

CENTRAL MEDICAL SERVICES SOCIETY
(An Autonomous Body under Ministry of Health & Family Welfare, GoI)
2nd Floor, Vishwa Yuvak Kendra, Teen Murti Road,
Chanakyapuri, New Delhi -110021 (India)

Date: - 10.10.2024

Minutes of Pre-bid Meeting
Tender for Insurance of Assets (Drugs & Consumables) available at 18 CMSS
Warehouses for a period of 1 Year

Tender no: - GEM/2024/B/5412448 dated 24th September 2024

Pre-Bid meeting held on 01/10/2024

The Pre-Bid meeting was held on 01st October 2024 at Conference Hall, CMSS HQ, New Delhi, and prospective participants were present in the meeting physically.

The following CMSS members were present in the meeting:

1. Sh. Rajesh Gupta, DG & CEO
2. Mr. Vijay Kumar Dhingra, GM (LSC)
3. Mr. Thokchom Surjit Singh, AGM (LSC)
4. Mr. Rohit Gupta, AGM (LSC)
5. Mr. Manish Kumar, AGM (Finance)
6. Mr. Amit Pal, Manager (LSC)
7. Mr. Kapil Mishra, Manager (LSC)

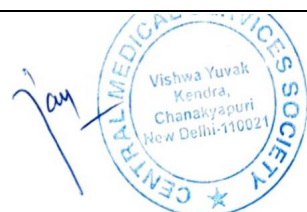
The following prospective bidders were present in the meeting:

1. Mr. Sahil Goel, United India Insurance. Co. Ltd.
2. Mr. Susonta Samal, National Insurance Co. Ltd.
3. Mr. Bhagwan Kaushik, Policicue
4. Mr. Sanjay Vats, Policicue
5. Mr. Rajnish Chauhan, IFFCO Tokio General Insurance
6. Ms. Stauti Bisht, New India Assurance

The detailed discussion was done in the pre-bid meeting, and prospective participants raised their queries regarding the terms & conditions of the tender document.

The queries raised by the participants and clarification sought by the CMSS are as follows:

S. No	Tender Clause no. & Pg No.	Bidder's Representation	Response
1	Point 8 of Additional Qualification of Bid Document [Gross Total Premium underwritten within India in last 2023-24 Financial Years should be more than INR Rs. 7000 Crores.]	Gross Total Premium within India in last 2023-24 Financial Years is asked for more than INR 7000 Crores, but there are only limited companies which have gross total premium of above INR 7000 Crore and suggested to reduce it in the range of INR 2500 Crore to INR 3000 Crore	The clause is amended as follows: "Gross Total Premium underwritten within India in Financial Years 2023-24 should be more than INR Rs. 3000 Crores".



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2	<p>Point 9 of Additional Qualification of Bid Document</p> <p>[Gross Total Premium for (Assets insurance service) underwritten within India in last 2023-24 Financial Years should be more than INR Rs. 3500 Crores.]</p>	<p>Gross Total Premium for Assets Insurance Service is asked for more than INR 3500 Crores, but for this specific service there are only limited companies which have gross premium of above INR 3500 Crore for this service and suggested to reduce it in the range of INR 250 Crore to INR 500 Crore</p>	<p>The clause is amended as follows:</p> <p>"Gross Total Premium for (Assets insurance service) underwritten within India in Financial Years 2023-24 should be more than INR Rs. 500 Crores".</p>
3	<p>Point 2 of Additional Qualification of Bid Document</p> <p>[Buyer to specify the Service Provider must have a Solvency Ratio more than 1.5%]</p>	<p>In the current tender, the Solvency Ratio is asked to be more than 1.5%, and whether the PSU are exempt from the solvency ratio of 1.5%?</p>	<p>The clause is amended as follows:</p> <p>[Buyer to specify the Service Provider must have a Solvency Ratio more than 1.5%. However, PSUs will be exempted as per IRDAI/GOI guidelines (if any) from solvency ratio requirement].</p>
4	<p>Point 6 of Additional Qualification of Bid Document</p> <p>[The bidder should have a claim settlement ratio of more than 85% for (Type of Insurance) over the last 3 years.]</p>	<p>In the current tender the Claim settlement ratio is asked for more than 85% over the last 03 years, whether it is fixed or may get reduced?.</p>	<p>No Change</p>




