

बिड दस्तावेज़ / Bid Document

बिड विवरण/Bid Details	
बिड बंद होने की तारीख/समय /Bid End Date/Time	20-10-2026 10:00:00
बिड खुलने की तारीख/समय /Bid Opening Date/Time	21-10-2026 10:00:00
बिड पेशकश वैधता (बंद होने की तारीख से)/Bid Offer Validity (From End Date)	110 (Days)
मंत्रालय/राज्य का नाम/Ministry/State Name	Ministry Of Chemicals And Fertilizers
विभाग का नाम/Department Name	Department Of Pharmaceuticals
संगठन का नाम/Organisation Name	National Institute Of Pharmaceutical Education And Research (niper)hajipur
कार्यालय का नाम/Office Name	Bihar
शिकायत निवारण के संपर्क विवरण/ Contact details of Grievance redressal	HOD Email id :dean@niperhajipur.ac.in Buyer Email id: administrativeofficer@niperhajipur.ac.in
वस्तु श्रेणी /Item Category	Group Mediclaim Insurance Service - Students; Hospitalization for accident & emergency Treatments, Domiciliary treatment, All pre-existing illness; No
अनुबंध अवधि /Contract Period	1 Year(s) 3 Day(s)
बिडर का न्यूनतम औसत वार्षिक टर्नओवर (3 वर्षों का) /Minimum Average Annual Turnover of the bidder (For 3 Years)	12 Lakh (s)
उन्हीं/समान सेवा के लिए अपेक्षित विगत अनुभव के वर्ष/Years of Past Experience Required for same/similar service	5 Year (s)
टर्नओवर पात्रता मानदंड/Turnover eligibility criteria	GeM verified turnover
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
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

बिड विवरण/Bid Details	
क्या आप निविदाकारों द्वारा अपलोड किए गए दस्तावेजों 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	5
ऑटो एक्सटेंशन अधिकतम कितनी बार किया जाना है। / Number of Auto Extension count	3
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
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
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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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एमएसई खरीद वरीयता/MSE Purchase Preference

एमएसई खरीद वरीयता/MSE Purchase Preference	Yes
सूक्ष्म और लघु उद्यम मूल उपकरण निर्माताओं/सेवा प्रदाता को खरीद में प्राथमिकता, यदि उनका मूल्य $L1+X\%$ / Purchase Preference to MSE OEMs/ Service Provider 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 financial years, ending on 31st March of the previous financial year, should be as indicated in the bid document. The turnover of the bidder shall be validated by the system based on the financial data available on the GeM portal. The average turnover shall be calculated based on the last three financial years where data is available; in case data is available for only two of the last three financial years, the average shall be computed based on those two years. In case the date of constitution / incorporation of the bidder is less than three years old, the average turnover in respect of the completed financial years after the date of constitution / incorporation shall be taken into account for this criterion. No separate documentary evidence is required to be uploaded by the bidder for this criterion, as the system shall derive and validate the turnover figures from the data available on the GeM portal.
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 having valid Udyam Certificate and whose credentials are validated online through Udyam Registration portal 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 themselves of the Purchase preference, the bidder must be the manufacturer / OEM of the offered product on GeM. In respect of bid for Services, the bidder must be the Service provider of the offered Service. Traders are excluded from the purview of Public Procurement Policy for Micro and Small Enterprises and hence resellers offering products manufactured by some other OEM are not eligible for any purchase preference. Relevant documentary evidence in this regard shall be uploaded along with the bid in respect of the offered product or service, and Buyer will decide eligibility for purchase preference based on documentary evidence submitted in case of product bids, whereas in case of services the eligibility is automatically validated. If L-1 is not an MSE and MSE Seller (s) has / have quoted price within $L-1+ 15\%$ (Selected by Buyer) of margin of purchase preference /price band defined in relevant policy, such MSE Seller shall be given opportunity to match L-1 price and contract will be awarded for % (selected by Buyer) percentage of total quantity. The buyers are advised to refer 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 seller is validated on-line in GeM profile as well as validated and approved by Buyer after evaluation of documents submitted.
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.

