

**बिड दस्तावेज़ / Bid Document**

<b>बिड विवरण/Bid Details</b>	
<b>बिड बंद होने की तारीख/समय /Bid End Date/Time</b>	28-03-2026 14:00:00
<b>बिड खुलने की तारीख/समय /Bid Opening Date/Time</b>	28-03-2026 14:30:00
<b>बिड पेशकश वैधता (बंद होने की तारीख से)/Bid Offer Validity (From End Date)</b>	100 (Days)
<b>मंत्रालय/राज्य का नाम/Ministry/State Name</b>	Ministry Of Defence
<b>विभाग का नाम/Department Name</b>	Department Of Defence Production
<b>संगठन का नाम/Organisation Name</b>	Yantra India Limited
<b>कार्यालय का नाम/Office Name</b>	*****
<b>वस्तु श्रेणी /Item Category</b>	Liability Insurance Service - Director and Officer liability coverage
<b>अनुबंध अवधि /Contract Period</b>	1 Year(s) 1 Day(s)
<b>एमएसएमई के लिए अनुभव के वर्षों और टर्नओवर से छूट प्रदान की गई है/MSE Relaxation for Years of Experience and Turnover</b>	No
<b>स्टार्टअप के लिए अनुभव के वर्षों और टर्नओवर से छूट प्रदान की गई है /Startup Relaxation for Years of Experience and Turnover</b>	No
<b>विक्रेता से मांगे गए दस्तावेज़/Document required from seller</b>	Experience Criteria,Certificate (Requested in ATC) *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
<b>क्या आप निविदाकारों द्वारा अपलोड किए गए दस्तावेज़ों को निविदा में भाग लेने वाले सभी निविदाकारों को दिखाना चाहते हैं? संदर्भ मेन् है/Do you want to show documents uploaded by bidders to all bidders participated in bid?</b>	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)
<b>बिड लगाने की समय सीमा स्वतः नहीं बढ़ाने के लिए आवश्यक बिड की संख्या। / Minimum number of bids required to disable automatic bid extension</b>	3
<b>दिनों की संख्या, जिनके लिए बिड लगाने की समय-सीमा बढ़ाई जाएगी। / Number of days for which Bid would be auto-extended</b>	6

बिड विवरण/Bid Details	
ऑटो एक्सटेंशन अधिकतम कितनी बार किया जाना है। / <b>Number of Auto Extension count</b>	1
बिड से रिवर्स नीलामी सक्रिय किया/Bid to RA enabled	Yes
रिवर्स नीलामी योग्यता नियम/RA Qualification Rule	H1-Highest Priced Bid Elimination
क्रेता के लिए उपलब्ध आईटीसी/ITC available to buyer	Yes
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
मूल्यांकन पद्धति/Evaluation Method	Total value wise evaluation

#### ईएमडी विवरण/EMD Detail

आवश्यकता/Required	No
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#### ईपीबीजी विवरण /ePBG Detail

आवश्यकता/Required	No
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बोली विभाजन लागू नहीं किया गया/Bid splitting not applied.

#### एमआईआई अनुपालन/MII Compliance

एमआईआई अनुपालन/MII Compliance	Yes
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1. 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.

2. Reverse Auction would be conducted amongst all the technically qualified bidders except the Highest quoting bidder. The technically qualified Highest Quoting bidder will not be allowed to participate in RA. However, H-1 will also be allowed to participate in RA in following cases:

- i. If number of technically qualified bidders are only 2 or 3.
- ii. If Buyer has chosen to split the bid amongst N sellers, and H1 bid is coming within N.
- iii. In case Primary product of only one OEM is left in contention for participation in RA on elimination of H-1.
- iv. If L-1 is non-MSE and H-1 is eligible MSE and H-1 price is coming within price band of 15% of Non-MSE L-1
- v. If L-1 is non-MII and H-1 is eligible MII and H-1 price is coming within price band of 20% of Non-MII L-1

If the buyer has mentioned MSE purchase preference in ATC then service provider is required to upload necessary documents for MSE purchase preference for verification by the buyer during evaluation.

**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:**As per Pre-Qualification criteria and Scope of Work enclosed along with the bid.

**Buyer to specify the Service Provider must have a Solvency Ratio more than YYY%:**As per Pre-Qualification criteria and Scope of Work enclosed along with the bid.

**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.:**As per Pre-Qualification criteria and Scope of Work enclosed along with the bid.

**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:**As per Pre-Qualification criteria and Scope of Work enclosed along with the bid.

**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:**As per Pre-Qualification criteria and Scope of Work enclosed along with the bid.

