Delhi Transport Corporation

Request for Proposal

for

Engagement of Insurance Scheme of *"Group Personal Accident Insurance Scheme for DTC Employees (GPAIS)"*

Tender Number: IRD/2026/489

November-2026

Delhi Transport Corporation
(Govt. of NCT of Delhi) Head Quarters, IP Estate New
Delhi– 110002.

E-mail: irsecdtc@gmail.com

Disclaimer

1. This RFP document is neither an agreement nor an offer by Delhi Transport Corporation (hereinafter referred to as DTC) to the prospective applicants or any other person. The purpose of this RFP is to provide information to the interested parties that may be useful to them in the formulation of their proposal pursuant to this RFP.

2. DTC does not make any representation or warranty as to the accuracy, reliability or completeness of the information in this RFP document and it is not possible for DTC to consider particular needs of each party who reads or uses this RFP document. This RFP includes statements which reflect various assumptions and assessments arrived at by DTC in relation to the statement of work. Such assumptions, assessments and statements do not purport to contain all the information that each applicant may require. Each prospective applicant should conduct its own investigations and analyses and check the accuracy, reliability and completeness of the information provided in this RFP document and obtain independent advice from appropriate sources.

3. DTC will not have any liability to any prospective Applicant/ Firm/ or any other person under any laws (including without limitation the law of contract, tort), the principles of equity, restitution or unjust enrichment or otherwise for any loss, expense or damage which may arise from or be incurred or suffered in connection with anything contained in this RFP document, any matter deemed to form part of this RFP document, the award of the assignment, the information and any other information supplied by or on behalf of DTC or their employees, any Agency or otherwise arising in any way from the selection process for the assignment. DTC will also not be liable in any manner whether resulting from negligence or otherwise however caused arising from reliance of any applicant upon any statements contained in this RFP.

4. DTC will not be responsible for any delay in receiving the proposals. The issue of this RFP does not imply that DTC is bound to select an applicant or to appoint the selected applicant, as the case may be, for the services and DTC reserves the right to accept/reject any or all of proposals submitted in response to this RFP document at any stage without assigning any reasons whatsoever. DTC also reserves the right to withhold or withdraw the process at any stage with intimation to all who submitted the RFP Application.

5. The information given is not exhaustive on account of statutory requirements and should not be regarded as a complete or authoritative statement of law. DTC accepts no responsibility for the accuracy or otherwise for any interpretation or opinion on the law expressed herein.

6. DTC reserves the right to change/ modify/ amend any or all provisions of this RFP document. Such revisions to the RFP/amended RFP will be made available on the website of https://dtc.delhi.gov.in portal of DTC official website.

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Table- Important Information / Time schedule of Bid

#	Information	Details
1.	Project Name/ Name of Work	**Group Personal Accidental Insurance Scheme (GPAIS)".**
2.	Tender Reference No.	IRD/2026/489
3.	Ministry/Division	Delhi Transport Corporation, Government of NCT of Delhi
4.	Procuring Entity and Agency Name	**Delhi Transport Corporation, IRD Department, IP Estate, New Delhi – 110002**
5.	Procurement Method	Open Ltd-Tender
6.	Mode of Tendering	Delhi Transport Corporation of GNCTD at (https://dtc.delhi.gov.in)
7.	EMD Amount	Earnest Money Deposit (EMD) is being waived off subject to the Bidder submitting the Declaration.
8.	Last Date & Time for submission of bids	**20.11.2026 upto 12:00hrs**
9.	Date, Time & Venue for opening of Technical bid	**20.11.2026 at 15:00 hrs.** at the office of Dy. Manager (Tender Cell), RoomNo.207, Delhi Transport Corporation Head Quarters, IP Estate, New Delhi – 110002.
10.	Date, Time & Venue for opening of Financial Bid	Technically qualified Bidders/ Insurance Company will be Intimated subsequently.
11.	Contact details	Dy. CGM (IR), Room No. 206, Delhi Transport Corporation, Head Quarters, IP Estate, New Delhi – 110002 **E-mail id**: irsecdtc@gmail.com **Tel. No.** 011-23370236 Ext-245

Special Instruction:

1. All the pages of the bid/response should be numbered and signed & stamped by the authorized signatory.
2. Total number of pages should be indicated in the covering letter (Format-1).
3. The above schedule is subject to change. Notice of any changes will be uploaded DTC's Official Website.