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:5

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.:1

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:100000

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, 2Lakhs

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:03 types of insurance policies should have been issued in the past three year 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 Crore

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

Details of Buyer (Insured):[1790761813.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.:[1790762116.pdf](#)

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

तकनीकी विशिष्टियाँ /Technical Specifications

विवरण / Spec ificat ion	मूल्य/ Values
कोर / Core	

विवरण / Spec ificat ion	मूल्य/ Values
Type of Peopl e being Insur ed	Students
Cover age	Hospitalization for accident & emergency Treatments , Domiciliary treatment , All pre-existing illness
Famil y Mem bers (dep enda nts) to be Cover ed	No
Depe nden t mem ber(s) to be cover ed	NA
Co- Paym ent Perce ntag e	NA
Top- Up Cover to be Provi ded	No

विवरण / Spec ificat ion	मूल्य/ Values
Buf fe r Sum Insur ed for Grou p Medi claim to be used at the discr etion of the Buye r	Yes
Amt of Buf fe r Sum Insur ed to be provi sione d at the orga nizati on level (in INR)	1000000
Premi um Paym ent Optio ns	Annually

विवरण / Spec ificat ion	मूल्य/ Values
List of Insur er from wher e insur ance to be taken (can indic ate multi ple servi ce provi ders)	Acko General Insurance Ltd. , Agriculture Insurance Company of India Ltd. , Cholamandalam MS 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. , Liberty General Insurance Ltd. , National Insurance Co. Ltd. , Raheja QBE 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. , IndusInd General Insurance Company Ltd. , Magma General Insurance Ltd. , Navi General Insurance Ltd. , Zurich Kotak General Insurance Company (India) Ltd. , Zuno General Insurance Ltd. , Bajaj General Insurance Ltd. , Aditya Birla Health Insurance Co. Ltd. , Care Health Insurance Ltd. , Galaxy Health Insurance Company Limited , Narayana Health Insurance Ltd. , Manipal Cigna Health Insurance Company Limited , Niva Bupa Health Insurance Co Ltd. , Star Health & Allied Insurance Co.Ltd. , Any IRDA approved Insurance companies
एडऑन /Addon(s)	
अतिरिक्त विवरण /Additional Details	
Type of Insur ed (Buy er to selec t type of Insur ed)	Individual
Age Grou p of Insur ee	21-45
Insur ance Start Date	14-11-2026
Insur ance End Date	13-11-2027
अतिरिक्त विशिष्टि दस्तावेज़ /Additional Specification Documents	

प्रेषिती/रिपोर्टिंग अधिकारी /Consignees/Reporting Officer and Quantity

क्र.सं./S.No.	प्रेषिती/रिपोर्टिंग अधिकारी /Consignee Reporting/Officer	पता/Address	Quantity	अतिरिक्त आवश्यकता /Additional Requirement
1	Hemant Kumar Pal	844102,National Institute of Pharmaceutical Education and Research (NIPER), Hajipur, EPIP Campus Industrial Area Jandaha Road Hajipur	Project / Lumpsum Based	• Please input the number to be Insured : 220 • Sum Insured (as per Insured selected) : 100000

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. 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.

4. Service & Support

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

5. Service & Support

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

6. Buyer Added Bid Specific ATC

Buyer Added text based ATC clauses

NOTICE INVITING TENDER ENQUIRY FOR CUSTOM-MADE MEDICAL INSURANCE POLICY FOR STUDENTS OF NIPER HAJIPUR FOR THE YEAR 2026-27.

NIPER-Hajipur is making efforts to provide medical and health services to its students within the overall framework of the institute. The Group Mediclaim Insurance could be a way of overcoming financial handicaps, improving access to quality medical care and providing financial protection against high-end medical expenses. The Group Health plan for the welfare of NIPER-Hajipur students attempts to address such issues.