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5	<p>Para "Item Category" of Bid Document</p> <p>[Item Category: Assets Insurance Service - Fire Insurance, Theft Burglary Cover; Theft/Burglary Cover, Property Damage Cover, Storm, Typhoon, Hurricane, Tornado, Flood and Inundation (STFI) Cover, Standard Fire & Special Perils Cover, Earthquake Cover; Optional]</p>	<p>Whether Earthquake cover is mandatory or optional?</p>	<p>No Change</p> <p>"CMSS informed the participants that earthquake cover is mandatory and informed them to refer to the Item Category of the tender document".</p>
6	<p>General Query related to Scope of Work of Tender Document</p>	<p>Is there any warehouse in the basement? Also, the photos of all 18 warehouses are required for the risk assessment</p>	<p>CMSS informed that only the Delhi warehouse is in the basement. For the better risk assessment of insurance providers, CMSS suggested bidder to visit the CMSS warehouses. Also below Google Drive link having photographs of all 18 CMSS Warehouses can be accessed for reference purpose.</p> <div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>Click here to access drive link for Warehouse Photos</p> </div>
7	<p>General Query related to Eligibility Criteria of Bid Document</p>	<p>Whether brokers are allowed to participate in the tender on behalf of any insurance company or not?</p>	<p>Authorized representative of the insurance company are permitted to bid subject to submission of Authorization letter from the Insurance company in the format enclosed as Annexure -III</p>



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8	General Query related to Bid Document	Bidder queried for confirmation on the type of policy required - BSUS (Bharat Sookshma Udyam Suraksha) (with sum insured up to 5 crores), BLUS (Bharat Laghu Udyam Suraksha) (with sum insured above 5 Crore and up to 50 Crore), or SFSP (Standard Fire Standard Policy) (for sum insured above 50 Crores) to maintain the parity.	<p>"CMSS informed the bidder that tender is floated on the Earthquake zone-wise Floater Basis".</p> <p>Bidders are free to quote the type of policy subject to fulfilling the requirement of Scope of Work (SOW) and tender terms & conditions.</p> <p>Bidders are mandatorily required to quote for all the four Earthquake Zone. The contract shall be awarded to the bidder quoting the lowest total cost for all the four zones taken together.</p>
9	Point 10 of Additional Qualification of Bid Document "Details for Assets to be insured"	There is a difference in the Grand Total of the document "Details of Assets to be Insured Earthquake Zone" vs. total sum assured of tender document. And Also, provide the information of the highest value stock on a particular day.	<p>The clause is amended as follows:</p> <p>The attachment under "Details of Assets to be Insured Earthquake Zone wise" is as per the assets list attached as Annexure - I having total value of INR Rs. 500 Crores.</p>
10	Point 6 of Additional Details of Bid Document "Method used for Valuation Of Assets (WDV Or RIV)"	Method to be used for the valuation of Assets for this tender has to be Written Down Value (WDV)/Market Value (MV) instead of Reinstatement Value (RIV)	<p>The clause is amended as follows:</p> <p>"Method used for Valuation of Assets: WDV"</p>
11	General Suggestion	A format of the price bid (price break-up) may be added for the evaluation to evaluate the quotation of the bidders.	<p>The format of price bid is amended as Annexure - II.</p> <p>The Financial Evaluation Criteria will be on the Least Cost Selection Basis, i.e. the bidder quoting the Lowest Yearly Premium (L1 Bidder) will be selected for further action.</p>