1. Introduction / Background

Delhi Transport Corporation (DTC) is presently having around **27,150** employees. Depots are administratively functioning under four regions e.g. North, East, West and South each headed by a Regional Manager and each depot is headed by a Depot Manager.

2. Objective of the RFP:

The Delhi Transport Corporation (Govt. of NCT of Delhi) invites offline Bids in one bid system through open ltd. tender in prescribed Proforma from various Insurance Companies for DTC In lieu of Group Personal Accident Insurance Policy (GPAIS) w.e.f. November 2026 to November 2027 for coverage of around **27,150** employees posted at corporate offices & depots of DTC which may increase or decrease from month to month.

3. Eligibility Criteria

The invitation for response is open to all Group Personal Accident Insurance Companies who are authorized to run the GPAIS scheme of:-

S.No.	Eligibility Criteria	Document Proof to be submitted
1.	The Bidder/ Insurance Company must be registered under Insurance Regulatory and Development Authority of India (IRDAI)	1. IRDAI certificate of Registration (must be issued prior to 2016). 2. Copy of proof of latest payment of annual registration fees to IRDAI.
2.	The Bidder/ Insurance Company shall have the approval of IRDAI for issuance of Group Insurance in lieu of GPAIS.	Copy of relevant certificate.
3.	The Bidder/ Insurance Company shall have positive net worth as per the last audited financial statement.	Add Certificate from Qualified Chartered Accountant Firm.
4.	**Blacklisting / Bankruptcy** The Bidder/ Insurance Company shall not be declared blacklisted or bankrupt or shall have any proceeding for bankruptcy, insolvency for any reason for a particular period of time by any State/ Central Government/ PSU/ Autonomous Body (Under Any government law) in India as on last date of submission of the Bid.	An undertaking from Authorized Signatory as per Format-5

- **Technical Qualification Criteria:** Bidders/ Insurance Company who meet the above eligibility criteria would be considered as qualified Bidders/ Insurance Company for opening of financial bids.

- **Financial Bid Evaluation:** The Financial Bids of technically qualified Bidders/ Insurance Company will be opened same day on Tender Cell, DTC HQ. room number 207.

4. Scope of Insurance under GPAIS Policy.

4.1 Death cover with 100% of the capital sum insured.

4.2 The premium will be paid on monthly basis. The Insurance Company has to ensure the coverage of minimum **Rs. 2.00 Lakh** per employee to cover accidental death during the service.

4.3 The number of employees are around **27,150**.

4.4 The addition/ deletion of the no. of employees on monthly basis will considered on premium charges. Which shall be intimated on quarterly basis.

4.5 The premium of the insurance shall not modified or additional premium demanded during the terms of insurance unless the total number of employees at a given point of time exceeds the number of employees as mentioned in Clause 4.3 irrespective of any retirement or addition of the employees by DTC.

5. Contract Period

5.1 The contract period shall be of one year from the date of issue of Contract.

5.2 DTC shall have an option of terminating the contract during the contract period by giving a 1 months' notice in the event of violation of Tender terms or non- performance/ unsatisfactory performance.

5.3 DTC shall have the option to extend the contract period after its expiry on the same rates and Term & Conditions, maximum upto 1 year.

6. Payment Terms

6.1 The payment of the insurance premium will be made in advance every month as per actual no. of employees after issuance of Work Order. However, payment/settlement in respect of addition/deletion of employees will be made monthly as per actual basis.

