बिड संख्या/Bid Number: GEM/2026/B/7543167
दिनांक /Dated: 20-05-2026

# बिड दस्तावेज़ / Bid Document

| बिड विवरण/Bid Details | |
|---|---|
| **बिड बंद होने की तारीख/समय /Bid End Date/Time** | 30-05-2026 13:00:00 |
| **बिड खुलने की तारीख/समय /Bid Opening Date/Time** | 30-05-2026 13:30:00 |
| **बिड पेशकश वैधता (बंद होने की तारीख से)/Bid Offer Validity (From End Date)** | 45 (Days) |
| **मंत्रालय/राज्य का नाम/Ministry/State Name** | Ministry Of Education |
| **विभाग का नाम/Department Name** | Department Of Higher Education |
| **संगठन का नाम/Organisation Name** | Indian Institute Of Management (iim) |
| **कार्यालय का नाम/Office Name** | Ranchi |
| **वस्तु श्रेणी /Item Category** | Group Mediclaim Insurance Service - Students; Hospitalization for accident & emergency Treatments, Domiciliary treatment, All pre-existing illness, Day Care Treatment,; No |
| **अनुबंध अवधि /Contract Period** | 1 Year(s) |
| **बिडर का न्यूनतम औसत वार्षिक टर्नओवर (3 वर्षों का) /Minimum Average Annual Turnover of the bidder (For 3 Years)** | 96 Lakh (s) |
| **उन्हीं/समान सेवा के लिए अपेक्षित विगत अनुभव के वर्ष/Years of Past Experience Required for same/similar service** | 3 Year (s) |
| **इसी तरह की सेवाओं का पिछला आवश्यक अनुभव है/Past Experience of Similar Services required** | Yes |
| **वर्षों के अनुभव एवं टर्नओवर से एमएसई को छूट प्राप्त है / MSE Relaxation for Years Of Experience and Turnover** | Yes \| Complete |
| **स्टार्टअप के लिए अनुभव के वर्षों और टर्नओवर से छूट प्रदान की गई है / Startup Relaxation for Years Of Experience and Turnover** | Yes \| Complete |

| बिड विवरण/**Bid Details** | |
|---|---|
| विक्रेता से मांगे गए दस्तावेज़/**Document required from seller** | Experience Criteria,Bidder Turnover,Certificate (Requested in ATC),OEM Authorization Certificate,OEM Annual Turnover,Additional Doc 1 (Requested in ATC),Additional Doc 2 (Requested in ATC),Additional Doc 3 (Requested in ATC),Additional Doc 4 (Requested in ATC)<br>*In case any bidder is seeking exemption from Experience / Turnover Criteria, the supporting documents to prove his eligibility for exemption must be uploaded for evaluation by the buyer |
| क्या आप निविदाकारों द्वारा अपलोड किए गए दस्तावेज़ों को निविदा में भाग लेने वाले सभी निविदाकारों को दिखाना चाहते हैं? संदर्भ मेनू है/**Do you want to show documents uploaded by bidders to all bidders participated in bid?** | Yes (Documents submitted as part of a clarification or representation during the tender/bid process will also be displayed to other participated bidders after log in) |
| बिड लगाने की समय सीमा स्वतः नहीं बढ़ाने के लिए आवश्यक बिड की संख्या। / **Minimum number of bids required to disable automatic bid extension** | 3 |
| दिनों की संख्या, जिनके लिए बिड लगाने की समय-सीमा बढ़ाई जाएगी। / **Number of days for which Bid would be auto-extended** | 3 |
| ऑटो एक्सटेंशन अधिकतम कितनी बार किया जाना है। / **Number of Auto Extension count** | 1 |
| बिड से रिवर्स नीलामी सक्रिय किया/**Bid to RA enabled** | No |
| बिड का प्रकार/**Type of Bid** | Two Packet Bid |
| तकनीकी मूल्यांकन के दौरान तकनीकी स्पष्टीकरण हेतु अनुमत समय /**Time allowed for Technical Clarifications during technical evaluation** | 2 Days |
| अनुमानित निविदा मूल्य (सभी करों सहित) भारतीय रुपये में / **Estimated Bid Value in INR (Inclusive of all taxes)** | 2400000 |
| मूल्यांकन पद्धति/**Evaluation Method** | Total value wise evaluation |
| मूल्य दर्शाने वाला वित्तीय दस्तावेज ब्रेकअप आवश्यक है / **Financial Document Indicating Price Breakup Required** | Yes |
| मध्यस्थता खंड/**Arbitration Clause** | No |
| सुलह खंड/**Mediation Clause** | No |

### ईएमडी विवरण/EMD Detail

| | |
|---|---|
| आवश्यकता/Required | No |

### ईपीबीजी विवरण /ePBG Detail

| | |
|---|---|
| आवश्यकता/Required | No |

बोली विभाजन लागू नहीं किया गया/ Bid splitting not applied.

