बिड संख्या/Bid Number: GEM/2026/B/7315798
दिनांक /Dated: 05-03-2026

बिड दस्तावेज़ / Bid Document

बिड विवरण/Bid Details	
बिड बंद होने की तारीख/समय /Bid End Date/Time	24-03-2026 14:00:00
बिड खुलने की तारीख/समय /Bid Opening Date/Time	24-03-2026 14:30:00
बिड पेशकश वैधता (बंद होने की तारीख से)/Bid Offer Validity (From End Date)	180 (Days)
मंत्रालय/राज्य का नाम/Ministry/State Name	Ministry Of Communications
विभाग का नाम/Department Name	Department Of Telecommunications (dot)
संगठन का नाम/Organisation Name	Centre For Development Of Telematics (c-dot)
कार्यालय का नाम/Office Name	Bangalore
वस्तु श्रेणी /Item Category	Group Mediclaim Insurance Service - Permanent Employees, Retired / Superannuated / Pensioners, Office Staff, As per the Tender document; Hospitalization for accident & emergency Treatments, OPD, Domiciliary treatment, Maternity, All pre-existing illn.. , Group Mediclaim Insurance Service - Permanent Employees, As per the Tender document; As per the Tender document; No , Group Mediclaim Insurance Service - Permanent Employees; As per the Tender document; No
अनुबंध अवधि /Contract Period	1 Year(s) 2 Day(s)
एमएसएमई के लिए अनुभव के वर्षों और टर्नओवर से छूट प्रदान की गई है/MSE Relaxation for Years of Experience and Turnover	No
स्टार्टअप के लिए अनुभव के वर्षों और टर्नओवर से छूट प्रदान की गई है /Startup Relaxation for Years of Experience and Turnover	No
विक्रेता से मांगे गए दस्तावेज़/Document required from seller	Experience Criteria,Bidder Turnover,Additional Doc 1 (Requested in ATC),Additional Doc 2 (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
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 विवरण/Bid Details	
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
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**	3 Days
मूल्यांकन पद्धति/**Evaluation Method**	Total value wise evaluation
मूल्य दर्शाने वाला वित्तीय दस्तावेज ब्रेकअप आवश्यक है / **Financial Document Indicating Price Breakup Required**	Yes

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

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.

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:YEARS as on 31-12-2025

Buyer to specify the Service Provider must have a Solvency Ratio more than YYY%: The Bidder/Insurance Company should have solvency margin of above 1.5 as on 31 March 2025.

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.: The Bidder/Insurance company should have proven experience of managing Group Mediclaim Insurance Policy for at least 5 different organizations (Three should be from PSU's / Government Organization/ Autonomous bodies) for a minimum group size of 4000 lives each (Staff + dependents), for each of the last 5 years.

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: The Bidder/Insurance company should have a minimum Group Mediclaim insurance premium collection of Rs.100 Crores each for the last three financial years 2022-23,2023-24, 2024-25.

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: The Bidder/ Insurance company should have a claim settlement ratio of average of 90% under health insurance portfolio during last three financial years , 2022-23, 2023-24,2024-25.

Details of Buyer (Insured):1772714817.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.:1772714922.pdf

Pre Bid Detail(s)

मूल्य भिन्नता खंड दस्तावेज़/Pre-Bid Date and Time	प्री-बिड स्थान/Pre-Bid Venue
13-03-2026 11:00:00	For attending the Pre-bid meeting offline(physically): C-DOT, Electronic City, Phase-I, Hosur Road, Bangalore - 560100 For attending through on-line. The link is as below: https://cdotmeet.cdot.in/vmeet/rooms/g-v-gxl-awh-kz7/join

Group Mediclaim Insurance Service - Permanent Employees, Retired / Superannuated / Pensioners, Office Staff, As Per The Tender Document; Hospitalization For Accident & Emergency Treatments, OPD, Domiciliary Treatment, Maternity, All Pre-existing Illn.. (1)

तकनीकी विशिष्टियाँ /Technical Specifications

विवरण/ Specification	मूल्य/ Values
कोर / Core	
Type of People being Insured	Permanent Employees , Retired / Superannuated / Pensioners , Office Staff , As per the Tender document

विवरण/ Specification	मूल्य/ Values
Coverage	Hospitalization for accident & emergency Treatments , OPD , Domiciliary treatment , Maternity , All pre-existing illness , As per the Tender document
Family Members (dependants) to be Covered	Yes
Dependent member(s) to be covered	Spouse , Children , Parents / Parents-In-Law , Parents , Parents-In-Law
Co-Payment Percentage	5%
Top-Up Cover to be Provided	No
Buffer Sum Insured for Group Mediclaim to be used at the discretion of the Buyer	No
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)	All IRDA approved Insurance companies
एडऑन /Addon(s)	
अतिरिक्त विवरण /Additional Details	
Type of Insured (Buyer to select type of Insured)	Family
Insurance Start Date	01-05-2026
Insurance End Date	30-04-2027
Age Group of Insuree	As per the Tender Document