7. General Terms and Conditions

7.1 Instructions to Bidders/ Insurance Company

i. The successful bidder/ Insurance Company is required to settle the GPAIS claims of any deceased employee to their nominee(s) within 10 days after receipt of the claim documents.

ii. Tenders must be legible, clear and free from overwriting and cutting. Incomplete quotation or quotation with any counter conditions/ offers shall be liable to be rejected summarily.

iii. This tender is being issued with no financial commitment.

iv. Bidders/ Insurance Company must observe the highest standards of ethics during the selection and execution of the contract. DTC may reject a proposal at any stage if it is found that the firm recommended for award has indulged in corrupt or fraudulent activities in competing for the contract in question, and may also declare a firm ineligible or blacklist the firm, either indefinitely or for a stated period of time, if at any time it is found that the firm has engaged in corrupt or fraudulent practices in competing for, or in executing, the contract.

v. The bidder/ Insurance Company shall bear all costs associated with the preparation and submission of its Ltd. Tender and the Corporation will in no case be responsible or liable for these costs, regardless of the conduct or outcome of the tendering process.

vi. Each bidder/ Insurance Company will be required to confirm and declare in the ltd. tender submission that no agent, middle man or any intermediary has been, or will be, engaged to provide any services, or any other items of Insurance related to the award and performance of this Insurance cover. They will have to further confirm and declare in the submission as per Format-4 that no agency commission or any payment, which may be construed as an agency commission, has been, or will be paid and that tender price will not include any such amount.

vii. Nothing over and above the quoted price in this tender would be payable to the successful bidder. The Tender must quote the price both in words as well as in figures.

viii. Any over writing/ cutting etc. will render the tender invalid.

ix. No sums, in cash or kind, have been paid or shall be paid by it or on its behalf, to any person by way of fees, commission or otherwise for entering into this agreement or for influencing or attempting to influence any officer or employee of DTC in connection therewith. For this purpose, DTC will sign Integrity Pact separately with system Integrator enclosed with this agreement.

x. Submission/uploading of unwarranted/ irrelevant/ out of context documents offline with the bid with an intension to disturb/ misuse offline tender will be taken seriously and will not be considered for evaluation.

xi. The Work Order shall be awarded to the bidder who qualifies in Technical bid evaluation and thereafter found to quote the lowest rates taking into consideration the combined financial impact of the offer provided and the offer is without any counter conditions. Offers/ quotations submitted with counter conditions or services not matching the tender requirement would be summarily rejected at Technical Evaluation Stage and no request in this regard will be entertained.

xii. The Tender Evaluation Committee (TEC), DTC with the approval of Competent Authority reserves the right to accept any bid, and to annual the bid process and reject all bids at any time, without assigning any reason, prior to placement of work order/signing of contract, without incurring any liability to the affected bidder(s) or any obligation to inform the affected bidder(s) on the grounds for the DTC's action.

xiii. Only authorized representative will be allowed to attend the meeting(s) of the TEC. He/ She should also bring authority letter on company/firm's letter head and any decision/negotiation taken by him/her would be accepted by company/firm.

xiv. No representative shall be allowed to attend the meeting of the TEC on behalf of more than one tendering company/firm. The representative, who is deputed to attend the meeting, should be Director or Partner or Owner or an employee of the company possessing an authority letter, whose specimen signatures should be attested by the company/firm's authorized signatory with seal.

xv. **DTC's right to terminate the process:** DTC may terminate the bidding process at any time and without assigning any reason thereof.

xvi. **Arbitration:** with all disputes or differences arising out of or in connection the Contract shall be settled by bilateral discussions. Any dispute, disagreement or question arising out of or relating to the Contract or relating to insurance or performance, which cannot be settled amicably, may be resolved through arbitration. In the event of any dispute or difference arising out of or in any way relating to or concerning these presents or effects of these presents, the same shall be referred to the sole arbitrator to be appointed by the Managing Director, Delhi Transport Corporation, Government of NCT of Delhi. Any litigation arising out of this contract shall be filed only in the Courts at Delhi, India.