**एमआईआई अनुपालन/MII Compliance**

| | |
|---|---|
| एमआईआई अनुपालन/MII Compliance | Yes |

**एमएसई खरीद वरीयता/MSE Purchase Preference**

| | |
|---|---|
| एमएसई खरीद वरीयता/MSE Purchase Preference | Yes |
| सूक्ष्म और लघु उद्यम मूल उपकरण निर्माताओं को खरीद में प्राथमिकता, यदि उनका मूल्य L1+X% तक की सीमा में हो / Purchase Preference to MSE OEMs available upto price within L1+X% | 15 |

1. If the bidder is a Micro or Small Enterprise as per latest orders issued by Ministry of MSME, the bidder shall be relaxed from the eligibility criteria of "Experience Criteria" as defined above subject to meeting of quality and technical specifications. The bidder seeking Relaxation from Experience Criteria, shall upload the supporting documents to prove his eligibility for Relaxation.
2. If the bidder is a Micro or Small Enterprise (MSE) as per latest orders issued by Ministry of MSME, the bidder shall be relaxed from the eligibility criteria of "Bidder Turnover" as defined above subject to meeting of quality and technical specifications. If the bidder itself is MSE OEM of the offered products, it would be relaxed from the "OEM Average Turnover" criteria also subject to meeting of quality and technical specifications. The bidder seeking Relaxation from Turnover, shall upload the supporting documents to prove his eligibility for Relaxation.
3. If the bidder is a DPIIT registered Startup, the bidder shall be relaxed from the the eligibility criteria of "Experience Criteria" as defined above subject to their meeting of quality and technical specifications. The bidder seeking Relaxation from Experience Criteria, shall upload the supporting documents to prove his eligibility for Relaxation.
4. If the bidder is a DPIIT registered Startup, the bidder shall be relaxed from the the eligibility criteria of "Bidder Turnover" as defined above subject to their meeting of quality and technical specifications. If the bidder is DPIIT Registered OEM of the offered products, it would be relaxed from the "OEM Average Turnover" criteria also subject to meeting of quality and technical specifications. The bidder seeking Relaxation from Turnover shall upload the supporting documents to prove his eligibility for Relaxation.
5. The minimum average annual financial turnover of the bidder during the last three years, ending on 31st March of the previous financial year, should be as indicated above in the bid document. Documentary evidence in the form of certified Audited Balance Sheets of relevant periods or a certificate from the Chartered Accountant / Cost Accountant indicating the turnover details for the relevant period shall be uploaded with the bid. In case the date of constitution / incorporation of the bidder is less than 3-year-old, the average turnover in respect of the completed financial years after the date of constitution shall be taken into account for this criteria.
6. Years of Past Experience required: The bidder must have experience for number of years as indicated above in bid document (ending month of March prior to the bid opening) of providing similar type of services to any Central / State Govt Organization / PSU. Copies of relevant contracts / orders to be uploaded along with bid in support of having provided services during each of the Financial year.
7. Purchase preference to Micro and Small Enterprises (MSEs): Purchase preference will be given to MSEs as defined in Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012 dated 23.03.2012 issued by Ministry of Micro, Small and Medium Enterprises and its subsequent Orders/Notifications issued by concerned Ministry. If the bidder wants to avail the Purchase preference for services, the bidder must be the Service provider of the offered Service. Relevant documentary evidence in this regard shall be uploaded along with the bid in respect of the offered service. If L-1 is not an MSE and MSE Service Provider (s) has/have quoted price within L-1+ 15% of margin of purchase preference /price band as defined in the relevant policy, then 100% order quantity will be awarded to such MSE bidder subject to acceptance of L1 bid price. The buyers are advised to refer to the OM_No.1_4_2021_PPD_dated_18.05.2023 for compliance of Concurrent application of Public Procurement Policy for Micro and Small Enterprises Order, 2012 and Public Procurement (Preference to Make in India) Order, 2017.

Benefits of MSE will be allowed only if the credentials of the service provider are validated on-line in GeM profile as well as validated and approved by the Buyer after evaluation of submitted documents.
8. If L-1 is not an MSE and MSE Service Provider (s) has/have quoted price within L-1+ 15% of margin of purchase preference /price band as defined in the relevant policy, then 100% order quantity will be awarded to such MSE bidder subject to acceptance of L1 bid price.
9. Estimated Bid Value indicated above is being declared solely for the purpose of guidance on EMD amount and for determining the Eligibility Criteria related to Turn Over, Past Performance and Project / Past Experience etc. This has no relevance or bearing on the price to be quoted by the bidders and is also not going to have any impact on bid participation. Also this is not going to be used as a criteria in determining reasonableness of quoted prices which would be determined by the buyer based on its own assessment of reasonableness and based on competitive prices received in Bid / RA process.
10. Past Experience of Similar Services: The bidder must have successfully executed/completed similar Services over the last three years i.e. the current financial year and the last three financial years(ending month of March prior to the bid opening): -
1. Three similar completed services costing not less than the amount equal to 40% (forty percent) of the estimated cost; or
2. Two similar completed services costing not less than the amount equal to 50% (fifty percent) of the estimated cost; or
3. One similar completed service costing not less than the amount equal to 80% (eighty percent) of the estimated cost.

