Uttar Pradesh Medical Supplies Corporation Limited

(A Govt. of Uttar Pradesh Undertaking)

GSTIN: 09AACCU2250P1ZZ CIN: U85310UP2018SGC102425

Registered office: SUDA Building,7/23 Sec-7,Gomti Nagar Extension,Lucknow-226002

Website: www.upmsc.in **E-Mail:** gm.scm @upmsc.in **Contact No.:** 0522-2838102

GeM tender for insurance policy of stocks (Drugs , Vaccines etc.) and assets (Equipment's and buildings) of district drug warehouses of UPMSCL

Uttar Pradesh Medical Supplies Corporation Limited, Lucknow invites tender on GeM Portal from eligible and qualified Bidders to provide Insurance Policy service for stocks (Drugs , Vaccines etc.) and assets (Equipment's and buildings) of district drug warehouses of UPMSCL. The schedule of Tender activity is as here under:

S. N	Description of Item for tender	Equipment's Name as on GeM	Tender Reference no	Commencement of Downloading of Tender Document	Date and Time of Pre-Bid meeting	Last Date & Submission of Online Bids	Date & Time of Opening of Technical Bids	Technical Evaluation Result	Date & Time of Opening of Financial Bid	Financial Evaluation Result
1	Insurance policy of stocks (Drugs, Vaccines etc.) and assets (Equipment's and buildings) of district drug warehouses of UPMSCL	Assets Insurance service	GEM/2025/B/6873570	10-11-2025	13-Nov- 2025 Time 04:00 PM in conference hall of UPMSCL HQ, Lucknow	20 Nov 2025 up to 05:00 PM	20 Nov 2025 up to 05:30 PM	To be declared on GeM Portal	To be declared on GeM Portal	To be declared on GeM Portal

The details of tender notice are given on GeM Portal &UPMSCL website www.upmsc.in. Kindly check GeM Portal & UPMSCL website for any detail & updates.

Sd

Managing Director UPMSCL

बिड संख्या/Bid Number: GEM/2025/B/6873570
दिनांक /Dated: 10-11-2025

बिड दस्तावेज़ / Bid Document

बिड विवरण/Bid Details	
बिड बंद होने की तारीख/समय /Bid End Date/Time	20-11-2025 17:00:00
बिड खुलने की तारीख/समय /Bid Opening Date/Time	20-11-2025 17:30:00
बिड पेशकश वैधता (बंद होने की तारीख से)/Bid Offer Validity (From End Date)	180 (Days)
मंत्रालय/राज्य का नाम/Ministry/State Name	Uttar Pradesh
विभाग का नाम/Department Name	Medical Health And Family Welfare Department Uttar Pradesh
संगठन का नाम/Organisation Name	N/a
कार्यालय का नाम/Office Name	Lucknow Hq
वस्तु श्रेणी /Item Category	Assets Insurance Service - Mega Risk Insurance, All Risk Policy, Terrorism Insurance, Electronic Equipment Insurance, Fire Insurance; Property Damage Cover, Standard Fire & Special Perils Cover, Storm, Typhoon, Hurricane, Tornado, Flood and Inundatio.. , Assets Insurance Service - Mega Risk Insurance, Terrorism Insurance, Electronic Equipment Insurance, All Risk Policy, Fire Insurance, Addon asset Insurance; Property Damage Cover, Standard Fire & Special Perils Cover, Storm, Typhoon, Hurricane, Torna..
अनुबंध अवधि /Contract Period	1 Year(s) 1 Day(s)
बिडर का न्यूनतम औसत वार्षिक टर्नओवर (3 वर्षों का) /Minimum Average Annual Turnover of the bidder (For 3 Years)	95000 Lakh (s)
उन्हीं/समान सेवा के लिए अपेक्षित विगत अनुभव के वर्ष/Years of Past Experience Required for same/similar service	5 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 Exemption for Years Of Experience and Turnover	Yes | Complete
स्टार्टअप के लिए अनुभव के वर्षों और टर्नओवर से छूट प्रदान की गई है /Startup Exemption for Years of Experience and Turnover	No