7.2 Earnest Money Deposit (EMD)

i. Earnest Money Deposit (EMD) is being waived of subject to the Bidder submitting the Declaration in the enclosed Format.

ii. The Bidder fully understands and undertakes that in the event it either modifies or withdraw its Bid during its validity, it shall be disqualified for a minimum period of 02 years from participating and submitting a Tender again with DTC, without any qualification or condition.

7.3 Validity of Bid

i. Bidder's Bid shall be valid for a period of 60 days after the bid submission date.

ii. Prior to the expiry of the period of validity of Bid, Delhi Transport Corporation may request the Bidders/ Insurance Company to extend the Bid validity period for an additional specified period of time. A bidder may refuse the request and such refusal shall be treated as withdrawal of Bid and in such circumstances bid security, if any, shall not be forfeited.

7.4 Force Majeure

Neither Party shall be responsible to the other for any delay or failure in performance of its obligations due to any occurrence commonly known as Force Majeure which is beyond the control of any of the Parties, including, but without limited to, fire, flood, explosion, acts of God or any Governmental body, public disorder, riots, embargoes, or strikes, acts of military authority, pandemic, strikes, lockouts or other labour disputes, insurrections, civil commotion, war, enemy actions.

Measures to be taken:

i. A Party affected by an event of Force Majeure shall continue to perform its obligations under the Contract as far as is reasonably practical, and shall take all reasonable measures to minimize the consequences of any event of Force Majeure.
ii. A Party affected by an event of Force Majeure shall notify the other Party of such event as soon as possible, and in any case not later than fourteen (14) days following the occurrence of such event, providing evidence of the nature and cause of such event, and shall similarly give written notice of the restoration of normal conditions as soon as possible.
iii. Any period within which a Party shall, pursuant to this Contract, complete any action or task, shall be extended for a period equal to the time during which such Party was unable to perform such action as a result of Force Majeure.
iv. During the period of their inability to perform the Services as a result of an event of Force Majeure, the Bidder, upon instructions by the Delhi Transport Corporation, shall either:

Demobilize

OR

Continue with the Services to the extent possible, in which case the Bidder shall continue to be paid proportionately and on pro rata basis, under the terms of this Contract.

v. In the case of disagreement between the Parties as to the existence or extent of Force Majeure, the matter shall be settled according to Clause7.1 (xvii).

7.5 Submission, Receipt and Opening of Proposal

i. The original proposal, both Technical and Financial proposals shall contain no interlineations or overwriting, except as necessary to correct errors made by the Bidders/ Insurance Company themselves. The person who signed the proposal must initial such corrections.
ii. An authorized representative of the Bidders/ Insurance Company shall initial/ sign all

pages of the original technical and financial proposals. The authorization shall be in the form of a written power of attorney accompanying the proposal or in any other form demonstrating that the representative has been duly authorized to sign.

iii. All the pages of the bid document should be numbered, signed &stamped.

iv. Prospective bidder is requested to submit their complete techno-commercial bid along with all required document as per Eligibility Criteria and formats 1 to 6 offline at the Tender Cell, DTC HQ, Room No.207 in sealed cover.

v. Technical Bid containing commercial details or any such hints/ calculations/ extrapolations/ records, will be rejected by DTC.

vi. During the bid evaluation, DTC may at its discretion, ask the bidder for a clarification of its bid. The request for clarification and the response shall be in writing, and no change in the price or substance of the bid shall be sought, offered, or permitted. DTC is entitled to ask for clarifications as many times as required from the Bidders/ Insurance Company to the satisfaction of the Technical Evaluation committee. If the bidder fails to provide the clarification or any additional information sought, the information provided in the technical proposal only, will be used for evaluation. It is clearly understood that the additional information or clarification on the technical proposal provided by the Bidders/ Insurance Company will not be the basis for affecting any changes in the Commercial Proposal already submitted by the Bidders/ Insurance Company. In this regard, Appendix 3, 3.0(vii) of 'Manual for Procurement of Services 2017' may also be considered.

