REQUEST FOR PROPOSAL

For

Group Term Insurance  for IIT Bombay Employees

INDIAN INSTITUTE OF TECHNOLOGY
BOMBAY
Table of Contents

SECTION 1 - BID SCHEDULE

SECTION 2 - ELIGIBILITY CRITERIA

SECTION 3 - INSTRUCTIONS TO BIDDERS

SECTION 4 - DETAILS AND SPECIAL TERMS AND CONDITIONS

SECTION 5 - TERMS AND CONDITIONS

SECTION 6- ANNEXURES

Annexure A-1: Declaration Regarding Clean Track by Bidder
Annexure A-2: Declaration for Acceptance of Tender Terms and Conditions
Annexure A-3: Declaration of Annual Turnover and Income Tax Return
Annexure A-4: Bidder’s Information

SECTION 7 - COMMERCIAL BID

SECTION 8 - CHECK LIST
Sealed tenders are invited by Indian Institute of Technology Bombay for Term Life Cover Policy of employees. The Institute has decided to seek proposals through a two bid system (comprising of technical bid + financial bid) only from Insurance Regulatory and Development Authority of India licensed Life Insurance companies operating in India.

<table>
<thead>
<tr>
<th>Tender No.</th>
<th>MMD/RC/GTIP/2020-2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tender Date</td>
<td>7th January 2020</td>
</tr>
<tr>
<td>Advt. No.</td>
<td>MMD-23/19-20</td>
</tr>
<tr>
<td>Item Description</td>
<td>Group Term Insurance Policy for employees of the Institute</td>
</tr>
<tr>
<td>Tender Type and Submission</td>
<td>Two Bid System: Tender should be submitted on the schedule with your covering letter in the enclosed form duly signed. Your quotation must be submitted in two envelopes Technical Bid and Commercial Bid superscribing on both the envelopes the tender no. and the due date and both these sealed covers are to be put in a bigger cover which should also be sealed and duly superscribed with our Tender No. &amp; Due Date.</td>
</tr>
<tr>
<td>Pre-bid Meeting Date and Time</td>
<td>16th January 2020 at 11.00 a.m</td>
</tr>
<tr>
<td>Pre-bid Meeting Place</td>
<td>Conference Room Materials Management Division, Gr. Floor, Main Bldg, IIT Bombay, Powai, Mumbai 400 076.</td>
</tr>
<tr>
<td>Last date &amp; time of submission of Tender</td>
<td>31st January 2020 upto 1.00 p.m</td>
</tr>
<tr>
<td>Place of Submission</td>
<td>Materials Management Division, Gr. Floor, Main Bldg, IIT Bombay, Powai, Mumbai 400 076.</td>
</tr>
<tr>
<td>Opening Date &amp; Time of Tender</td>
<td>31st January 2020 at 3.00 p.m</td>
</tr>
<tr>
<td>Place of Opening Tender</td>
<td>Materials Management Division, Gr. Floor, Main Bldg, IIT Bombay, Powai, Mumbai 400 076.</td>
</tr>
<tr>
<td>Earnest Money Deposit</td>
<td>Earnest Money Deposit (EMD) of Rs. 1,00,000/- (Rs. One lakh Only) in the form of Demand Draft in the favor of ‘The Registrar, IIT Bombay’ payable at Mumbai to be submitted in Technical Bid.</td>
</tr>
</tbody>
</table>
| Any Clarification | Name          : Joint Registrar  
Dept          : Materials Management Division, IIT  
Bombay        | Email         : drmm@iitb.ac.in  
Contact No.    : 022-2576 8805 |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Signing Authority</td>
<td>Joint Registrar (MM)</td>
</tr>
</tbody>
</table>
SECTION 2 - ELIGIBILITY CRITERIA