General Manager
Logistics and Supply Chain



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Annexure- I

S. No.	EQ ZONE	WAREHOUSE LOCATION	AVG. STOCK VALUE IN CRORES
1	I	AGARTALA	1
2		GUWAHATI	29
		T O T A L	30
1	II	ZIRAKPUR	37
2		DELHI	30
3		KOLKATA	24
4		PATNA	22
5		RANCHI	5
		T O T A L	118
1	III	AHMEDABAD	33
2		BHUBANESWAR	11
3		LUCKNOW	79
4		MUMBAI	47
5		TRIVANDRUM	8
		T O T A L	178
1	IV	BENGALURU	42
2		BHOPAL	17
3		CHENNAI	43
4		HYDERABAD	47
5		JAIPUR	19
6		RAIPUR	6
		T O T A L	174
		G R A N D T O T A L	500



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Annexure - II

Format of Yearly Premium Rate Submission for Evaluation

s. No.	Earthquake ZONE	WAREHOUSE LOCATION	AVG. STOCK VALUE IN CRORES	BASEMENT COVERAGE (YES -Y, NO-N)	TYPE OF POLICY (BLU Sor SFSP)	To be filled by Bidder		
						YEARLY PREMIUM (ININR)	GST	TOTAL PREMIUM (IN INR)
1	1	AGARTALA	1	N				
2		GUWAHATI	29	N				
		TOTAL	30					
1	II	ZIRAKPUR	37	N				
2		DELHI	30	Y				
3		KOLKATA	24	N				
4		PATNA	22	N				
5		RANCHI	5	N				
		TOTAL	118					
1	III	AHMEDABAD	33	N				
2		BHUBANESWAR	11	N				
3		LUCKNOW	79	N				
4		MUMBAI	47	N				
5		TRIVANDRUM	8	N				
		TOTAL	178					
1	IV	BENGALURU	42	N				
2		BHOPAL	17	N				
3		CHENNAI	43	N				
4		HYDERABAD	47	N				
5		JAIPUR	19	N				
6		RAIPUR	6	N				
		TOTAL	174					
		GRAND TOTAL	500		TOTAL			



[Handwritten Signature]

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Annexure - III

Original Insurance Company Authorization
(On Company Letter Head)
(To be submitted as part of Technical bid)

OIC's Name _____
[Address and Contact Details]

Reference No. _____

Date _____

To,

General Manager (LSC)
Central Medical Service Society
2nd Floor, Vishwa Yuvak Kendra,
Teen Murti Road, Chanakyapuri,
New Delhi -110021 (India)

Dear Sir,

Ref. Your Tender Document No. Tend No./ _____; Tender Title: _____

1. We _____, are proven and reputable Insurance Company. We have our headquarter at _____. We hereby authorize Messrs _____ (name and address of the authorized dealer) to submit a bid, process the same further and enter into a contract with you against above referred Tender Process for providing the Insurance of Assets (Drugs & Consumables) on our behalf. Their registration number with us is _____, dated/ since _____.
2. We further confirm that no Contractor or firm or individual other than Messrs. _____ (name and address of the above-authorized dealer) is authorized for this purpose.
3. As principals, we commit ourselves to extend our full support for insurance service and related obligations, as applicable as per the Tender Document, for the Services offered for Asset Insurance Service by the above firm against this Tender Document.

4. Our details are as under:

Name of the Company: _____

Complete Postal Address: _____

Pin code/ZIP code: _____

Telephone nos. (with country/area codes): _____



A handwritten signature in blue ink, appearing to be "Jan" with a checkmark at the end.

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Fax No.: (with country/ area codes): _____

Mobile Nos.: (with country/ area codes): _____

Contact persons/ Designation: _____

Email IDs: _____

5. We enclose herewith, as appropriate, our _____ (Bye-Laws/ Registration Certificate/ Memorandum of Association/ Partnership Agreement/ Power of Attorney/ Board Resolution)

Yours Faithfully,

.....

[Signature with Date, Name, and Designation]

For and on behalf of Messrs

[Name & address of the OEM and seal of company]

