

एसजेवीएन अरुण-3 पावर डवलपमेंट कंपनी प्रा. लि.
SJVN Arun-3 Power Development Company Pvt. Ltd.

(एसजेवीएन की पूर्ण स्वामित्व वाली अधीनस्थ कंपनी)

(A wholly owned subsidiary of SJVN)

900 मेगावाट अरुण-3 जलविद्युत परियोजना
900 MW Arun-3 Hydro Power Project

Regd. No.: 111808/69/070



Ref. No.: SAPDC/P&C/Arun-3 HEP/RFP-15/2025-1024

Date: 02.11.2025

Request for Proposals (RFP)

Sealed Insurance proposals are hereby invited by SJVN Arun-3 Power Development Company Pvt. Ltd. (SAPDC) (*herein referred as 'Employer'*) from the eligible bidder/Insurance Companies registered in Nepal for **“Group Insurance (Accidental Insurance & Medical Insurance) for the SAPDC Employees in Arun-3 HEP, SAPDC, Nepal.” (RFP-15/2025)** as per the details provided here-in-below:

Sr. No.	Description	Remarks
1.	Bill of Quantities (BOQ)	Refer Annexure 'A'
2.	Scope & Terms of Policy Cover	Refer Annexure 'B'
3.	General Information of bidder/Insurance Companies	Refer Annexure 'C'
4.	Form of declaration	Refer Annexure 'D'
5.	Bank Account Details	Refer Annexure 'E'
6.	Bid Security Declaration	Refer Annexure 'F'
7.	Undertaking regarding Declaration of Eligibility	Refer Annexure 'G'
8.	Documents Checklist	Refer Annexure 'H'

1. Eligible Bidders

- This Invitation for Bid is open to all the bidders registered in Nepal who meet the Qualification Criteria as defined hereunder.
- Bidders should not have as an individual or as a partner in JV banned/ de-listed/ black-listed/ debarred from business by any PSU/Govt. Deptt. /SAPDC during the last 03 (three) years on grounds of corrupt/fraudulent practices and/or on any ground. An undertaking to this effect shall be furnished by the bidder as per the format attached **Annexure-‘G’**.

2. Minimum Qualifying Requirements (MQR):

To qualify for award of the Contract, each bidder (Insurance Company) shall meet following criteria;

- Insurance company should be registered in Office of Company Registrar, Government of Nepal.
- Insurance company should be register in Insurance Regulatory Authority of Nepal /Nepal Insurance Authority under Insurance Act 2049 B.S / 2079 B.S under Non-Life Insurance category. The license should be valid on the last date of submission of bid.
- Bidder intends to participate as Joint Venture/ Consortium are not allowed to bid.

3. Submission of Bid: -

The bidder must submit the bid in the following two separate sealed envelopes **{PART-I (Envelope-1) & PART-II (Envelope-2)}** clearly indicating the contents therein duly

super scribed as under and these two envelopes should be enclosed in a single sealed envelope/cover super scribed as “**Group Insurance (Accidental Insurance & Medical Insurance) for the SAPDC Employees in Arun-3 HEP, SAPDC, Nepal.” (RFP-15/2025)**” and submitted at the address of the undersigned and must reach this office through courier or by post or by hand on or **before 17.11.2025 by 1530 Hrs.** and same shall be opened on **17.11.2025 at 1600 Hrs.** in presence of authorized representative of firms who choose to attend.

Further, In the “Techno-Commercial” part {i.e. in PART-I (Envelope-1)} of the bid the bidder shall not give any indication about the bid price in any manner whatsoever. Non-compliance of this provision may result in the rejection of bid.

4. Contents of Bid: PART-I

(Envelope-1):-

- i. Copy of PAN/VAT registration, Certificate of Incorporation along with Memorandum of Association (MoA) and Article of Association (AoA) of company.
- ii. Documentary proof for meeting out criteria laid down at Sr. No. 2 (MQR) above.
- iii. Duly signed and stamped **Annexure-‘B’**.
- iv. Duly filled in, signed & stamped ‘General Information of bidder/Insurance Companies’ as per **Annexure-‘C’** and ‘Form of declaration’ as per **Annexure-‘D’**.
- v. Bank Account Details as per **Annexure-‘E’**.
- vi. Bid Security Declaration as per **Annexure-‘F’**.
- vii. Undertaking regarding Declaration of Eligibility as per **Annexure-‘G’**.
- viii. Documents Checklist as per **Annexure-‘H’**.
- ix. Bidder shall submit the document duly verified by Chartered Accountant (CA) substantiating the Annual Turnover for FY of preceding three years (FY 2021-22, 2022-23 & 2023- 24) & document duly verified by Chartered Accountant (CA) substantiating the percentage of claim settlement (in non-life category) for Year 2023-24.
- x. Bidder may also submit the other documents i.r.o. policy/proposal/benefit details etc. (**Except Price Bid**).