vii. No hidden costs or conditions will be accepted.

viii. The cost quoted will be firm and fixed for the duration of performance of the contract. At no point of time will any deviation from the quoted rate be entertained by DTC.

ix. The Financial Bid shall not include any conditions attached to it and any such conditional financial proposal shall be rejected summarily.

x. The Bids will be opened in DTC, HQ, Tender Cell, Room No. 207, the Bidders may also attend the bids opening.

be in other

Formats for Bidders/ Insurance Company

Format-1

Covering Letter

To,

Sr. Manager (IR)
Delhi Transport Corporation,
Industrial Relation Deptt.,
I.P.Estate, New Delhi-110002.

Reference: Request for Proposal for Engagement of Group Personal Accidental Insurance Scheme (GPAIS)".

Tender Reference no.:_____

Sir/Madam,

1. This is to notify you that our company intends to submit a proposal in response to the above cited Tender reference.

2. Primary and Secondary contact information for our company are asunder:

	Primary Contact	**Secondary Contact**
Name:		
Title:		
Company Name:		
Address:		
Phone		
Mobile:		
E-Mail		

3. We confirm that the information contained in this response or any part thereof, including its exhibits, and other documents and instruments delivered or to be delivered are true, accurate, verifiable and complete. The response includes all information necessary to ensure that the statements therein do not in whole or in part mislead DTC in its short listing process.

4. We fully understand and agree to comply that verification, if any of the information provided here is found to be misleading the short listing process or unduly favors our company in the short listing process, we are liable to be dismissed from the selection process.
5. It is hereby confirmed that I/We are entitled to act on behalf of our corporation/company/firm/organization and empowered to sign this document as well as such other documents, which may be required in this connection.
6. This response to tender is valid for 60 days from the last date of submission of bids.
7. The proposal contains _____ number of pages duly numbered and signed by the authorized signatory.

Duly authorized to sign the tender response for and on behalf of (Firm name),

Yours sincerely,

(Signature)
Authorized Representative
Name:
Designation:
Name of the Company:
Address:
Date:

(Seal/Stamp of Bidder)

Format-2

Tender T&C Acceptance Letter

To,

Sr. Manager (IR)
Delhi Transport Corporation,
Industrial Relation Deptt.,
I.P. Estate, New Delhi-110002.

Reference: Request for Proposal for Engagement of Group Personal Accidental Insurance Scheme (GPAIS)".

Tender Reference no.:_____

Sir/Madam,

1. I/ We have downloaded/obtained the tender document(s) for the above mentioned 'Tender / Work' from the web site(s) namely:
   https://dtc.delhi.gov.in
2. I/We hereby certify that I/We have read entire terms and conditions of the tender documents, which form part of the Contract Agreement and I/We shall abide hereby the terms / conditions / clauses contained therein.
3. The corrigendum(s) issued from time to time by your department/ organization too has also been taken into consideration, while submitting this acceptance letter.
4. I/We hereby unconditionally accept the tender conditions of abovementioned tender document(s) / corrigendum(s) in totality/entirely and without any additional terms and conditions.
5. In case any provisions of this tender are found violated, your department/ organization shall be at liberty to reject this tender / bid including the forfeiture of the full said earnest money deposit absolutely and we shall not have any claim/ right against dept. in satisfaction of this condition.

Yours faithfully

(Signature)
Authorized Representative
Name:
Designation:

Name of the Company: (Seal/Stamp of Bidder)

Format-3

Certificate to Authorize Signatories

To,

Sr. Manager (IR)
Delhi Transport Corporation,
Industrial Relation Deptt.,
I.P. Estate, New Delhi-110002.