बिड विवरण/Bid Details	
विक्रेता से मांगे गए दस्तावेज़/**Document required from seller**	Experience Criteria,Bidder Turnover,Certificate (Requested in ATC),Additional Doc 1 (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?**	No
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**	Yes
रिवर्स नीलामी योग्यता नियम/**RA Qualification Rule**	50% Lowest Priced Technically Qualified Bidders
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 बिड मूल्य /**Estimated Bid Value**	9500000000
मूल्यांकन पद्धति/**Evaluation Method**	Total value wise evaluation
मध्यस्थता खंड/**Arbitration Clause**	No
सुलह खंड/**Mediation Clause**	No

ईएमडी विवरण/EMD Detail

एडवाईजरी बैंक/Advisory Bank	State Bank of India
ईएमडी राशि/EMD Amount	140000

ईपीबीजी विवरण /ePBG Detail

एडवाइजरी बैंक/Advisory Bank	State Bank of India
ईपीबीजी प्रतिशत (%)/ePBG Percentage(%)	5.00

ईपीबीजी की आवश्यक अवधि (माह) /Duration of ePBG required (Months).	18

(a). जेम की शर्तों के अनुसार ईएमडी छूट के इच्छुक बिडर को संबंधित केटेगरी के लिए बिड के साथ वैध समर्थित दस्तावेज़ प्रस्तुत करने है। एमएसई केटेगरी के अंतर्गत केवल वस्तुओं के लिए विनिर्माता तथा सेवाओं के लिए सेवा प्रदाता ईएमडी से छूट के पात्र हैं। व्यापारियों को इस नीति के दायरे से बाहर रखा गया है।/EMD EXEMPTION: The bidder seeking EMD exemption, must submit the valid supporting document for the relevant category as per GeM GTC with the bid. Under MSE category, only manufacturers for goods and Service Providers for Services are eligible for exemption from EMD. Traders are excluded from the purview of this Policy.

(b).ईएमडी और संपादन जमानत राशि, जहां यह लागू होती है, लाभार्थी के पक्ष में होनी चाहिए। / EMD & Performance securityshould be in favour of Beneficiary, wherever it is applicable.

लाभार्थी /Beneficiary :

Managing Director
Uttar Pradesh Medical Supplies Corporation-Medical Health and Family Welfare Department Uttar Pradesh, SUDA Building,7/23 Sec-7,Gomti Nagar Extension,Lucknow-226002
(Managing Director)

UIN Number NCTGC2415P

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	No

1. If the bidder is a Micro or Small Enterprise as per latest orders issued by Ministry of MSME, the bidder shall be exempted from the eligibility criteria of "Experience Criteria" as defined above subject to meeting of quality and technical specifications. The bidder seeking exemption from Experience Criteria, shall upload the supporting documents to prove his eligibility for exemption.
2. If the bidder is a Micro or Small Enterprise (MSE) as per latest orders issued by Ministry of MSME, the bidder shall be exempted 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 exempted from the "OEM Average Turnover" criteria also subject to meeting of quality and technical specifications. The bidder seeking exemption from Turnover, shall upload the supporting documents to prove his eligibility for exemption.
3. 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.
4. 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.
5. 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.
6. 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.

7. Reverse Auction would be conducted amongst first 50% of the technically qualified bidders arranged in the order of prices from lowest to highest. Number of sellers eligible for participating in RA would be rounded off to next higher integer value if number of technically qualified bidders is odd (e.g. if 7 bids are technically qualified, then RA will be conducted amongst L-1 to L-4). In case number of technically qualified bidders are 2 or 3, RA will be between all without any elimination. If Buyer has chosen to split the bid amongst N sellers, then minimum N sellers would be taken to RA round. In case Primary products of only one OEM are left in contention for participation in RA based on lowest 50% bidders qualifying for RA, the number of sellers qualifying for RA would be increased to get at least products of one more OEM (directly participated or through its reseller) if available. Further, if bid(s) of any seller(s) eligible for MSE preference is / are coming within price band of 15% of Non MSE L-1 or if bid of any seller(s) eligible for Make in India preference is / are coming within price band of 20% of non MII L-1, then such MSE / Make in India seller shall also be allowed to participate in the RA process.