Further, In the “Techno-Commercial” part {i.e. in PART-I (Envelope-1)} of the bid the bidder shall not give any indication about the bid price in any manner whatsoever. Non-compliance of this provision may result in the rejection of bid.

PART-II (Envelope-2):-

Price bid:- Comprising of Price Bid at **Annexure-A** i.e., duly filled, signed and stamped in Bill of Quantities (BOQ).

5. Opening of Bid:

The bids shall be opened on the date and time indicated at Sr. No. 3 above, in the office of CE/HoD (P&C), SAPDC, Tumlingtar, Distt. Sankhuwasabha, Nepal.

The bid shall be opened in the following sequence: -

- i. First, the envelope **Part-I (Envelope-1)** shall be opened.
- ii. **Part-II (Envelope-2 i.e. Price Bid)** of responsive bidders/Insurance Companies shall be opened subsequently on same day, if no clarification is required from the Bidder(s). In case clarification is sought from the Bidder(s), separate intimation shall be given for opening of Price Bid(s) of responsive bidder(s).

6. Scope & Terms of Policy Cover for Insurance:

The Scope & Terms of Policy Cover for Insurance for present assignment shall be as per *Annexure- ‘B’* of this RFP Document.

7. Bid Validity:

The bid (s) shall be valid for 90 days from the opening of bid (s).

8. Bid Security Declaration:

The Bidder shall furnish, as part of its bid, a Bid Security Declaration as per *Annexure- 'F'*. The bid security shall be on Letter head of the Bidder. Declaration of Bid Security in original shall be submitted along with bid.

Any Bid not accompanied by an acceptable Bid Security Declaration shall be rejected by the Employer as non-responsive.

The Bidder shall be suspended for participation in the tendering process for works of SAPDC for a period of one year from the date of issue of notice of such suspension by the Employer if the Bidder withdraws its Bid or varies any terms & conditions in regard thereto during period of bid validity or if the Bidder adopts corrupt or collusive or coercive or fraudulent practices.

9. Evaluation:

i. The evaluation of Insurance Proposal (RFP) shall be based on the responsiveness to the condition of proposal.

ii. The ***Annexure- 'A' (BoQ)*** i.e. **“Schedule of Premium to be charged”** will be accepted only of those Insurers whose offer is complete in scope and do not contain any significant deviation from the RFP document of SAPDC.

Bidders/Insurance Companies should clearly indicate the list of ‘Exclusions and Assumptions’ (if any) in the proposal they submit to SAPDC.

iii. The Insurers whose offer is found complete in all respect without any significant deviation and offering lowest price at ***Annexure-A (BOQ)*** i.e. **“Schedule of Premium to be charged”** for the complete scope will be considered for award & in accordance with the Clause 12 (Award Criteria) of this RFP as below.

10. Schedule of Premium to be charged:

The bidder shall offer annual premium per person basis "on Firm price Basis" and which shall not be subject to adjustment on any account. However, **the bidder is required to fill the rates in Annexure-‘A’ (BoQ) for two (02) years.** The quoted rates shall be exclusive of VAT (if applicable) & Stamp which shall be paid as per actual by SAPDC. Any new statutory variation occurs in accordance with laws and regulations under the contract including rate of taxes after 7 days before the last date of submission of bid (if any), during the currency of the Contract including extension thereof shall be reimbursed / adjusted on production of documentary proof.

Rate/annual premium per person should be filled in both figures and words. In case of ambiguities in between the Rate/annual premium per person in figures and in words, the Rate/annual premium per person quoted in words shall prevail. The SAPDC reserves the right to adjust arithmetical or other errors in any tender in the way which it considers suitable.

11. Payment:

Premium shall be paid by the HR Deptt., SAPDC, Tumlingtar, as per actual Capital sum insured after production of bill/demand note by the successful Insurance Company. DGM(HR) shall be the Officer-in-Charge (OIC) for the said assignment.

12. Award Criteria:

- i. The evaluation of Insurance Proposal (RFP) shall be based on the responsiveness to the condition of proposal.
- ii. The *Annexure-‘A’* i.e. i.e. (BoQ) “**Schedule of Premium to be charged**” will be considered only of those Insurers whose proposal is complete in scope and do not contain any significant deviation in the proposal from conditions of RFP document.
- iii. The Insurers whose proposal is found complete in all respect without any significant deviation and offering lowest price for the complete scope will be considered for award.