ONLY IRDAI REGISTERED INSURANCE COMPANIES are invited for a tailor-made Group Mediciam Insurance for the Students of NIPER-Hajipur for a period of one (01) year w.e.f 14th November 2026.

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

Table-A				
Sl. No.	Category	Age Band	Approx. Member Strength*	Sum Insured (SI)
1	Students (M.Pharm and PHD)	21-45	220	Rs.1,00,000/-

*The exact strength of students and their details will be submitted to the successful service provider (i.e. Insurer) to whom the work will be awarded. The strength of students may increase or decrease in the course of joining new students from time to time. There should be a provision for the addition and deletion of students from the insured list throughout the year.

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

1	Type of Policy	Individual
2	Sum Insured Band:	₹1,00,000/- for each Student
Coverage and Benefit Details under proposed policy :		
1	Inpatient Treatment, including COVID-19 treatment, Critical Illness, Major Surgeries, and any alternative treatment:	Covered up to base SI
2	Day Care Treatment: (Surgeries/ treatments including alternative treatments/procedures which require less than 24 hours hospitalization as an inpatient due to subsequent advancement in technology)	Covered up to base SI
3	Reimbursement of Pre & Post Hospitalization Expenses (Under AYUSH treatment also):	30 Days Pre-Hospitalization expenses & 60 Days Post-Hospitalization expenses are to be covered fully
4	Domiciliary Hospitalization (Under AYUSH treatment also) Expenses:	Covered up to base SI
5	Waiting period of 30 days, 1 year, 2 years & 4 years :	To be waived fully
6	Pre-existing Diseases:	To be covered fully, all pre-existing Diseases will be covered from day one/ inception of the policy.
7	Room Rent Capping	Room rent limit per day for Normal room - 1.5 % of base SI or actuals whichever is less and for ICU room - 2.5% of base SI or actuals whichever is less

		In case insured opts for a higher room category than eligibility: 1) For normal Room : Proportionate deductions will be applicable on defined 'associate medical expenses. Associated Medical Expenses shall include Room Rent, nursing charges, operation theatre charges, fees of Medical Practitioner/surgeon/ anaesthetist/ Specialist conducted within the same Hospital where the Insured Person has been admitted. The below expenses are not part of associate medical expenses a. Cost of Pharmacy and consumables b. Cost of implants and medical devices c. Cost of diagnostics 2) For admission in ICU / ICCU - proportionate deduction will only be done on the ICU / ICCU room rent, and not on any other associated medical expenses etc.
8	Sub Limits on Medical Expenses/ Illness/ Surgeries, including major surgeries/ Treatments/ Procedures	No sub-limit and capping for any Hospitalization/ Disease/ Age
9	Co-payment:	No co-payment, irrespective of the age of members
10	Cashless facility in Network Hospitals and Reimbursement in Non-network Hospitals	100% Cashless treatment at network hospitals . As applicable, the institute may request specific hospitals/ nursing homes in a particular state/ city to panel the same for availing the cashless facility by its members.
11	Organ Donor Cover	Covered Up to 20% of Base SI
12	Surgeon, Anaesthetist, Doctor, Medical Practitioner, Consultants, Specialist fees, Admission & Registration charges	No restriction
13	Anaesthesia, 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 pacemaker, orthopaedic implants, infra cardiac valve replacements, vascular stents, relevant laboratory/diagnostic tests, X-Ray and such medical expenses that are medically necessary	No restriction
14	Modern Treatment	Modern Treatments covered Up to 50% of Sum Insured