Life Insurance Companies who wish to apply for this RFP should comply with the following conditions:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Eligibility Criteria</th>
<th>Documents to be submitted</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>The bidder must have an IRDAI license as on the date of submission of RFP response for procuring Life Insurance business in India.</td>
<td>A copy of the certificate should be submitted</td>
</tr>
<tr>
<td>2.</td>
<td>The bidder should be in existence for at least 5 years and should be in the line of business of providing Life Insurance during the said period.</td>
<td>Copies of Certificate of Incorporation and Certificate of Commencement of business.</td>
</tr>
<tr>
<td>3.</td>
<td>The bidder should have a minimum Claim Settlement Ratio (as per IRDAI) of 90% during the last 2 financial years as on 31.03.2019 and 31.03.2018.</td>
<td>Undertaking on the company’s letter head.</td>
</tr>
<tr>
<td>4.</td>
<td>Total Premium Collection should be more than INR 100 crores for the last two financial years.</td>
<td>Copies of Audited Accounts to be submitted.</td>
</tr>
<tr>
<td>5.</td>
<td>The bidding firm should have filed Income Tax Return for last two financial years.</td>
<td>Copy of ITR Acknowledgment to be submitted.</td>
</tr>
</tbody>
</table>
SECTION 3 - INSTRUCTIONS TO BIDDERS

A) SUBMISSION OF OFFER:

1. Tender should be put in the Tender Box kept in the Office of Joint Registrar (MM) at Materials Management Division only. No tender is to be handed over to our employees personally unless specified otherwise.

2. The Quotation MUST BE ENCLOSED IN A SEALED COVER super scribing Tender number/due date & should reach the undersigned on or before the due date mentioned in the tender notice. If the quotation cover is not sealed, it will be rejected.

3. Bidders should quote Premium amount only (as per Annexure-I to this RFP).

4. Commercial Bid MUST BE SUBMITTED IN ENCLOSED Commercial Bid FORMAT ONLY.

5. All communications are to be addressed to the undersigned only. In case due date happens to be a holiday, the tender will be accepted and opened on the next working day.

6. Quoting of Price(s): Price quoted should be in Indian Rupees.

7. If Commercial Bid is not quoted as per the format provided in Tender document then, IIT Bombay will Reject the Bid and forfeit Earnest Money Deposit.

8. Any bidder currently engaged in litigation with other Organizations, must inform their status in writing.

9. Communication with bidders will be carried out electronically and/or in hard copy. All bidders must provide their current e-mail address.

B) COST OF BIDDING:

1. The Bidder shall bear all costs associated with the preparation and submission of its Bid and the Institute shall not be responsible or liable for those costs.

C) VALIDITY OF THE BID: 180 Days from the last date of submission of quotation.

D) AMENDMENT OF BIDDING DOCUMENTS:

1. At any time prior to the deadline for submission of bids, IIT Bombay may, for any reason, whether on its own initiative or in response to the clarification request by a prospective BIDDER may modify the bid document.

2. All prospective BIDDERs who have downloaded the bidding document may visit IIT Bombay website for amendments / modifications which will be binding on them.

E) DEADLINE FOR SUBMISSION OF BIDS:

1. Bids must be received by IIT Bombay before the due date and time at the address specified in the tender document. In the event of the specified date for the submission of bids being declared as a holiday for IIT Bombay the bid-closing deadline will stand extended to the next working day up to the same time.
F) BID OPENING PROCESS:
1. The Technical Bid will be opened in the first instance in the presence of MMD, Technical Evaluation Committee, representatives of the bidders at IIT Bombay.
2. Financial bids of only those bidders, whose bids are found technically qualified, by the Technical Evaluation Committee, will be opened in the presence of the Technical Evaluation Committee (TEC)/MMD, vendor’s representatives subsequently at a later date for further evaluation. Date and Time of financial bid opening shall be intimated to technically qualified bidders only.
3. One authorized representative of each of the bidder would be permitted to be present at the time of opening of the bids.
4. The authorized representative of bidders, present at the time of opening of the bids shall be required to sign an attendance register as a proof of having attended the Technical/Commercial bid opening session.

G) LATE BIDS:
1. IIT Bombay will not be responsible:
   (a) For delayed / late quotations submitted / sent by post / courier etc.
   (b) For submission / delivery of quotations at wrong places other than mentioned in the tender.
   (c) Any bid inadvertently received by IIT Bombay after the deadline i.e. due date & time for submission of bids, will not be accepted and returned.

H) SUPPLEMENTARY OFFER/MODIFICATION OF ORIGINAL BID:
1. Tender submitted against Notice Inviting Tender (NIT) shall not be returned in case the tender opening date is extended/postponed. BIDDER desirous of modifying their offer/terms may submit their revised / supplementary offer(s) within the extended Tender Opening Date (TOD) by clearly stating the extent of updation done to the original bid. The purchaser reserves the right to open the original offer along with the revised bid.