**अतिरिक्त योग्यता /आवश्यक डेटा/Additional Qualification/Data Required**

**Service Provider and it's insurance company must have been in the Insurance business in India for at least XX years:**7

**Buyer to specify the Service Provider must have a Solvency Ratio more than YYY%:**100%

**Service Provider and it's insurance company should currently be providing insurance to at least YY Government, Semi-government,PSU,Govt. Undertaking,Autonomous bodies,Educational institutes of national repute,etc.:**2

**Service provider and it's insurance company should be providing insurance to at least XX clients in India where the annual premium is more than INR XX for each client:**2 Clients In India Where The Annual Premium Is More Than INR 24,00,000 For Each Client

**Service Provider and it's insurance company should be providing insurance to at least XX clients in India where the insurance cover (sum insured) is more than INR XX for each client:**5 Clients, 2 Lakhs each members

**The bidder should have a claim settlement ratio of more than ZZ% for (Type of Insurance) over the last 3 years:**90%

**More than YY (type of Insurance) Insurance Policies should have been issued to govt depts in past 3 years with Sum Insured not less than INR XX:**02 Types of insurance policies should have been issued in the past three years with a sum insured not less than 2 Lakh

**Gross Total Premium underwritten within India in last XX Financial Years should be more than INR Rs. XXX Crores.:**100 Crores

**Gross Total Premium for (Type of Insurance) underwritten within India in last XX Financial Years should be more than INR Rs. XXX Crores:**50 Crores

**Details of Buyer (Insured):**1778816781.pdf

**Scope of Work (inclusion/Exclusions) Advisory- With reference to Order F.No. 14017/64/2020-Ins. II issued by the Department of Financial Services under Ministry of Finance, it is advised not to include Net-Worth as a criterion for Public Sector General Insurance Companies in General Insurance tenders.:**1778817342.pdf

## Group Mediclaim Insurance Service - Students; Hospitalization For Accident & Emergency Treatments, Domiciliary Treatment, All Pre-existing Illness, Day Care Treatment,; No ( 1 )

**तकनीकी विशिष्टियाँ /Technical Specifications**

| विवरण/ **Specification** | मूल्य/ **Values** |
|---|---|
| **कोर / Core** | |
| Type of People being Insured | Students |
| Coverage | Hospitalization for accident & emergency Treatments , Domiciliary treatment , All pre-existing illness , Day Care Treatment, |
| Family Members (dependants) to be Covered | No |
| Dependent member(s) to be covered | NA |
| Co-Payment Percentage | NA |
| Top-Up Cover to be Provided | No |
| Buffer Sum Insured for Group Mediclaim to be used at the discretion of the Buyer | No |

| विवरण/ Specification | मूल्य/ Values |
| --- | --- |
| Amt of Buffer Sum Insured to be provisioned at the organization level (in INR) | NA |
| Premium Payment Options | Single Premium |
| List of Insurer from where insurance to be taken(can indicate multiple service providers) | Acko General Insurance Ltd. , ECGC Ltd. , Future Generali India Insurance Co. Ltd. , Go Digit General Insurance Ltd. , HDFC ERGO General Insurance Co.Ltd. , ICICI LOMBARD General Insurance Co. Ltd. , IFFCO TOKIO General Insurance Co. Ltd. , Liberty General Insurance Ltd. , National Insurance Co. Ltd. , Royal Sundaram General Insurance Co. Ltd. , SBI General Insurance Co. Ltd. , Shriram General Insurance Co. Ltd. , Tata AIG General Insurance Co. Ltd. , The New India Assurance Co. Ltd. , The Oriental Insurance Co. Ltd. , United India Insurance Co. Ltd. , Universal Sompo General Insurance Co. Ltd. , IndusInd General Insurance Company Ltd. , Magma General Insurance Ltd. , Bajaj General Insurance Ltd. , Aditya Birla Health Insurance Co. Ltd. , Care Health Insurance Ltd. , Manipal Cigna Health Insurance Company Limited , Niva Bupa Health Insurance Co Ltd. , Star Health & Allied Insurance Co.Ltd. |
| **एडऑन /Addon(s)** | |
| **अतिरिक्त विवरण /Additional Details** | |
| Type of Insured (Buyer to select type of Insured) | Individual |
| Age Group of Insuree | 21-35 |
| Insurance Start Date | 22-06-2026 |
| Insurance End Date | 20-06-2027 |

**क्रेता द्वारा निर्धारित न्यूनतम मूल्य/Minimum Floor Price defined by Buyer**

| | |
|---|---|
| क्रेता द्वारा निर्धारित न्यूनतम मूल्य/Minimum Floor Price defined by Buyer | No |

**अतिरिक्त विशिष्ट दस्तावेज़ /Additional Specification Documents**

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**परेषिती/रिपोर्टिंग अधिकारी /Consignees/Reporting Officer and Quantity**

| क्र.सं./S.No. | परेषिती/रिपोर्टिंग अधिकारी /Consignee Reporting/Officer | पता/Address | Quantity | अतिरिक्त आवश्यकता /Additional Requirement |
|---|---|---|---|---|
| 1 | Ajay Kumar | 835303,Prabandhan Nagar, Nayarasai Raod, Ranchi | Project / Lumpsum Based | • Please input the number to be Insured : 1203<br>• Sum Insured (as per Insured selected) : 200000 |