**The bidder should have a claim settlement ratio of more than ZZ% for (Type of Insurance) over the last 3 years:**As per Pre-Qualification criteria and Scope of Work enclosed along with the bid.

**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:**As per Pre-Qualification criteria and Scope of Work enclosed along with the bid.

**Gross Total Premium underwritten within India in last XX Financial Years should be more than INR Rs. XXX Crores.:**As per Pre-Qualification criteria and Scope of Work enclosed along with the bid.

**Gross Total Premium for (Type of Insurance) underwritten within India in last XX Financial Years should be more than INR Rs. XXX Crores:**As per Pre-Qualification criteria and Scope of Work enclosed along with the bid.

**Details of insurance including specifics of coverage 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.:**[1773473741.pdf](http://1773473741.pdf)

**Type of Risk Coverage:**[1773473850.pdf](http://1773473850.pdf)

**Pre Bid Detail(s)**

मूल्य भिन्नता खंड दस्तावेज़/Pre-Bid Date and Time	प्री-बिड स्थान/Pre-Bid Venue
20-03-2026 10:00:00	Ordnance Factory Ambajhari, Nagpur.

**Liability Insurance Service - Director And Officer Liability Coverage ( 1 )****तकनीकी विशिष्टियाँ /Technical Specifications**

विवरण/ Specification	मूल्य/ Values
<b>कोर / Core</b>	
Type of Insurance	Director and Officer liability coverage
AOA:AOY Limit Ratio	1:1
Premium Payment Options	Single Premium
General Insurance List of Insurer from where insurance to be taken(can indicate multiple service providers)	IRDAI Licensed General insurance companies operating in India

विवरण/ Specification	मूल्य/ Values
<b>एडऑन /Addon(s)</b>	
<b>अतिरिक्त विवरण /Additional Details</b>	
Insurance Start Date	16-04-2026
Insurance End Date	15-04-2027

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

क्रेता द्वारा निर्धारित न्यूनतम मूल्य/Minimum Floor Price defined by Buyer	No
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**इनपुट कर क्रेडिट(आईटीसी) तथा रिवर्स प्रभार (आरसीएम)/Input Tax Credit(ITC) and Reverse Charge(RCM) Details**

जीएसटी पर इनपुट कर क्रेडिट /ITC on GST	जीएसटी उपकर कर क्रेडिट /ITC on GST Cess
100%	100%

**अतिरिक्त विशिष्टि दस्तावेज /Additional Specification Documents**

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

क्र.सं./S.N o.	परेषिती/रिपोर्टिंग अधिकारी /Consignee Reporting/Officer	पता/Address	Quantity	अतिरिक्त आवश्यकता /Additional Requirement
1	*****	*****NAGPUR RURAL	Project / Lumpsum Based	<ul style="list-style-type: none"> <li>Total Sum Insured : 1000000000</li> </ul>

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

**1. Purchase Preference (Centre)**

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, the bidder must be the manufacturer of the offered product in case of bid for supply of goods. Traders are excluded from the purview of Public Procurement Policy for Micro and Small Enterprises. In respect of bid 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 product or service. If L-1 is not an MSE and MSE Seller (s) has/have quoted price within L-1+ 15% of margin of purchase preference /price band defined in relevant policy, such Seller shall be given opportunity to match L-1 price and contract will be awarded for percentage of 25% of total value.

## 2. Buyer Added Bid Specific ATC

Buyer Added text based ATC clauses

Sr · N o	Term	Condition
1	Item	(W002025004) INSURANCE FOR DIRECTORS & OFFICERS LIABILITIES AS PER S COPE OF WORK.
2	Qty	1 WJ
3	Option Clause	Not applicable
4	Type of TE	OTE - GeM Services Bid with RA under "Liability Insurance Servi ce"
5	Proposed Vendors	Not Proposed
6	No.of Bids	TWO
7	EMD Amount (2-5%)	As per YILSPM-2024 Not Applicable as the value of the case is l ess than 5 Lakhs
8	Eligibility Criteria of T E	As per attached Pre-qualification Criteria Annexure-I & SCOPE OF WORK.
9	Pre-Contract Integrity Pact	NA, Being case estimated value is less than Rs. 50 Lakhs.
10	Name And Address o f IEM	NA
11	Inspection Type	Insurance document verification on receipt at OFAJ / YIL HQ
12	Inspection Authority	Representative of YILHQ/OFAJ
13	Inspection Officer	Representative of YILHQ/OFAJ
14	Price Variation Claus e	Not Applicable
15	Delivery Terms	- FOR -OFAJ / YIL HQ