अतिरिक्त योग्यता /आवश्यक डेटा/Additional Qualification/Data Required

The Insurance Company or their Service Provider must have been in the Insurance business in India for at least XX years:5

Buyer to specify the Service Provider must have a Solvency Ratio more than YYY%:1.5

The Insurance Company or their Service Provider should currently be providing insurance to at least YY Government, Semi-government,PSU,Govt. Undertaking,Autonomous bodies, Educational institutes of national repute etc.:NA

The Insurance Company or their Service Provider should be providing insurance to at least XX clients in India where the annual premium is more than INR XX for each client:NA

The Insurance Company or their Service Provider 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:NA

The bidder should have a claim settlement ratio of more than ZZ% for (Type of Insurance) over the last 3 years:95

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:NA

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

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

Details for Assets to be insured:1762770652.pdf

Scope Inclusions/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.:1762770215.pdf

Pre Bid Detail(s)

मूल्य भिन्नता खंड दस्तावेज़/Pre-Bid Date and Time	प्री-बिड स्थान/Pre-Bid Venue

11-11-2025 16:00:00	13.11.2025 Time-4.00PM UPMSCL HQ Conference Hall SUDA Building,7/23 Sec-7,Gomti Nagar Extension,Lucknow-226002

Assets Insurance Service - Mega Risk Insurance, All Risk Policy, Terrorism Insurance, Electronic Equipment Insurance, Fire Insurance; Property Damage Cover, Standard Fire & Special Perils Cover, Storm, Typhoon, Hurricane, Tornado, Flood And Inundatio.. (1)

तकनीकी विशिष्टियाँ /Technical Specifications

विवरण/ Specification	मूल्य/ Values
कोर / Core	
Type of Asset Insurance Policy	Mega Risk Insurance , All Risk Policy , Terrorism Insurance , Electronic Equipment Insurance , Fire Insurance
Type of Risk Coverage	Property Damage Cover , Standard Fire & Special Perils Cover , Storm, Typhoon, Hurricane, Tornado, Flood and Inundation (STFI) Cover , Terrorism Cover , Earthquake Cover , MBD (Machinery breakdown) Cover , Theft/Burglary Cover , Business Interruption (Loss of Profit) Cover , Worldwide Coverage , Riots, Strike, Rodents, Termite
Re-insurance Arrangement	Optional
Premium Payment Options	Single Premium
Risk Inspection (Assessment) Report of assets to be provided by Buyer	No

विवरण/ Specification	मूल्य/ Values
List of Insurer from where insurance to be taken(can indicate multiple service providers)	Acko General Insurance Ltd. , Agriculture Insurance Company of India Ltd. , Bajaj Allianz General Insurance Co. Ltd , Bharti AXA General Insurance Co. Ltd. , Universal Sompo General Insurance Co. Ltd. , United India Insurance Co. Ltd. , The Oriental Insurance Co. Ltd. , The New India Assurance Co. Ltd. , Tata AIG General Insurance Co. Ltd. , Cholamandalam MS General Insurance Co. Ltd. , Edelweiss General Insurance Co. 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. , Kotak Mahindra General Insurance Co. Ltd. , Liberty General Insurance Ltd. , Magma HDI General Insurance Co. Ltd. , National Insurance Co. Ltd. , Raheja QBE General Insurance Co. Ltd. , Reliance General Insurance Co. Ltd. , Royal Sundaram General Insurance Co. Ltd. , SBI General Insurance Co. Ltd. , Shriram General Insurance Co. Ltd.
एडऑन /Addon(s)	
अतिरिक्त विवरण /Additional Details	
Method used for Valuation of Assets (WDV or RIV)	RIV
Insurance Start Date	02-01-2026
Insurance End Date	01-01-2027