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

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

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%	NA

अतिरिक्त विशिष्टि 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	G Vijayashree	560100,Electronic city, Phase-1	Project / Lumpsum Based	• Please input the number to be Insured : 4316 • Sum Insured (as per Insured selected) : 4316

Group Mediclaim Insurance Service - Permanent Employees, As Per The Tender Document; As Per The Tender Document; No (1)

तकनीकी विशिष्टियाँ /Technical Specifications

विवरण/ Specification	मूल्य/ Values
कोर / Core	
Type of People being Insured	Permanent Employees , As per the Tender document
Coverage	As per the Tender document
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	Yes
Amt of Buffer Sum Insured to be provisioned at the organization level (in INR)	2000000
Premium Payment Options	Single Premium
List of Insurer from where insurance to be taken(can indicate multiple service providers)	All IRDA approved Insurance companies
एडऑन /Addon(s)	
अतिरिक्त विवरण /Additional Details	
Type of Insured (Buyer to select type of Insured)	Individual
Insurance Start Date	01-05-2026
Insurance End Date	30-04-2027

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

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

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%	NA

अतिरिक्त विशिष्टि 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	G Vijayashree	560100,Electronic city, Phase-1	Project / Lumpsum Based	• Please input the number to be Insured : 1637 • Sum Insured (as per Insured selected) : 1637

Group Mediclaim Insurance Service - Permanent Employees; As Per The Tender Document; No (1)

तकनीकी विशिष्टियाँ /Technical Specifications

विवरण/ Specification	मूल्य/ Values
कोर / Core	
Type of People being Insured	Permanent Employees
Coverage	As per the Tender document
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	Yes
Amt of Buffer Sum Insured to be provisioned at the organization level (in INR)	2000000
Premium Payment Options	Single Premium
List of Insurer from where insurance to be taken(can indicate multiple service providers)	All IRDA approved Insurance companies
एडऑन /Addon(s)	

विवरण/ Specification	मूल्य/ Values
अतिरिक्त विवरण /Additional Details	
Type of Insured (Buyer to select type of Insured)	Individual
Insurance Start Date	01-05-2026
Insurance End Date	30-04-2027

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

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

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%	NA

अतिरिक्त विशिष्टि 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	G Vijayashree	560100,Electronic city, Phase-1	Project / Lumpsum Based	• Please input the number to be Insured : 1637 • Sum Insured (as per Insured selected) : 1637

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

1. **Generic**

   OPTION CLAUSE: 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, contract quantity or contract duration can only be increased up to 25 percent. Bidders are bound to accept the revised quantity or duration

2. **Generic**

   Buyer Organization specific Integrity Pact shall have to be complied by all bidders. Bidders shall have to

upload scanned copy of signed integrity pact as per Buyer organizations policy along with bid. Click here to view the file

3. **Buyer Added Bid Specific Scope Of Work(SOW)**

   File Attachment Click here to view the file.

4. **Buyer Added Bid Specific ATC**

   Buyer Added text based ATC clauses

   1. Name of the IEM :
   Shri Indu Shekar Jha, House no. 654, Sector 10-A, Gurugram - 122001(Telephone number 9971711886)

   Email id: isjha@gmail.com

   2. Dr. Ved Prakash, ITS (Retd)

   Flat No. 902, Plot No. GH-26, Rainbow Apartments, Sector -43
   Gurgaon – 122009
   Phone No. 9810546996
   Email: ved60prakash@gmail.com
   General Terms & Conditions:

   1. Declaration on GFR 144(xi)- Format enclosed
   2. Make in India Clause(MII) - Format enclosed
   3. The quote to be submitted as per the scope of work, eligibility work and the documents requested as pe r the Annexures
   4. Any queries to be sent to the following email id only tender@cdot.in.

   .

5. **Buyer Added Bid Specific ATC**

   Buyer uploaded ATC document Click here to view the file.

6. **Generic**

   Actual delivery (and Installation & Commissioning (if covered in scope of supply)) is to be done at following address

   C-DOT, Bangalore
   Phase-I, Electronci City, Hosur road, Bangalore - 560100
   Bangalore - 560100
   C-DOT, Delhi C-DOT Campus,
   Mandi Road, Mehrauli, New Delhi -110030
   .

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---