17	Public Procurement (Preference to Make in India), Order 2017	Not Applicable as the value of case is less than Rs. 50 Lakhs.
18	Non Discloser Agreement	NA
19	Public Procurement for MSEs, Order 2012	Purchase Preference to MSE OEMs upto price within L1+15% ; Maximum 25 % Percentage of Bid quantity for eligible MSE firm round off to the next higher integer.
20	Determination of L-1 Firm	As per outcome of Technical & Financial Evaluation in GeM portal.
22	PSD	Not applicable if S.O. value is less than 10 Lakhs, otherwise 5% of S.O. value
23	Quantity Tolerance	Not Applicable .
24	Head Code	-----
25	Payment Terms	100% Advance payment against seller's bill & submission of all applicable documents at OFAJ / YIL HQ.
26	WARRANTY	Policy period shall be one year from the date of issuance of policy.
27	Ground Rent [ As per YILSPM-2024]	Not Applicable, being the case is of insurance policy.
28	Relaxation of Experience w.r.t. MSME & Start-up	No
29	Pre bid Meeting	Pre-Bid meeting on 20-03-2026 at OFAJ at 10:00 AM.
29	Other Terms & Conditions	Applicable as per YILSPM-2024 & GeM GTC.
30	Bid opening Time	As per Bid & Pre-bid Meeting Outcome.
31	Arbitration & mediation clause of GeM	N/A, However same is applicable as per as per YILSPM-2024
32	AOA (Any One Accident) : AOY (Any One Year) ratio	1: 1

33	Previous Policy details	NIL (No previous policy exists)
34	OFAJ Contact details to be stated along with the bid for any clarification.	Email: <a href="mailto:ofajmser@ord.gov.in">ofajmser@ord.gov.in</a> Telephone: MM GENL Section : 07122393322 or 07122393229
35	OTHER TERMS AND CONDITIONS	i) LD clause applicable as per YILSPM 2024 ii) Inspection place: AT OFAJ/ YIL HQ iii) Inspection Authority: Rep. of ED/OFAJ/ YIL HQ iv) Fall Clause: As per GEM and YILSPM 2024 v) Arbitration & mediation clause of GeM: NA, however same is applicable as per YILSPM 2024.

### 3. Certificates

Bidder's offer is liable to be rejected if they don't upload any of the certificates / documents sought in the Bid document, ATC and Corrigendum if any.

### अस्वीकरण/Disclaimer

The additional terms and conditions have been incorporated by the Buyer after approval of the Competent Authority in Buyer Organization, whereby Buyer organization is solely responsible for the impact of these clauses on the bidding process, its outcome, and consequences thereof including any eccentricity / restriction arising in the bidding process due to these ATCs and due to modification of technical specifications and / or terms and conditions governing the bid. If any clause(s) is / are incorporated by the Buyer regarding following, the bid and resultant contracts shall be treated as null and void and such bids may be cancelled by GeM at any stage of bidding process without any notice:-

1. Definition of Class I and Class II suppliers in the bid not in line with the extant Order / Office Memorandum issued by DPIIT in this regard.
2. Seeking EMD submission from bidder(s), including via Additional Terms & Conditions, in contravention to exemption provided to such sellers under GeM GTC.
3. Publishing Custom / BOQ bids for items for which regular GeM categories are available without any Category item bunched with it.
4. Creating BoQ bid for single item.
5. Mentioning specific Brand or Make or Model or Manufacturer or Dealer name.
6. Mandating submission of documents in physical form as a pre-requisite to qualify bidders.
7. Floating / creation of work contracts as Custom Bids in Services.
8. Seeking sample with bid or approval of samples during bid evaluation process. (However, in bids for [attached categories](#), trials are allowed as per approved procurement policy of the buyer nodal Ministries)
9. Mandating foreign / international certifications even in case of existence of Indian Standards without specifying equivalent Indian Certification / standards.
10. Seeking experience from specific organization / department / institute only or from foreign / export experience.
11. Creating bid for items from irrelevant categories.
12. Incorporating any clause against the MSME policy and Preference to Make in India Policy.
13. Reference of conditions published on any external site or reference to external documents/clauses.
14. Asking for any Tender fee / Bid Participation fee / Auction fee in case of Bids / Forward Auction, as the case may be.
15. 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.

16. Buyer added ATC Clauses which are in contravention of clauses defined by buyer in system generated bid template as indicated above in the Bid Details section, EMD Detail, ePBG Detail and MII and MSE Purchase Preference sections of the bid, unless otherwise allowed by GeM GTC.
17. 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 catalogs 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 within 4 days of bid publication on GeM. 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 [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---**