## क्रेता द्वारा जोड़ी गई बिड की विशेष शर्तें/Buyer Added Bid Specific Terms and Conditions

1. **Generic**

   OPTION CLAUSE 25% : The buyer can increase or decrease the contract quantity or contract duration up to 25 percent at the time of issue of the contract. However, once the contract is issued, the contract quantity or contract duration can only be increased up to 25 percent. Bidders are bound to accept the revised quantity or duration.
   For lumpsum-based service contracts, the buyer may increase the scope of work and contract value up to 25 percent with the consent of the service provider

2. **Generic**

   **Bidder financial standing:** The bidder should not be under liquidation, court receivership or similar proceedings, should not be bankrupt. Bidder to upload undertaking to this effect with bid.

3. **Generic**

   **Manufacturer Authorization:**Wherever Authorised Distributors/service providers are submitting the bid, Authorisation Form /Certificate with OEM/Original Service Provider details such as name, designation, address, e-mail Id and Phone No. required to be furnished along with the bid

4. **Buyer Added Bid Specific ATC**

   Buyer Added text based ATC clauses

**TENDER FOR TAILOR MADE GROUP MEDICLAIM INSURANCE**

**FOR STUDENTS OF IIM RANCHI**

**ONLY IRDAI REGISTERED INSURANCE COMPANIES** are invited for a tailor made Group Mediclaim Insur ance for the Students of IIM Ranchi for a period of one (01) year w.e.f 22 June 2026. Renewal of policy for a nother one year is possible on the same premium and terms & conditions subject to satisfactory performance of the insurer and approval of the competent authority, IIM Ranchi.

1. **Details of approximate strength to be covered and Sum Insured (SI) are given below**

| Table – A | | | |
|---|---|---|---|
| **Sl. No.** | **Category** | **Approx. Lives/Members Strength*** | **Sum Insured (SI)** |
| 01 | Students of MBA, MBA-BA, MBA-HRM, IPM and Ph.D. | 1203 | ₹2,00,000/- (Individual) |

*The exact strength of members and their details will be submitted to the successful service provider (i.e. Insurer) to whom the work will be awarded. Strength of members may increase or decrease in due course of joining and leaving students from time to time.

| *STRENGTH OF STUDENTS | |
|---|---|
| **PGP/IPM/Ph D** | |
| Age Band | No. of Members |
| **21 – 35** | **1203** |

2. **Details of coverage required by the institute under Group Medicalim Policy:**

| | | |
|---|---|---|
| 01 | Type of Policy (Floater/ Individual): | Individual for Students |
| 02 | Sum Insured Band: | ₹2,00,000/- for Each Student |
| **Coverage and Benefit Details under proposed policy :** | | |
| i) | In-patient Treatment including COVID19 treatment, Critical Illness, Major Surgeries, and any alternative treatment: | To be covered fully |
| ii) | Day Care Treatment:<br><br>(Surgeries/ treatments including alternative treatment/ procedures which require less than 24 hours hospitalization as an inpatient due to subsequent advancement in technology) | To be covered fully |
| iii) | Reimbursement of Pre & Post Hospitalization Expenses (Under AYUSH treatment also): | 30 Days Pre-Hospitalization expenses &<br><br>60 Days Post-Hospitalization expenses are<br><br>to be covered fully |

| | | |
|---|---|---|
| iv) | Domiciliary Hospitalization (Under AYUSH treatment also) Expenses: | To be covered fully |
| v) | Waiting period of 30 days, 1 year,<br><br>2 years & 4 years : | To be waived fully |
| vi) | Pre-existing Diseases: | To be covered fully; all pre-existing Diseases will be covered from day one/ inception of the policy. |
| vii) | Maternity Benefit and New Born Baby: | NA |
| viii) | Sub-limits | a) Room Rent, boarding and nursing expenses as provided by the Hospital not exceeding <u>2.0% of the Sum Insured per day</u>.<br><br>b) Intensive Care Unit (ICU) / Intensive Cardiac Care Unit (ICCU) expenses not exceeding <u>3.0% of the Sum Insured per day</u>.<br><br>c) Ambulance services <u>not exceeding 2% of the Sum Insured</u>, Reasonably and Medically Necessarily incurred for shifting any Insured Person to Hospital for admission in Ward or ICU, or from one Hospital to another Hospital for better medical facilities, or Hospital to home. |
| ix) | Sub Limits on Medical Expenses/ Illness/ Surgeries including major surgeries/ Treatments/ Procedures | No sub-limit and capping for any Hospitalization/ Disease/ Age |
| x) | Co-payment: | No co-payment irrespective of age of members |
| xi) | Cashless facility in Network Hospitals and Reimbursement in Non-network Hospitals | As applicable; institute may request specific hospitals/ nursing homes in particular state/ city to panel the same for availing cashless facility by its members. |
| xii) | Hospitalization expenses (excluding cost of organ) incurred for/ by donor in respect of organ transplant to the insured. | To be covered fully |
| xiii) | Surgeon, Anesthetist, Doctor, Medical Practitioner, Consultants, Specialist fees, Admission & Registration charges | No restriction |
| xiv) | Anesthesia, Blood, Oxygen, OT Charges, Surgical Appliances, Medical Equipment, Medicines & Drugs, Diagnostic Material, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pace maker, orthopaedic implants, infra cardiac valve replacements, vascular stents, relevant laboratory/diagnostic tests, X-Ray and such medical expenses that are medical necessary | No restriction |