		List of Modern Treatments: A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound) B. Balloon Sinuplasty C. Deep Brain Stimulation D. Oral Chemotherapy E. Immunotherapy - Monoclonal Antibody to be given as injection F. Intra Vitreal Injections G. Robotic Surgeries H. Stereotactic Radio Surgeries I. Bronchial Thermoplasty J. Vaporisation of the Prostate (Green Laser Treatment or Holmium Laser Treatment) K. IONM - (Intra Operative Neuro Monitoring) L. Stem Cell Therapy: Hematopoietic stem cells or bone marrow transplant for haematological conditions to be covered.
15	Emergency Ground Ambulance	Up to INR 2,500 per Hospitalization
16	Dental	Covered up to base SI
	Psychiatric Disorder	Covered up to base SI

17	Corporate Floater BUFFER	a) Total sum insured will be up to a maximum of Rs . 10,00,000/- (Rupees Ten lakhs only). b) Upper limit per student is Rs . 3,00,000/- (Rupees three lakh only) from the Buffer amount . c) Illness to be Covered for Buffer Utilization Coronary Artery Surgery Cancer Renal Failure Stroke Head Injury and/or poly Trauma, Multiple Sclerosis, Major Transplantation like Kidneys, Liver, Lung, Pancreas or Bone Marrow Major accident claims involving expenditure more than Rs.1,00,000/- sum assured, Any serious complication arising out of surgery performed during the policy period, Any major surgeries with expenditure costing more than Rs.1,00,000/- sum assured, Any critical illness that may arise during the period of coverage, SWINE Flu / Bird Flu, Dengue and its related complications. Buffer amount utilization will be based on the recommendations of authorities appointed by NIPER – Hajipur.
18	Other conditions:	No restriction. Midterm inclusion/deletion of members is allowed, subject to the confirmation from NIPER-Hajipur
		Students to be covered from the date of joining (Addition & Deletion to be declared for each month and within 15 days of the succeeding month). Premium for addition/deletion will be charged/refunded on a pro rata basis by the insurer.
		Any bonafide mistake of additions/ deletions in monthly statement will be rectified as per institute's record.
		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.
		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 claims must be settled within 15 days of submission of the 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.
		100% of admissible claim should be reimbursed irrespective of treatment taken in different zone/ states within India.

		Original Reports/papers are to be returned to the Institute/Students after claim settlement, if required
		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.
		The excess premium amount paid/deposited with the service provider, after adjusting the premium for any additions/deletions of members, shall be refunded by the Insurer at the end of the policy period within one month.
		The service provider should provide quarterly Claim MIS report to the institute to monitor the same.
		We prefer all claims to be routed through a TPA (Third party Administrator). TPA will issue Health Cards (e-cards) in addition to the cards issued by the Institute and both cards should be treated as valid proof for admission to Hospitals. Students can also be admitted upon authorization from NIPER Hajipur or on intimation from TPA. No extra payment above the agreed premium amount is to be made by the institute to the Insurer for engaging a TPA.
		Any failure on the 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.
		The insurer should appoint one of its dedicated officials (POC) as well as one official from its TPA, if any, to whom the institute can contact for any official communication and facilitate getting the services after the award of work.
		Successful service provider (i.e. Insurer) and its appointed TPA, if any, shall be available 24x7x365 to facilitate the members of the institute in getting seamless service in hospitals without any hassle during the policy period.

19	PTD/ Death	(a) Death — compensation of Rs. 1,00,000/-; (b) Permanent Total Disability — Rs. 1,00,000/-; (c) reimbursement of medical expenses arising from accident up to Rs. 1,00,000/-, over and above the base Sum Insured. The accident cover shall expressly extend to accidents occurring in the laboratories, pilot plant, central instrumentation facility, animal house and workshop of the Institute — including chemical and thermal burns, solvent and vapour inhalation, needle-stick and sharps injury, and injury arising from the handling of laboratory animals — and to accidents occurring during Institute-sponsored field work, industrial training, conferences and related travel.
20	Teleconsultation	Unlimited teleconsultation with general physicians and specialists through the Insurer's or TPA's platform, available 24x7 to every insured student, at nil additional premium.
21	Annual preventive health check-up	One cashless preventive health check-up per student per policy year at a network diagnostic centre, comprising at minimum: complete blood count, fasting blood glucose, lipid profile, liver function tests, renal function tests, thyroid stimulating hormone, urine routine and microscopy, and electrocardiogram. Reports shall be released to the student and, with the student's written consent, to the Institute Medical Centre. Bidders shall state whether this benefit is offered at nil additional premium.