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

परेषिती/रिपोर्टिंग अधिकारी /Consignees/Reporting Officer and Quantity

क्र.सं./S.No.	परेषिती/रिपोर्टिंग अधिकारी /Consignee Reporting/Officer	पता/Address	संसाधनों की मात्रा / Lumpsum/Project based Service	अतिरिक्त आवश्यकता /Additional Requirement
1	Sugandha Sharma	226002,UPMSCL, SUDA Bhawan, 7/23, Sector-7, Gomti Nagar Extension, Lucknow-226002	1	• Total Number of Asset to be Insured (Quantity) : 76 • Total Sum Insured : 9500000000

Assets Insurance Service - Mega Risk Insurance, Terrorism Insurance, Electronic Equipment Insurance, All Risk Policy, Fire Insurance, Addon Asset Insurance; Property Damage Cover, Standard Fire & Special Perils Cover, Storm, Typhoon, Hurricane, Torna.. (1)

तकनीकी विशिष्टियाँ /Technical Specifications

विवरण/ Specification	मूल्य/ Values
कोर / Core	
Type of Asset Insurance Policy	Mega Risk Insurance , Terrorism Insurance , Electronic Equipment Insurance , All Risk Policy , Fire Insurance , Addon asset Insurance
Type of Risk Coverage	Property Damage Cover , Standard Fire & Special Perils Cover , Storm, Typhoon, Hurricane, Tornado, Flood and Inundation (STFI) Cover , Business Interruption (Loss of Profit) Cover , MBD (Machinery breakdown) Cover , Terrorism Cover , Earthquake Cover , Theft/Burglary Cover , Worldwide Coverage , Premium on prorata basis for inclusion of Asset
Re-insurance Arrangement	Optional
Premium Payment Options	Add on premium on inclusion of Assets
Risk Inspection (Assessment) Report of assets to be provided by Buyer	No

विवरण/ Specification	मूल्य/ Values
List of Insurer from where insurance to be taken(can indicate multiple service providers)	Acko General Insurance Ltd. , Agriculture Insurance Company of India Ltd. , Bajaj Allianz General Insurance Co. Ltd , Bharti AXA General Insurance Co. Ltd. , Cholamandalam MS General Insurance Co. Ltd. , Edelweiss General Insurance Co. Ltd. , ECGC Ltd. , Future Generali India Insurance Co. Ltd. , Go Digit General Insurance Ltd. , ICICI LOMBARD General Insurance Co. Ltd. , IFFCO TOKIO General Insurance Co. Ltd. , Kotak Mahindra General Insurance Co. Ltd. , HDFC ERGO General Insurance Co.Ltd. , Liberty General Insurance Ltd. , Magma HDI General Insurance Co. Ltd. , National Insurance Co. Ltd. , Raheja QBE General Insurance Co. Ltd. , Reliance General 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.
एडऑन /Addon(s)	
अतिरिक्त विवरण /Additional Details	
Method used for Valuation of Assets (WDV or RIV)	RIV
Insurance Start Date	02-01-2026
Insurance End Date	01-01-2027

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	संसाधनों की मात्रा /Lumpsum/Project based Service	अतिरिक्त आवश्यकता /Additional Requirement
1	Sugandha Sharma	226002,UPMSCL, SUDA Bhawan, 7/23, Sector-7, Gomti Nagar Extension, Lucknow-226002	1	• Total Number of Asset to be Insured (Quantity) : 1 • Total Sum Insured : 10000000

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**

   Option Clause: Excess Settlement. The excess settlement has been enabled for the service, allowing service providers to include additional charges up to a specified percentage of the item-level total value, including addons, in their invoices. Service providers must declare the applicability of additional charges during invoice creation and submit mandatory supporting documents to avail this option. The total invoice amount, including additional charges, shall not exceed the agreed-upon excess settlement percentage for the order.

3. **Buyer Added Bid Specific ATC**

   Buyer uploaded ATC document Click here to view the file.

4. **Buyer Added Bid Specific ATC**

   Buyer Added text based ATC clauses

   - An additional rate per crore shall be applicable for any increase in asset value during the active peri od of the policy. Any inclusion of new assets or change in asset location shall be communicated sep arately.

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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 are mandated to ensure compliance with all the applicable laws / acts / rules including but not limited to all Labour Laws 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. Any non-compliance will be treated as breach of contract and Buyer may take suitable actions as per GeM Contract.

