subject of Insurance :

Public Liability Insurance along with the extensions as specified in the tender document

Any one Accident and Any one year- **Rs.100 Lakhs**

Sl. No.	Description	Premium	Service Tax (in Rs.)	Total Amount (in Rs.)
1	Public Liability Insurance			
	Deductible: 0.25% of AOA limit			
Please mention specific exclusions from the covers sought if any				

Total Payable in words:

Signature & Seal of the Tenderer

**Note**

**For detailed scope of cover please refer Insurance tender Document**

**KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE**  
**FINANCIAL BID**  
**(TO BE UPLOADED)**  
**ANNEXURE X**

XIII All Risk Insurance

**PERIOD: 01.04.2017 TO 31.03.2018**

**Subject of Insurance: All Risk Insurance**

**Sum Insured: Rs.10.00 Lakhs**

As specified in the tender document

Sl. No.	Description	Premium	Service Tax (in Rs.)	Total Amount (in Rs.)
1	Portable Items: Laptops, iPads & Mobiles			
	<b>Deductible:</b> To specify: Laptops- Rs.500/- Moniles- Rs.200/-			
Please mention specific exclusions from the covers sought if any				

Total Payable in words:

Signature & Seal of the Tenderer

**Note**

**For detailed scope of cover please refer Insurance tender Document**

KARNATAKA STATE BEVERAGES CORPORATION LIMITED, BANGALORE						
ABSTRACT OF ANNEXURE III TO X						
(TO BE UPLOADED)						
Summary of Insurance Covers with Premium & Service Tax Details						
PERIOD OF INSURANCE: 01.04.2017 TO 31.03.2018						
Sl.No.	Type of cover	Annex.Nos	Sum Insured	Premium	Service Tax	Total
			(Rs.in lakhs)	(Rs.)	(Rs.)	(Rs.)
1	STANDARD FIRE & SPECIAL PERILS	III				
2	BURGLARY INSURANCE	IV				
3	MONEY INSURANCE	V				
4	FIDELITY GUARANTEE INSURANCE	VI				
5	EMPLOYERS LIABILITY INSURANCE	VII				
6	GROUP PERSONAL ACCIDENT INSURANCE	VIII				
7	PUBLIC LIABILITY INSURANCE	IX				
8	ALL RISK INSURANCE	X				
	<b>TOTAL</b>					

We Confirm that the above premium quotes by us are in conformity with IRDA guidelines/approvals received from time to time.

SIGNATURE  
NAME  
DESIGNATION  
INSURANCE COMPANY

Note: The rates quoted above will only be considered during financial evaluation for selection of the bidder as L1