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 a valid license to carry out group health insurance policy in India. A copy of a valid registration certificate and license issued by the competent authority is to be enclosed as proof.
- II. The bidder shall have a Branch, Divisional or Regional Office within the State of Bihar, and shall nominate a Point of Contact stationed at such office, whose name, designation, mobile number and e-mail address shall be furnished with the Technical Bid.
- III. The Insurer shall provide cashless facility at not fewer than [15] hospitals in Patna and not fewer than [2] hospitals in Hajipur or elsewhere in Vaishali district, and shall submit the complete list with the Technical Bid. The list shall include facilities offering, between them, twenty-four hour emergency and trauma care, intensive care, dialysis, and obstetric services. Where a network hospital in Patna or Vaishali district ceases to be in the network during the policy period, the Insurer shall empanel a facility of comparable capability within thirty (30) days; failing which, reimbursement claims arising at that facility shall be settled at the rates that would have applied under the cashless arrangement.
- IV. The bidder should have a valid PAN & GST Registration number.
- V. The bidder should have successfully completed a minimum of one group insurance policy of at least 1000 members in a single policy during the past five years from the last date of submission of the bid in any Central/ State Government. Department/ Public Sector Undertakings/ Autonomous Bodies/ Academic Institutions/ CFTIs like IIMs, IITs, IISERs, IISc, NIT, NIPER etc. / commercial/ industrial organizations of repute. The agreement should be in the name of the bidder. A policy document/ successful completion certificate should be enclosed as proof of experience.
- VI. The bidder should not have been debarred/ black listed/terminated/ceased without completing the entire duration of the policy period by NIPER-Hajipur and any Central/ State Govt. Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions, etc., during the 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 the above eligibility criteria from (i) to (vi) 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 letterhead 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 achievements, 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 the 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, are extra and should be shown separately in the Financial Bid.

4. General Terms and Conditions:

- I. No subsequent increase in premium rates (except taxes/ GST as applicable from time to time by the appropriate authority of the Government of India) will be allowed under any circumstances during the policy period.
- II. If any discrepancy is found between the figure and the 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 the tender document. Failure to furnish all information required by the tender document or submission of a bid not substantially responsive to the tender document in every respect will be at the bidder'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/removing 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 this part are liable to be rejected.
- V. The bid document and the enclosures, as well as all correspondence and documents, shall be written in the 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 circumstances will tender documents 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 additional information/ documents from any bidder regarding its technical bid. Such clarification(s) or additional information/ document(s) shall be provided within the time specified for the purpose. Any request and response thereto shall be in writing. If the bidder does not furnish the clarification(s) or additional information/ document(s) within the prescribed date and time, the proposal shall be liable to be rejected. The bidder who meets the 'Eligibility Criteria' shall be shortlisted as the technically responsive bidder. The institute shall notify all the technically responsive bidders of the date & time of opening of financial bids.
- IX. **SELECTION OF SUCCESSFUL BIDDER:** Only technically responsive bidders who fulfil the eligibility criteria, have clear credentials, and have not been debarred/ black listed, will be shortlisted for the opening of financial bids.

After evaluation of bids, the bidders who are technically responsive as well as quote the lowest PREMIUM 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 the successful bidder 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 registered with the IRDAI;
 - c) If more than one bidder had been registered on the same day, then by "Draw of Lots".
- X. Bidders, who do not fulfil any of the above conditions or incomplete or conditional bids, are liable for 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 reject

ion 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, NIPER-Hajipur, shall be final and binding on both parties. The decision of NIPER-Hajipur will be final in all respects.