This Bid is governed by the सामान्य नियम और शर्तें/General Terms and Conditions, conditons 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---

(Minimum Eligibility Criteria for bidders)

1. The bid to be invited for covering the scope of insurance from the insurance company for Drugs, vaccines, stocks, assets (All equipment's) and owned buildings of UPMSCL Warehouses. The details of the warehouses are annexed herewith.
2. All General Insurance Companies are allowed to participate in the tender. (open for all General Insurance companies. (broker house or third party is not allowed).
3. The Bidder should have been in general insurance business for more than five years on the date of opening of bids and registered with IRDA having valid certificate. (copies of certificate of Incorporation and Certificate of Commencement of business should be submitted.)
4. The Bidder should have average annual solvency margin ratio of not less than 1.50 in three financial years during preceding 5 financial years i.e. **2020-2021, 2021- 2022, 2022-2023, 2023-2024 and 2024-2025** (copy of certificate should be submitted)
5. The bidder should have a minimum Claim Settlement Ratio of 95% during the last 3 financial years i.e. for **2022-2023, 2023-2024 and 2024-2025**. (Certificate Issued by Chartered Accountant).
6. The bidding Company should have filed Income Tax Return for last three financial years i.e **2022-2023, 2023-2024 and 2024-2025** (Audited balance sheet required)
7. The bidder should have average annual turnover of minimum INR **950 Cr**. for the last three financial years i.e **2022-2023, 2023-2024 and 2024-2025** (CA certificate with UDIN required)

8. Bidder should submit copy of Power of Attorney/authorization by appropriate Competent Authority of the Company authorizing signing of the Bid document by the authorized signatory.
9. Bidder has not been debarred or black listed by any Government department or PSU. (As per GeM GTC)
10. Claim settlement should be completed within one month. It should be cashless without incurring any cost in any form. Quoted premium amount should be inclusive of all expenditure in future.
11. The bidder has to quote a single premium of all risk covers as coverage mentioned in the bid document. Though the bidder has to give breakup of the premium for each Warehouse against the stock insurance + assets insurance and against the building insurance in the provided attached excel sheet as per GeM provision (Not to fill or attach in the technical bid, otherwise the bid will be disqualified if any financial quote found in their technical bid).
12. Bidder should furnish a covering letter in prescribed format given above for acceptance of all terms & conditions of tender document.

(Scope of Work)

The insurance policy shall cover the following risks and perils under a suitable policy within the guidelines of IRDA norms as applicable:

1. **Fire.**
2. **Explosion/Implosion.**
3. **Riot, Strike, Malicious damage and Terrorism damage.**
4. **Storm, cyclone, typhoon, tempest, hurricane, tornado, flood and inundation.**
5. **Leakage from automatic sprinkler installations.**
6. **Bush fire.**
7. **Earthquake.**
8. **Burglary and Theft**
9. **Rodents**

The above mentioned coverage's, clauses and add ons should be forming a part of the policy. Asset value furnished in the tender should be part and parcel of the policy.

(Policy Period)

- Current Policy terms- **02-01-2025 to 01-01-2026**
- The new insurance policy shall be for a period of **1(one) year w.e.f. 12:00:00 A.M hours of 02.01.2026 to 01-01-2027.**
- No claim history in last 03 years.

(Other Terms & Condition)

1. Contract Period- **1 Year**
2. Minimum Average Annual Turnover of the bidder **(For 3 Years)- 950 Crore. (UDIN should be mentioned on annual turnover certificate.)**
3. Years of Past Experience Required for same/similar service of bidder **-05 Years**
4. MSE Exemption for Years of Experience and Turnover- **Yes**
5. Startup Exemption for Years of Experience and Turnover- **NO**
6. Bid to RA enabled- **Yes**
7. Bid Validity- **180 days**
8. Bid Duration- **10 days**
9. RA Qualification Rule- **Allow 50% bidders to qualify for RA**
10. Type of Bid- **Two Packet Bid- Technical & Financial Bid**
11. Time allowed for Technical Clarifications during technical evaluation- **2 days**
12. Evaluation Method- **Total value wise evaluation**
13. Estimated Premium Value- **Rs. 70 Lacs**
14. Estimated Sum Insured Value- **Rs.950 Crore**
15. EMD Detail- **2%** of estimated premium Value i.e Rs. **1.4 Lacs**
16. PBG Detail-**10%** of Contract value/Actual Premium value
17. Bid splitting not applied
18. Pre Bid Detail(s)- UPMSCL Head Office (On the 3rd day from the date of publication of the bid)
19. The bidders shall have to submit the following documents along with quotation on Gem. with the period.
    a) Self-attested copy of valid PAN card.
    b) Self-attested copy of GST registration certificate
    c) Self-attested copy of earlier order copies/experience in Govt./Semi Govt./Corporate office/Medical Institute for same type of Insurance