Reference: Request for Proposal for Engagement of Group Personal Accidental Insurance Scheme (GPAIS)".

Tender Reference no.:_____

Sh._____, Designation_____shall be the authorized signatory for signing the related documents pertaining to this Tender.

(Signature)
Name:
Designation:
(Company Seal)

Date:

Format-4

Undertaking for Non-Subletting

To,

Sr. Manager (IR)
Delhi Transport Corporation,
Industrial Relation Deptt.,
I.P. Estate, New Delhi-110002.

Reference: Request for Proposal for Engagement of Group Personal Accidental Insurance Scheme (GPAIS)".

Tender Reference no.:_____

1. I/We hereby certify that, no agent, middle man or any intermediary has been, or will be, engaged to provide any services, or any other items of Insurance related to the award and performance of this Insurance cover.
2. I/We hereby certify that, no agency commission or any payment, which may be construed as an agency commission, has been, or will be paid and that tender price will not include any such amount.

(Signature)

Authorized Representative

(Company Seal)

Date:

Format-5

Undertaking of Blacklisting

To,

Sr. Manager (IR)
Delhi Transport Corporation,
Industrial Relation Deptt.,
I.P. Estate, New Delhi-110002.

Reference: Request for Proposal for Engagement of Group Personal Accidental Insurance Scheme (GPAIS)".

Tender Reference no.:_____

This is to certify that <<COMPANY NAME>> hasn't been blacklisted by any State/ Central Government/ PSU/ Autonomous Body (Under Any government law) in India as on last date of submission of the Bid.

Date:
Place:

Yours sincerely,

(Signature)

Authorized Representative

(Company Seal)

Format-6

PROFORMA FOR FINANCIAL BID
(BOO)

To,

Sr. Manager (IR)
Delhi Transport Corporation,
Industrial Relation Deptt.,
I.P. Estate, New Delhi-110002.

Reference: Request for Proposal for Engagement of Insurance Company for "DTC Group Personal Accidental Insurance Scheme (GPAIS)".

Tender Reference no.:_____

S.No	Description	Figure
1	No. of Employees	27,150(approx)
2	GPAIS sum assured (@ **2.00 Lakh** per claim)	
3	GPAIS total premium without GST	
4	GST @_____	
5	Total Premium with GST	

Date:

Place:

Authorized Signatory Name of Signatory:

Bidder Name:
(Company Seal)

Format-7

UNDERTAKING

(To be executed on a Stamp Paper of Rs. 100)

To,

Sr. Manager (IR)
Delhi Transport Corporation,
Industrial Relation Deptt.,
I.P. Estate, New Delhi-110002.

Reference: Request for Proposal for Engagement of Insurance Company for "DTC Group Personal Accidental Insurance Policy (GPAIS)". **Undertaking for Waiver of EMD**

Tender Reference no.:_____

I/We.....(Insert Name and Address of Bidder) am/are submitting this declaration in lieu of Bid Security/Earnest Money Deposit for the Tender for.....(Insert Title of the Tender) (Tender No.....), thereby fully accepting that I/We will be suspended and shall not be eligible to participate in the Tenders invited by Delhi Transport Corporation, for a period of Two years from the date of such Suspension Orders, under the following circumstances:-

a) If after the opening of Tender, I/We withdraw or modify or amend, impairs or derogates from my/our Tender during the period of validity specified in the Bid Documents (including extended validity, if any) or do not accept the correction of the Tender price pursuant to any arithmetical errors.
b) If after the award of work, I/We fail or refuse to furnish the required Performance Security or sign the Contract, within the time limits specified in the Departmental Tender Document.
c) If after the award of work, I/we breach any of the obligations under the bid condition.

Date:
Place:

Authorized Signatory:
Name of Signatory:
Bidder Name: (Company Seal)