| | |
|---|---|
| xv) | Other conditions: |
| a. | Midterm inclusion/deletion of members are allowed subject to the confirmation from IIM Ranchi Authority. |
| b. | Students to be covered from the date of joining (Addition & Deletion to be declared for each month and within 15 days of succeeding month). Premium for addition/deletion will be charged/refunded on pro rata basis by the insurer. |
| c. | Any bonafide mistake of additions/ deletions in monthly statement will be rectified as per institute's record. |
| d. | No hidden charges/broker or agent charges are allowed under the proposed policy. Any such conditions will not be entertained and bids of such bidders will be rejected straightway. |
| e. | Cashless Access Service: The Insurer has to ensure that all the members are provided with adequate facilities so that they do not have to pay any deposits at the commencement of the treatment or at the end of the period in the network hospital of the Insurer subject to the allowable limit. In other cases, all reimbursement of claim must be settled within 15 days of submission of final bill. Query against the submitted bill if any must be raised within a week by the TPA and no incremental queries are allowed after claim submission. |
| f. | 100% of admissible claim should be reimbursed irrespective of treatment taken in different zone/ states within India. |
| g. | Original Reports/papers are to be returned to the Institute/Students after claim settlement, if required. |
| h. | The coverage of the mid joiners shall be from Day 1 (Date of joining) irrespective of immediate payment of premium. The premium shall accordingly be calculated on pro rata basis and intimated to the institute for remittance to the service provider. |
| i. | The excess premium amount paid/deposited with the service provider, after adjusting premium for any additions/deletions of members, shall be refunded by the service provider (insurer) at the end of the policy period within one month. |
| j. | The service provider should provide quarterly Claim MIS report to the institute to monitor the same. |
| k. | TPA with good service track record will be selected and engaged with the mutual agreement between IIM Ranchi and successful service provider (i.e. insurer); however In-house claim settlement will be preferred. No extra payment on and above agreed premium amount is to be made by the institute to the Insurer for engaging a TPA. |
| l. | Any failure on part of the designated TPA to provide satisfactory services in the institute, the insurer will engage another TPA for the institute immediately. Any claim reported in between this period will be settled by the insurer. |
| m. | The insurer should appoint one of its dedicated official (POC) as well as one official from its TPA, if any, to whom the institute can contact for any official communication and facilitate to get the services after award of work. |
| n. | Successful service provider (i.e. Insurer) and it's appointed TPA, if any, should be available 24 x 4 x 365 to facilitate the members of the institute in getting seamless service in hospitals without any hassle during policy period. |

## 3. Criteria to participate in the Tender:

### 3.1. Eligibility Criteria:

i. The bidder should be registered with the Insurance Regulatory Development Authority of India (IRDAI) and have valid license to carry out group health insurance policy in India. Copy of valid registration certificate and license issued by the competent authority is to be enclosed as proof.

ii. The bidder should have a registered Branch office in Ranchi. Valid document in support of branch office as well as the details of Point of Contact (POC) for the institute on behalf of the bidder is to be submitted by the bidder.

iii. The bidder should have valid PAN & GST Registration number.

iv. The bidder should have successfully completed minimum one group insurance policy of at least 1200 members in a single policy during past five years from the last date of submission of bid in any Central/ State Govt. Department/ Public Sector Undertakings/ Autonomous Bodies/ Govt. Academic Institutions/ CFTIs like IIMs, IITs, IISERs, IISc. etc. / commercial/ industrial organizations of repute. The agreement should be in the name of the bidder. Policy document/ successful completion certificate should be enclosed as proof of experience.

v. The bidder should have not been debarred/ black listed/ should have not been terminated/ceased without completing the entire duration of policy period by IIM Ranchi and any Central/ State Govt. Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions, CFTIs etc. during past five years from the last date of submission of bids.

**3.2. Mandatory documents to be uploaded online in support of Technical Bid:**

i) Scan copy of all documents in support of above eligibility criteria from (i) to (v) of Para ‘3.1’ along with the technical bid checklist format as per Annexure - I.
ii) Scan copy of Bid Forwarding Letter as per Annexure - II.
iii) Scan copy of undertaking towards Non-Blacklisting as per Annexure - III.
iv) List of minimum two clients with the name of their designated Officials, Mobile Nos. & Email IDs to verify the experience credentials.

v) Power of Attorney/ Authorization Letter, if bid is submitted by the authorized representative of the agency (on the letter head of the bidder).
vi) Duly signed and stamped of the entire bid document along with its Addendum/ Corrigendum, if any.

vii) All other documents like company background, strength, key achievement, TAT for claim settlement, claim service network including TPA, list of network hospitals etc. as required in terms of the tender, to claim eligibility.