services

d) Self-attested copy of Solvency ratio declaration certificate.
e) Self-attested copy of Claim settlement declaration certificate.
f) Self-attested copy of Blacklisting and debarring declaration certificate.
g) Acceptance of All ATC & Non-Blacklisting/ Liquidation declaration.
h) Annual turnover certificate (CA certificate with UDIN required.)

20. The quoted rate shall be fixed for 1 year of the contract period and shall not be subject to adjustment on any account.
21. The order to be awarded to the quotationer, whose quotation has been determined to be substantially responsive and has offered lowest evaluated price.
22. Incomplete, irregular, unsigned documents will not be considered.
23. Any other dispute arising out of the contract will be subject to the jurisdiction of Courts of Lucknow.
24. UPMSCL reserves the right to amend the terms of the contract any time during the contract period in public Interest.

Agreement (Insurance Service) may be extended on mutual basis between Insurance Company & Competent authority of UPMSCL.

Annexure –A

SL no.	Warehouse	Type	Medicine stock Tentative Amount in Rs.	Assests value (equipments) Tentative Amount in Rs.	Building strcuture Tentative Amount in Rs.	Total Tentative Amount in Rs.
1	Agra	Owned UPMSCL	72284740	400000	90000000	162684740
2	Aligarh	Owned UPMSCL	86580192	400000	90000000	176980192
3	Ambedkar Nagar	Owned UPMSCL	38450948	400000	90000000	128850948
4	Amethi	Owned UPMSCL	43958845	400000	90000000	134358845
5	Amroha	Owned UPMSCL	45204612	400000	90000000	135604612
6	Auraiya	Owned UPMSCL	31758623	400000	90000000	122158623
7	Ayodhya	Owned UPMSCL	68851895	400000	90000000	159251895
8	Azamgarh	Owned UPMSCL	69610149	400000	90000000	160010149
9	Baghpat	Owned UPMSCL	26259149	400000	90000000	116659149
10	Bahraich	Rented	58982403	400000	0	59382403
11	Ballia	Owned UPMSCL	44841548	400000	90000000	135241548
12	Balrampur	Owned UPMSCL	41814798	400000	90000000	132214798
13	Banda	Owned UPMSCL	37936876	400000	90000000	128336876
14	Barabanki	Owned UPMSCL	52482851	8848955	90000000	151331806
15	Bareilly	Rented	53868273	400000	0	54268273
16	Basti	Owned UPMSCL	41819195	400000	90000000	132219195
17	Bijnor	Owned UPMSCL	41204336	400000	90000000	131604336
18	Budaun	Owned UPMSCL	59587595	400000	90000000	149987595
19	Bulandshahar	Rented	55732778	400000	0	56132778
20	Chandauli	Owned UPMSCL	42693002	400000	90000000	133093002
21	Chitrakut	Gov.of U.P	39331751	400000	0	39731751
22	Deoria	Owned UPMSCL	37001108	400000	90000000	127401108
23	Etah	Owned UPMSCL	33808063	400000	90000000	124208063