I) CONFIDENTIALITY:
1. Information relating to the evaluation of Bids, and recommendation of Contract award, shall not be disclosed to Bidders or any other person not officially concerned with such process until information on Contract award is communicated to all Bidders.
2. Any attempt by a Bidder to influence the Purchaser in the evaluation of the Bids or Contract award decisions may result in the rejection of its Bid.
3. Notwithstanding, from the time of Bid opening to the time of Contract award, if any Bidder wishes to contact the Purchaser on any matter related to the bidding process, it shall do so in writing.

J) DEVIATION, RESERVATIONS AND OMISSIONS:
1. During the evaluation of Bids, the following definitions apply:
   (a) “Deviation” is a departure from the requirements specified in the Bidding Documents;
   (b) “Reservation” is the setting of limiting conditions or withholding from complete acceptance of the requirements specified in the Bidding Documents;
(c) “Omission” is the failure to submit part or all of the information or documentation required in the Bidding Documents.

K) CORRECTION OF ARITHMETICAL ERRORS:
1. Provided that the Bid is substantially responsive, the Purchaser shall correct arithmetical errors on the following basis:
   (a) If there is a discrepancy between the unit price and the line item total that is obtained by multiplying the unit price by the quantity, the unit price shall prevail and the line item total shall be corrected, unless in the opinion of the Purchaser there is an obvious misplacement of the decimal point in the unit price, in which case the line item total as quoted shall govern and the unit price shall be corrected;
   (b) If there is an error in a total corresponding to the addition or subtraction of subtotals, the subtotals shall prevail and the total shall be corrected; and
   (c) If there is a discrepancy between words and figures, the amount in words shall prevail, unless the amount expressed in words is related to an arithmetic error, in which case the amount in figures shall prevail subject to (a) and (b) above.
2. Bidders shall be requested to accept correction of arithmetical errors. Failure to accept the correction in accordance with the same shall result in the rejection of the Bid.

L) EVALUATION OF BID:
1. IIT Bombay will evaluate technical and commercial bid on net premium amount.
2. Offer which deviates from the vital conditions (as illustrated below) of the tender shall be rejected:
   a) Non-submission of complete offers.
   b) Receipt of offers after due date and time and or by email / fax (unless specified otherwise).
   c) Receipt of offers in open conditions.
3. In case any BIDDER is silent on any clause mentioned in this tender document, IIT Bombay shall construe that the BIDDER has accepted the clauses as per the invitation to tender. No further claim will be entertained.
4. No revision in the terms and conditions quoted in the offer will be entertained after the last date and time fixed for receipt of tenders.

M) Commercial Bid:
Commercial Bid will be obtained only from eligible bidders and the following terms and conditions will be applicable:
1. Quoting of Price (s): Price quoted should be in Indian Rupees.
2. Commercial Bid must be submitted in enclosed Commercial Bid Form only.
3. If the price is not quoted in Commercial Bid Form provided in tender document then, IIT Bombay will reject the bid.
4. Amounts quoted in the tender will be taken as inclusive of all Taxes, if applicable taxes are not stated by the firm separately.
5. If supplier wishes to give pricing details it may be attached in separate sheet.
6. In case of multiple options of same product, bidders are requested to quote
only one best option and not multiple options.

7. Quantity: The quantity mentioned in the tender can be increased or decreased to any extent depending upon the actual requirement.

8. It is mandatory to quote optional items in separate sheet otherwise the quote will be rejected.

**N) CORRUPT & FRAUDULENT PRACTICES:**

1. IIT Bombay requires that bidders, suppliers, contractors and consultants, if any, observe the highest standard of ethics during the procurement and execution of such contracts. In pursuit of this policy,
   (a) The terms set forth below are defined as follows:
   - “Corrupt practice” means the offering, giving, receiving, or soliciting, directly or indirectly, anything of value to influence the action of a public official in the procurement process or in contract execution;
   - “Fraudulent practice” means a misrepresentation or omission of facts in order to influence a procurement process or the execution of a contract;
   - “Collusive practice” means a scheme of arrangement between two or more bidders, designed to establish bid prices at artificial, non-competitive levels; and
   - “Coercive practice” means harming or threatening to harm, directly or indirectly, persons or their property to influence their participation in the procurement process or affect the execution of a contract;
   (b) IIT Bombay will reject a proposal for award if it determines that the Bidder recommended for award has, directly or through an agent, engaged in corrupt, fraudulent, collusive or coercive practices in competing for the Contract in question.