XV. Applicable Law: The Court of Jurisdiction shall be Patna for all purposes.

ANNEXURE - I

TECHNICAL BID

Date of Submission of Bid:		
GeM Bid for: Group Mediclaim Insurance for Students of NIPER-Hajipur GeM Bid No.:		
Name of the Bidder/ Insurer: Correspondence Address: Tel/ Mob No.: Email Id:	-	
Copies of all supporting documents duly stamped & signed by the bidder in support of particulars below 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 a valid license to carry out group health insurance policies in India. A copy of a valid registration certificate and license issued by the competent authority is to be enclosed as proof.	
2	Cashless facility at not fewer than [15] hospitals in Patna and not fewer than [2] hospitals in Hajipur or elsewhere in Vaishali district	
3	The bidder should have a registered Branch office in Hajipur or Patna. Valid document in support of the branch office, as well as the details of the Point of Contact (POC) for the institute on behalf of the bidder, is to be submitted by the bidder.	
4	The bidder should have a valid PAN & GST registration number.	
5	The bidder should have successfully completed a minimum of one group insurance policy of at least 1000 members in a single policy during the past five years from the last date of submission of the bid in any Central/ State Government. Department/ Public Sector Undertakings/ Autonomous Bodies/ Academic Institutions/ CFTIs like IIMs, IITs, IISERs, IISc., NIT, NIPER etc. / commercial/ industrial organizations of repute. The agreement should be in the name of the bidder. A policy document/ successful completion certificate should be enclosed as proof of experience.	

6	The bidder should not have been debarred/ black listed/should not have been terminated/ceased without completing the entire duration of the policy period by NIPER-Hajipur and any Central/ State Govt. Department, Public Sector Undertakings, Autonomous Bodies, Academic Institutions, etc., during the past five years from the last date of submission of bids. (as per Annexure-III)	
7	Other documents like company background, strength, key achievements, TAT for claim settlement, claim service network, including TPA, list of network hospitals, etc., as required in terms of the tender, to claim eligibility.	
8	Turnover during the last three years ending on 31st March 2026 (Copies of P&L Account and Balance Sheet duly certified by a Chartered Accountant should be attached with the bid): FY 2026-27: ₹ _____ FY 2025-26: ₹ _____ FY 2024-25: ₹ _____	
9	Bid Forwarding Letter as per Annexure - II	
10	Power of Attorney/Authorization Letter, if bid is submitted by the authorized representative of the firm (on the letterhead of the bidder)	
11	Duly signed & stamped the 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 best of my/our knowledge. I/We hereby agree to abide by all terms and conditions laid down in the tender document.

Place:

Date:

(Name & signature with stamp of the bidder)

ANNEXURE - II

BID FORWARDING LETTER

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

Date:

To,

Administrative Officer

National Institute of Pharmaceutical

Education and Research (NIPER), Hajipur

Sub: GeM bid for Group Mediclaim Insurance for Students of NIPER-Hajipur , Bid No-

Sir,

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

I/ We also keep the offer open for 60 (Sixty) days from the last date of submission of e-bids.

Yours faithfully,

(Name & signature with stamp of the bidder)

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ANNEXURE – III

SELF-DECLARATION ANNEXURE - III ABOUT NON-BLACK-LISTING

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

Date:

To,

Administrative Officer

National Institute of Pharmaceutical

Education and Research (NIPER), Hajipur

Sub: GeM bid for Group Mediclaim Insurance for Students of NIPER-Hajipur , Bid No-

Sir,

In response to the tender under reference, I/ We hereby declare that presently our firm is having an 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 B

odies, 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 the 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)

7. Buyer Added Bid Specific ATC

Buyer uploaded ATC document [Click here to view the file.](#)

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 (other than EMD and signed Integrity Pact - which can be submitted within 5 days of bid opening) 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 कार्यवाई 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---