***[NOTE: Bidders must affix its seal and sign on all pages of above supporting documents and upload accordingly]***

**3.3. BoQ/ Financial Bid:** The premium should be quoted ONLINE on GeM portal. Premium amount being quoted by the bidders should be in INR. Any extra charges other than the contract agreed amount will not be paid by the Institute.

Taxes/ GST, as applicable, is extra and should be shown separately in BoQ/ Financial Bid.

**4. <u>General Terms and Conditions</u> :**

i. No subsequent increase in premium rates (except taxes/ GST as applicable from time to time by appropriate authority of Govt. of India) will be allowed under any circumstances during policy period.

ii. If any discrepancy is found between the figure and in words in the financial bid, the value in words shall prevail.
iii. The bidder is expected to examine all instructions, Forms, Annexures, Terms and Conditions in th e tender document. Failure to furnish all information required by the tender document or submissi on of a bid not substantially responsive to the tender document in every respect will be at the bidd er's risk and may result in rejection of his/her bid.
iv. No alterations should be made in any of the contents of the bid document by scoring out/removin g any pages online/editing the contents of the bid document etc. In the submitted bid, no variation in the conditions shall be admissible. Bids not complying with the terms and conditions listed in thi s part are liable to be rejected.
v. The bid document and the enclosures as well as all correspondence and documents shall be writt en in English language. All the relevant particulars in the tender document must be filled in and no column should be left blank. "NIL" or "Not applicable" should be marked, where there is nothing to report.
vi. Tender by hand, post, courier, fax, mail or any other mode will not be accepted. Under no circum stances tender documents will be received after the above date/ time.
vii. More than one bid from the same company shall disqualify the bidder.
viii. OPENING AND EVALUATION OF BIDS: The institute reserves the right to seek clarifications or additio nal information/ documents from any bidder regarding its technical bid. Such clarification(s) or addit ional information/ document(s) shall be provided within the time specified for the purpose. Any requ est and response thereto shall be in writing. If the bidder does not furnish the clarification(s) or addi tional information/ document(s) within the prescribed date and time, the proposal shall be liable to be rejected. Bidder who meets the 'Eligibility Criteria' shall be shortlisted as the technically responsi ve bidders. The institute shall notify all the technically responsive bidders the date & time of openin g of financial bids.

ix. SELECTION OF SUCCESSFUL BIDDER: Only technically responsive bidders who fulfils the eligibility cr iteria, having clear credentials, should have not been debarred/ black listed will be shortlisted for op ening of financial bids.

After evaluation of bids, the bidders who are technically responsive as well as quote the lowest PRE MIUM amount in total shall be declared as the successful service provider. In the event of receiving more than one Financial Bid quoting the same premium amount, the final selection of successful bid der shall be made in the following manner:

a) The one with the highest turnover during the last 3 years put together;
b) If more than one bid having the same total turnover, then the earliest one register ed with the IRDAI;
c) If more than one bidder had been registered on the same day, then by "Draw of L ots".

x. Bidders, who do not fulfil any of the above conditions or incomplete or conditional bids are liable fo r rejection.
xi. The service provider shall not sublet the policy or transfer the policy to any other insurer/ agency or person in any manner.

xii. Any act on the part of the bidder to influence anybody in the institute is liable to rejection of his bid.

xiii. Canvassing/ marketing/ offering promotional services etc. in any form will be disqualification for the bidder.

xiv. Dispute Resolution: In the event of any dispute or differences under this agreement, the decision of the Director, Indian Institute of Management Ranchi shall be final and binding on both the parties. T he decision of IIM Ranchi will be final in all respects.

xv. Applicable Law: The Court of Jurisdiction shall be Ranchi for all purposes.

**ANNEXURE - I**

**TECHNICAL BID**

(To be submitted online in .xlsx File)

| | | |
|---|---|---|
| Date of Submission of Bid : | | |
| GeM Bid for: Tender for Tailor Made Group Mediclaim Insurance for Students of IIM Ranchi<br><br>GeM Bid No.: | | |
| Name of the Bidder/ Insurer:<br>Correspondence Address:<br>Tel/ Mob No.:<br>Email Id: | | |
| **Copies of all supporting documents duly stamped & signed by the bidder in support of below particulars must be UPLOADED ONLINE** | | |
| **Sl. No.** | **Particulars** | **Details/ Compliance (Y/N)** |
| 1 | The bidder should be registered with the Insurance Regulatory Development Authority of India (IRDAI) and have valid license to carry out group health insurance policy in India. Copy of valid registration certificate and license issued by the competent authority is to be enclosed as proof. | |
| 2 | The bidder should have a registered Branch office in Ranchi. Valid document in support of branch office as well as the details of Point of Contact (POC) for the institute on behalf of the bidder is to be submitted by the bidder. | |
| 3 | The bidder should have valid PAN & GST registration number. | |
| 4 | The bidder should have successfully completed minimum one group insurance policy of at least 1200 members in a single policy during past five years from the last date of submission of bid in any Central/ State Govt. Department/ Public Sector Undertakings/ Autonomous Bodies/ Academic Institutions/ CFTIs like IIMs, IITs, IISERs, IISc. etc. / commercial/ industrial organizations of repute. The agreement should be in the name of the bidder. Policy document/ successful completion certificate should be enclosed as proof of experience. | |
| 5 | The bidder should have not been debarred/ black listed/ should have not been terminated/ceased without completing the entire duration of policy period by IIM Ranchi and any Central/ State Govt. Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions, CFTIs etc. during past five years from the last date of submission of bids. (as per Annexure-III) | |
| 6 | Other documents like company background, strength, key achievement, TAT for claim settlement, claim service network including TPA, list of network hospitals etc. as required in terms of the tender, to claim eligibility. | |