24	Etawah	Owned UPMSCL	31482236	400000	90000000	121882236
25	Farrukhabad	Owned UPMSCL	43913433	400000	90000000	134313433
26	Fatehpur	Owned UPMSCL	39386742	400000	90000000	129786742
27	Firozabad	Owned UPMSCL	38729353	400000	90000000	129129353
28	Gautam Buddha Nagar	Rented	45518297	400000	0	45918297
29	Ghaziabad	Rented	55945045	400000	0	56345045
30	Ghazipur	Owned UPMSCL	58869137	400000	90000000	149269137
31	Gonda	Owned UPMSCL	43638785	400000	90000000	134038785
32	Gorakhpur	Owned UPMSCL	76477648	400000	90000000	166877648
33	Hamirpur	Owned UPMSCL	47322876	400000	90000000	137722876
34	Hapur	Owned UPMSCL	36336122	400000	90000000	126736122
35	Hardoi	Owned UPMSCL	54028282	400000	90000000	144428282
36	Hathras	Owned UPMSCL	34489311	400000	90000000	124889311
37	Jalaun	Owned UPMSCL	38561512	400000	90000000	128961512
38	Jaunpur	Rented	51609326	400000	0	52009326
39	Jhansi	Owned UPMSCL	38857627	400000	90000000	129257627
40	Kannauj	Owned UPMSCL	43149866	400000	90000000	133549866
41	Kanpur Dehat	Owned UPMSCL	36783285	400000	90000000	127183285
42	Kanpur Nagar	Owned UPMSCL	77511423	400000	90000000	167911423
43	Kasganj	Owned UPMSCL	35022150	400000	90000000	125422150
44	Kaushambi	Owned UPMSCL	31584582	400000	90000000	121984582
45	Kushinagar	Owned UPMSCL	42846833	400000	90000000	133246833
46	Lakhimpur	Rented	64790286	400000	0	65190286
47	Lalitpur	Owned UPMSCL	35060393	400000	90000000	125460393
48	Lucknow 1	Owned UPMSCL	243293155	400000	90000000	333693155
49	Lucknow 2	Rented	0	400000	0	400000
50	Maharajganj	Owned UPMSCL	46272260	400000	90000000	136672260

51	Mahoba	Owned UPMSCL	34688221	400000	90000000	125088221
52	Mainpuri	Rented	33204952	400000	0	33604952
53	Mathura	Owned UPMSCL	55202397	400000	90000000	145602397
54	Mau	Rented	35194283	400000	0	35594283
55	Meerut	Owned UPMSCL	57770276	400000	90000000	148170276
56	Mirzapur	Owned UPMSCL	41273733	400000	90000000	131673733
57	Morabadad	Owned UPMSCL	62664184	400000	90000000	153064184
58	Muzaffar Nagar	Rented	46723354	400000	0	47123354
59	Pilibhit	Rented	29824229	400000	0	30224229
60	Pratapgarh	Gov.of U.P	111843714	400000	0	112243714
61	Prayagraj	Owned UPMSCL	138911657	7026510	90000000	235938167
62	Raibareli	Owned UPMSCL	54354131	8848955	90000000	153203086
63	Rampur	Owned UPMSCL	30963335	400000	90000000	121363335
64	Saharanpur	Owned UPMSCL	46987987	400000	90000000	137387987
65	Sambhal	Owned UPMSCL	40522084	400000	90000000	130922084
66	Sant Kabir Nagar	Owned UPMSCL	29738924	400000	90000000	120138924
67	Sant Ravidas Nagar (Bhadhoi)	Gov.of U.P	36520516	400000	0	36920516
68	Shahjahanpur	Owned UPMSCL	49608346	8848955	90000000	148457301
69	Shamli	Owned UPMSCL	32644311	400000	90000000	123044311
70	Shravasti	Rented	30685929	400000	0	31085929
71	Siddharthnagar	Owned UPMSCL	42581694	400000	90000000	132981694
72	Sitapur	Owned UPMSCL	64550579	8848955	90000000	163399534
73	Sonbhadra	Owned UPMSCL	26986126	400000	90000000	117386126
74	Sultanpur	Owned UPMSCL	42929248	400000	90000000	133329248
75	Unnao	Owned UPMSCL	47882676	400000	90000000	138282676
76	Varanasi	Owned UPMSCL	84884861	400000	90000000	175284861
		Total	**3824685445**	**70822330**	**5400000000**	**9295507775**