**O) TRANSFER AND SUBLETTING:**

1. The seller shall not sublet, transfer, assign or otherwise part with the acceptance of the tender or any part thereof, either directly or indirectly, without the prior written permission of the Purchaser.

**P) CANCELLATION OF TENDER:**

1. Notwithstanding anything specified in this tender document, IIT Bombay at its sole discretion, unconditionally and without assigning any reasons, reserves the right:
   a) To accept OR reject lowest tender or any other tender or all the tenders.
   b) To accept any tender in full or in part.
   c) To reject the tender offer not conforming to the tenders terms.

2. IIT Bombay is bound to give purchase preference to Public Sector undertakings when applicable as per Govt. Policy/ Guidelines.

3. Offer which deviates from the vital conditions (as illustrated below) of the tender shall be rejected:
   a) Non-submission of complete offers.
   b) Receipt of offers after due date and time and or by email / fax (unless specified otherwise).
   c) Receipt of offers in open conditions.
4. Conditional Tenders and Unsigned Tenders will also be rejected.

5. If the quality of product and service provided is not found satisfactory, IIT Bombay reserves the right to cancel or amend the contract.
SECTION 4- DETAILS AND SPECIAL TERMS AND CONDITIONS

A) Details of employees of the Institute for Group Term Insurance Policy:-

1. Employees will be covered as under:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Group</th>
<th>Sum Assured</th>
<th>No. of employees*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>A (Faculty &amp; Officers)</td>
<td>Rs. 1,00,00,000/-</td>
<td>747</td>
</tr>
<tr>
<td>2</td>
<td>B</td>
<td>Rs. 80,00,000</td>
<td>221</td>
</tr>
<tr>
<td>3</td>
<td>C</td>
<td>Rs. 40,00,000</td>
<td>411</td>
</tr>
<tr>
<td>4</td>
<td>D</td>
<td>Rs. 25,00,000</td>
<td>317</td>
</tr>
</tbody>
</table>

*Exact number of employees will be provided at the time of offer.

2. Normal retirement age is 62 years for Registrar/ Scientific and Design Officers/ Librarian, 60 years for non-faculty and 65 for Faculty (which is normally extended till Semester/ Academic year end). Actual dates of retirement would be intimated along with the data provided and will be updated for Faculty after their approval on extension till Semester/ Academic year end.

B) SPECIAL TERMS AND CONDITIONS

1. Once the premium is paid according to sum assured, the total sum assured and premium should not be changed in any circumstances during policy period.

2. All regular employees, irrespective of their job profile will be covered under the insurance policy. There should not be any exclusion of any type of regular Institute employees.

3. The policy will cover all the employees irrespective of any kind of leave, including Medical Leave, Lien, Deputation, Sub employees, Maternity Leave and Paternity Leave, etc. It means active at work clause will be waived.

4. **Institute shall purchase the Group Term Insurance policy from the selected bidder for a period of one year, for the sum insured, in the event of any kind of death such as natural death, accidental death, suicidal death, death due to any**
illness, death due to pre-existing illness including critical illness etc.

5. **Payment of claim should be settled for all kinds of deaths, within 1(one) week from the date of submission of request letter from IIT Bombay with a Death Certificate only, by the family members and no other documents will be submitted. The claim will be put for settlement as and when they submit death certificate.**

6. List of employees would be provided by Institute initially and subsequently the updated list would be shared to Vendor by 15th day of every month by Administration Section.

7. All new recruits/ additions to the workforce shall be automatically covered from the date of their joining the Institute’s service. The claim in case of a newly appointed recruit will not be rejected merely on the premise that the premium has not been deposited by the Institute in time.

8. Kindly calculate the premium based on the above data and information furnished in Annexure-I. However, the premium will be paid only on actual number of employees enrolled. For addition/deletion during the insurance period, the additional/excess amount of premium will be paid/withdrawn on pro-rata basis.