| | | |
|---|---|---|
| 7 | Turnover during last three years ending on 31st March 2025 (Copies of P& L Account and Balance Sheet duly certified by a Chartered Accountant should be attached with the bid) :<br>FY 2024-25: ₹____________________<br>FY 2023-24: ₹____________________<br>FY 2022-23: ₹____________________ | |
| 8 | Bid Forwarding Letter as per Annexure - II | |
| 9 | Power of Attorney/ Authorization Letter, if bid is submitted by the authorized representative of the firm (on the Letterhead of the bidder) | |
| 10 | Duly signed & stamped entire bid document along with its corrigendum, if any | |

**DECLARATION**

I/We ……………………………………………………………… (Name of the Authorized Representative of Bidder) of …… ……………………… (Name of the bidder/insurer) do hereby declare that the entries made here are true to the my/our knowledge. I/We hereby agree to abide by all terms and conditions laid down in the tender document.

Place: (Name & signature with stamp of the bidder)

Date:

**ANNEXURE - II**

**BID FORWARDING LETTER**

(on the Letterhead of the Bidder and to be scanned & uploaded online)

Date : ______________

To
Administrative Officer, Purchase
Indian Institute of Management Ranchi
Prabandhan Nagar, Nayasarai Road
Ranchi – 835303

**Sub : GeM bid for Tailor Made Group Mediclaim Insurance for Students of IIM Ranchi, Bid No-**

Sir,

I/ We hereby confirm and declare that I/We have carefully studied the tender documents therein and undertake myself/ ourselves to abide by the terms and conditions laid down in the tender document.

I/ We also keep the offer open for 45 (Forty-Five) days from the last date of submission of e-bids.

Yours faithfully,

(Name & signature with stamp of the bidder)

**ANNEXURE - III**

–

**SELF-DECLARATION ABOUT NON BLACK-LISTING**

(On the Letterhead of the Bidder and to be scanned & uploaded online)

Date: ______________

To
Administrative Officer, Purchase
Indian Institute of Management Ranchi
Prabandhan Nagar, Nayasarai Road
Ranchi - 835303

**Sub : GeM bid for Tailor Made Group Mediclaim Insurance for Students of IIM Ranchi, Bid No-.**

Sir,

In response to tender under reference, I/ We hereby declare that presently our firm is having unblemished record and is not declared ineligible for corrupt & fraudulent practices either indefinitely or for a particular period of time by any Central/ State Govt. Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions and Commercial Organizations.

We further declare that presently our firm is also not blacklisted/ debarred and not declared ineligible for any reason other than corrupt & fraudulent practices by any Central/ State Govt. Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions and Commercial Organizations in past five years from the last date of submission of bid.

If this declaration is found to be incorrect then without prejudice to any other action that may be taken, my/ our performance security may be forfeited in full and the tender if any to the extent accepted may be cancelled.

Yours faithfully,

(Name & signature with stamp of the bidder)

.

5. **Service & Support**

   AVAILABILITY OF OFFICE OF SERVICE PROVIDER: An office of the Service Provider must be located in the state of Consignee. DOCUMENTARY EVIDENCE TO BE SUBMITTED.

6. **Service & Support**

   Dedicated /toll Free Telephone No. for Service Support : BIDDER/OEM must have Dedicated/toll Free Telephone No. for Service Support.

7. **Service & Support**

   Escalation Matrix For Service Support : Bidder/OEM must provide Escalation Matrix of Telephone Numbers for Service Support.

## अस्वीकरण/Disclaimer

The Additional Terms and Conditions (ATC) have been incorporated by the Buyer after approval of their Competent Authority. The Buyer ,is solely responsible for the impact of these clauses on the bidding process, its outcome, and consequences thereof including any restriction arising in the bidding process due to these ATCs and including the modification of technical specifications and / or terms and conditions governing the bid.All representations / grievances pertaining to the ATC clauses shall be raised with the buyer organization directly and not with GeM.If any of the clause(s) is/are incorporated by the Buyer regarding the following, the bid & resultant contract shall be treated as null & void. Further, GeM reserves the right, at its sole discretion, to cancel the bid forthwith, without issuance of any prior notice or intimation :-