9. These are general conditions, based on which successful bidder is required to execute an Agreement with IIT Bombay.

10. Individual insurance policy & tax certificate of each employee opting for the cover should be issued.

11. **Proposal must not have any Premium Review clause in other words premium must be fixed for entire policy term period.**

12. Proposal must not have any Claims Review clause: Irrespective of potential / actual claims /loss experience under the policy, there would no changes allowed to be made mid-term to any terms and conditions and premiums paid for the policy.

13. There will be no adjustments/additional premium charged for adverse claims ratio post inception of the policy.

14. Insurance company will not be allowed to modify any terms and
conditions of the policy post inception of the policy.

15. Insurance company will not have the right to cancel or discontinue the insurance policy during the policy period for any reason whatsoever.


17. Dedicated Helpline Numbers and Support on call for any query employees may have.
SECTION 5 - TERMS AND CONDITIONS

A) AWARD OF CONTRACT:

1. L1 bidder would be selected on the basis of the total premium. However, the Institute reserves the right to cancel any or all the bids, if not found according to the proposal made.
2. The selected bidder will abide by all the Terms & Conditions of the Tender Document.
3. The Insurance policy would be taken initially for a period of one year.

B) EARNEST MONEY DEPOSIT:

1. Earnest Money Deposit (EMD) of Rs.100,000/- (Rs. One lakh Only) in the form of Demand Draft in the favor of 'The Registrar, IIT Bombay' payable at Mumbai to be submitted in Technical Bid. Failing which, submitted bid will be rejected.
2. EMD of unsuccessful bidders will be returned within 30 days after the award of the contract.
3. For successful bidder, EMD will be converted to security Deposit and will be retained with IIT Bombay till the expiry / termination of rate contract without interest.
4. EMD of a tenderer will be forfeited, if the tenderer withdraws or amends its tender or derogates from the tender in any respect within the period of validity of its tender. Further, if the successful tenderer fails to furnish the required performance security within the specified period, its EMD will be forfeited.
5. In case there is loss or damage to the material or unsatisfactory services provided to IIT Bombay by the bidder then such losses will be adjusted from the Security deposit.

C) PAYMENT TERMS:

1. The agreed monthly premium amount of the concerned month would be paid in advance on the 1st day of the said month. Grace period of 15 days to be considered for any technical issues in transferring the said premium amount including GST.

D) FORCE MAJEURE: Force Majeure will be accepted on adequate proof thereof.

E) LEGAL MATTER: Jurisdiction of Mumbai Courts only.

In the event of any dispute over this contract, IIT Bombay's decision shall be final and binding.
To,
The Joint Registrar
Materials Management Division
IIT Bombay,
Powai, Mumbai – 400 076.

Sir,

Re: Tender No. MMD/GTIP/2020-21 dated 7th January 2020 for “Group Term Insurance Policy for employees ”

I/we carefully gone through the Terms & Conditions contained in the above referred tender. I/we hereby declare that my company / firm is not currently debarred / blacklisted or no legal case pending by any Government / Semi Government Organizations / Institutions in India or abroad. I/we further certify that I'm competent officer in my company /firm to make this declaration. Or

I/we declare the following:

<table>
<thead>
<tr>
<th>No.</th>
<th>Country in which the company is debarred / blacklisted / case is pending</th>
<th>Black listed / debarred by Government / Semi Government Organizations / Institutions</th>
<th>Reason</th>
<th>Since when and for how long</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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</tbody>
</table>

(NOTE: In case the company/firm was blacklisted previously, please provide the details regarding Period for which the company / firm was blacklisted and the reason/s for the same)

Yours faithfully

(Signature of the Bidder)
Printed Name
Designation
Seal
ANNEXURE A-2: DECLARATION FOR ACCEPTANCE OF TENDER TERMS AND CONDITIONS
(On Company / firm's Letterhead)

To,

The Joint Registrar
Materials Management Division
IIT Bombay,
Powai, Mumbai – 400 076.

Sir,

Re: Tender No. MMD/GTIP/2020-21 dated 7th January 2020 for “Group Term Insurance Policy for employees”

I/we carefully gone through all the Terms & Conditions as mentioned in the above referred tender document. I/we declare that all the provisions of this tender are acceptable to my company. I /we further certify that I'm an authorized signatory of my company and am, therefore, competent to make this declaration.

Yours faithfully,

(Signature of the Bidder)
Printed Name
Designation
Seal
Date:
Business Address:
ANNEXURE A-3 : DECLARATION OF ANNUAL TURNOVER AND INCOME TAX RETURN
(On Company / firm's Letter head)

To,

The Joint Registrar (MM)
Materials Management Division
Gr. Floor, Main Building,
IIT Bombay,
Powai, Mumbai – 400 076.

Sir,

Ref: Tender No. MMD/GTIP/2020-21 dated 7th January 2020 for “Group Term Insurance Policy for employees”

1) I/we hereby declare that, our firm's Annual Turnover as follows, and I/we have also supported an Audited Accounts for your references:

<table>
<thead>
<tr>
<th>F. Y. 2017 – 18</th>
<th>F. Y. 2018 – 19</th>
</tr>
</thead>
<tbody>
<tr>
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</table>

And,

2) I/we hereby declare that, our firm had filed Income Tax Returns for last two years i.e. F.Y. 2017-18 & F.Y. 2018-2019. Supported by copy of ITR Acknowledgment.

Yours faithfully,

(Signature of the bidder)
Printed Name
Designation
Seal
Date :
Business Address :

Encl : As above
### ANNEXURE A-4: BIDDER'S INFORMATION

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.</strong></td>
<td><strong>Name of the Bidder</strong></td>
</tr>
<tr>
<td><strong>2.</strong></td>
<td><strong>Address of the Bidder</strong></td>
</tr>
<tr>
<td><strong>3.</strong></td>
<td><strong>Status of the Company (Public Ltd. / Pvt. Ltd.)</strong></td>
</tr>
<tr>
<td><strong>4.</strong></td>
<td><strong>Details of the Incorporation of the Company</strong></td>
</tr>
<tr>
<td> </td>
<td><strong>Date:</strong></td>
</tr>
<tr>
<td> </td>
<td><strong>Ref. Document:</strong></td>
</tr>
<tr>
<td><strong>5.</strong></td>
<td><strong>Valid GST No.</strong></td>
</tr>
<tr>
<td><strong>6.</strong></td>
<td><strong>State of Registration</strong></td>
</tr>
<tr>
<td><strong>7.</strong></td>
<td>** Permanent Account No. (PAN)**</td>
</tr>
<tr>
<td><strong>8.</strong></td>
<td><strong>Name &amp; Designation of the Contact person to whom all references shall be made regarding this tender</strong></td>
</tr>
<tr>
<td><strong>9.</strong></td>
<td><strong>Telephone No. (with STD Code)</strong></td>
</tr>
<tr>
<td><strong>10.</strong></td>
<td><strong>Email Address of the contact person</strong></td>
</tr>
<tr>
<td><strong>11.</strong></td>
<td><strong>Fax No. (with STD Code)</strong></td>
</tr>
<tr>
<td><strong>12.</strong></td>
<td><strong>Website</strong></td>
</tr>
</tbody>
</table>
Tender No. MMD/RC/GTIP/2020-2021

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Premium in INR (per month)</th>
<th>Applicable taxes (%)</th>
<th>Total Premium in INR (including taxes) (per month)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate of premium per Lakh of Sum Assured</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

PAN No. .................................................................
GST Registration No.: ..............................................

Signature and name of Authorized Signatory/ Representative (Affix Rubber Stamp)

Note: Commercial Bid should be submitted in given format only. For additional information额外 items above format may be typed and used.
SECTION 8 - CHECKLIST

The following items must be checked before the Bid is submitted:

1. Envelope “A”
   (a) Demand Draft for Rs. 100,000/- (Rs. One lakh only) towards Earnest Money Deposit.
   (b) Eligibility Criteria Responses (each pages duly sealed and signed by the authorized signatory)
   (c) Copy of this tender document duly sealed and signed by the authorized signatory on every page.
   (d) Annexure A-1 – Declaration Regarding Clean Track by Bidder
   (e) Annexure A-2: Declaration For Acceptance Of Tender Terms And Conditions
   (f) Annexure A-3: Declaration Of Annual Turnover And Income Tax Return
   (g) Annexure A-4: Bidder’s Information

2. Envelope “B”
   a) Commercial Bid:

Your quotation must be submitted in two envelopes **Technical Bid (Envelope A)** and **Commercial Bid (Envelope B)** superscribing on both the envelopes the Tender no. and the due date and both these sealed covers are to be put in a bigger cover which should also be sealed and duly superscribed with our **Tender No. & Due Date**.