1. Publishing Custom / BOQ bids for items for which regular GeM categories are available (unless such Custom / BOQ item is bunched with the major regular product Category Item).
2. Mandating procurement of / from specific Brand / Make / Model / Manufacturer / Dealer except in case of Single Bid / Proprietary Article Certificate (PAC) Buying.
3. Inclusion of disqualification criteria related to suspension of seller / service provider, where such suspension period has already expired.
4. Mandating submission of documents in physical form as a pre-requisite to qualify bidders.
5. Publishing bids on GeM for procurement of works.
6. Procurement of Goods by creating a Service bid on GeM & vice-versa.
7. Seeking sample with bid or approval of samples during bid evaluation process. However, trial / sample, as the case may be, shall be permitted in cases where trial / sample are allowed as per approved and published procurement policy of the Buyers’ controlling Ministry / Department / State / Public Sector Enterprises Headquarters. If there is any violation of trial / sample clause with regard to approved policy of the Buyers’ Ministry / Department / State / Public Sector Enterprises Headquarters, then this is to be determined and redressed by the concerned Buyer Organisation only.
8. Seeking experience from specific organization / department / institute only or from foreign / export experience.
9. Creating bid for items from incorrect categories.
10. Reference of conditions published on any external site or reference to external documents/clauses.
11. Asking for any Tender fee / Bid Participation fee, as the case may be.
12. Buyer added ATC Clauses which are in contravention of clauses defined in bid detail section, including specifications, EMD Detail, ePBG Detail and MII and MSE Purchase Preference sections of the bid, unless otherwise allowed by the applicable GeM GTC.
13. Any ATC clause in contravention with GeM GTC Clause 4 (xiii) (h) will be invalid. In case of multiple L1 bidders against a service bid, the buyer shall place the Contract by selection of a bidder amongst the L-1 bidders through a Random Algorithm executed by GeM system.
14. In a category based bid, adding additional items, through buyer added, additional scope of work/ additional terms and conditions/or any other document. If buyer needs more items along with the main item, the same must be added through bunching category based items or by bunching custom catalogues or bunching a BoQ with the main category based item, the same must not be done through ATC or Scope of

Work.

Further, if any seller has any objection/grievance against these additional clauses or otherwise on any aspect of this bid, they can raise their representation against the same by using the Representation window provided in the bid details field in Seller dashboard after logging in as a seller. Buyer is duty bound to reply to all such representations and would not be allowed to open bids if he fails to reply to such representations.

**All GeM Sellers/Service Providers shall ensure full compliance with all applicable labour laws, including the provisions, rules, schemes and guidelines under the four Labour Codes i.e. the Code on Wages, 2019; the Industrial Relations Code, 2020; the Occupational Safety, Health and Working Conditions Code, 2020; and the Code on Social Security, 2020 as and when notified and brought into force by the Government of India.**

**For all provisions of the Labour Codes that are pending operationalisation through rules, schemes or notifications, the corresponding provisions of the pre-existing labour enactments (such as The Minimum Wages Act, 1948, The Payment of Wages Act, 1936, The Payment of Bonus Act, 1965, The Equal Remuneration Act, 1976, The Payment of Gratuity Act, 1972, etc. and relevant State Rules) shall continue to remain applicable.**

**The Seller/ Service Providers shall, therefore, be responsible for ensuring compliance under:**

- **All notified and enforceable provisions of the new Labour Codes as mentioned hereinabove; and**
- **All operative provisions of the erstwhile Labour Laws until their complete substitution.**

**All obligations relating to wages, social security, safety, working conditions, industrial relations etc. and any other statutory requirements shall be strictly met by the Seller/ Service Provider. Any non-compliance shall constitute a breach of the contract and shall entitle the Buyer to take appropriate action in accordance with the contract and applicable law.**

**This Bid is governed by the General Terms and Conditions, conditions stipulated in Bid and Service Level Agreement specific to the Service, as the case may be, as provided in the Marketplace.**

**However, in case of Service, if any condition specified in General Terms and Conditions is contradicted by the conditions stipulated in Service Level Agreement specific to said Service, then it will over-ride the conditions in the General Terms and Conditions.**

This Bid is governed by the सामान्य नियम और शर्तें/General Terms and Conditions, conditions stipulated in Bid and Service Level Agreement specific to this Service as provided in the Marketplace. However in case if any condition specified in सामान्य नियम और शर्तें/General Terms and Conditions is contradicted by the conditions stipulated in Service Level Agreement, then it will over ride the conditions in the General Terms and Conditions.

जेम की सामान्य शर्तों के खंड 26 के संदर्भ में भारत के साथ भूमि सीमा साझा करने वाले देश के बिडर से खरीद पर प्रतिबंध के संबंध में भारत के साथ भूमि सीमा साझा करने वाले देश का कोई भी बिडर इस निविदा में बिड देने के लिए तभी पात्र होगा जब वह बिड देने वाला सक्षम प्राधिकारी के पास पंजीकृत हो।बिड में भाग लेते समय बिडर को इसका अनुपालन करना होगा और कोई भी गलत घोषणा किए जाने व इसका अनुपालन न करने पर अनुबंध को तत्काल समाप्त करने और कानून के अनुसार आगे की कानूनी कार्रवाई का आधार होगा।/In terms of GeM GTC clause 26 regarding Restrictions on procurement from a bidder of a country which shares a land border with India, any bidder from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with the Competent Authority. While participating in bid, Bidder has to undertake compliance of this and any false declaration and non-compliance of this would be a ground for immediate termination of the contract and further legal action in accordance with the laws.

**---धन्यवाद/Thank You---**