In case of Premium offered by two or more responsive bidders/Insurance companies are same then, the bidder/Insurance company whose percentage of claim settlement (in non-life category) for Year 2023-24 is higher, is considered as L-1 bidder & award may be made in favour of that firm/bidder/Insurance company. Further, if Premium offered by two or more responsive bidders/Insurance companies are same & percentage of claim settlement (in non-life category) is also same then, the bidder/Insurance company whose average annual turnover of preceding three years (FY 2021-22, 2022-23 & 2023- 24) is higher, is considered as L-1 bidder & award may be made in favour of that bidder/Insurance company.

SAPDC may seek the clarification and supporting documents i.r.o. above matter. If firm fails to furnish the relevant documents in support of above said matter i.e. in support of percentage of claim settlement (in non-life category) and/or annual turnover, then the bid/proposal shall be evaluated on the available document.

13. Rejection of the offer and other conditions:

- i. SAPDC reserves the rights to reject any or all of the proposal either in part or in full without assigning any reasons whatsoever.
- ii. The Insurers taking any significant deviation from conditions of RFP document shall be rejected.
- iii. After closing time of submission of proposals, no changes will be acceptable in case any Insurer submits any type of document, its offer will be rejected.
- iv. Any incomplete offer for Annexure-A ‘Schedule of Premium to be charged’, will be considered as deviation and the offer of such Insurer will not be considered for award and shall be rejected.

14. Liability:

The Insurer shall be solely liable and legally responsible to SAPDC for collection of premiums, issue of policy documents, prompt settlement of claims etc. and to pay claims to the full extent subject to terms and conditions of policy.

15. Policy Period:

The Policy shall be initially for a period of two year from the date of issuance of Letter of Acceptance (LoA) and may be extended further for one year or part thereof subject to mutually agreed rates, terms & conditions, and based on the certification of satisfactory performance by the Officer-in-Charge (OIC).

Policy shall come into force from date & time on receipt of insurance premium in the bank account of Insurer. Insurance policy shall be handed over to the SAPDC within 48 hours from the receipt of premium.

Further, Insurer Company shall also submit/provide the claim form and detail of required document for reimbursement of claim or any other form (if any) at the time of Issuance of Policy.

16. Termination:

This Insurance may be terminated at any time on the request of the SAPDC, in that case the Insurance Company will retain the premium at customary short period rate for the time the policy has been in force and balance premium will be refunded to the SAPDC. This insurance may also at any time be terminated at the option of the Insurance Company on 15 days' notice to that effect being given to the SAPDC in which case the Insurance Company shall be liable to repay on demand a ratable proportion of the premium for the un-expired term from the date of the cancellation.

17. Modification and withdrawal of Bid:

No bid can be withdrawn or modified in the interval between the bid submission deadline and the expiration of the bid validity period specified in Bid documents. The bidder may modify or withdraw his bid prior to the deadline prescribed for submission of bids.

18. Clarification of Bids:

During evaluation, the SAPDC may, at its discretion, ask the bidder for any clarification of its Proposal. The request for clarification and the response shall be in writing, and no change in the price or substance of the Proposal shall be sought, offered or permitted.

19. Language of the Bid:

All information in the Bid, correspondence and supporting documents, printed literature related to the Bid shall be in English. In case of documents being in language other than English, translated copies shall be submitted with the bid. In the event of any discrepancy in meaning, the English language copy of all documents shall govern.

- 20.** For any enquiry/clarification for submission of bid and any other information, the Bidders may contact to:-

Name	Designation	Contact No.	Address
Er. Sudeep Kumar Bhargava	CE (P&C)	+977-29-575154	Arun-3 HEP, SAPDC, Satluj Bhawan, Arun Sadan, Tumlingtar, Distt. Sankhuwasabha, Nepal.
Er. Ankush Sharma	Sr. Manager (P&C)		

Note: Insurer/Bidder may also seek clarification on the terms and conditions including Scope of Policy Cover for Insurance mentioned in the document by the last date of bid submission. If it is determined that clarifications sought is necessary required for this document, the corrigendum shall be issued accordingly.

21. Corrupt or Fraudulent Practices:

The Employer requires the bidders/Contractors under this contract observe the highest standard of ethics during the procurement and execution of this contract. In pursuance of this policy, the Employer:

(a) defines, for the purpose of these provisions, the terms set forth below as follows:

(i) "corrupt practice" means the offering, giving, receiving or soliciting anything of value to influence the action of a public official in the procurement process or in contract execution; and

(ii) “fraudulent practice” means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to be detriment of the Employer, and includes collusive practice among Bidders (prior to or after bid submission) designed to establish bid prices at artificial non-competitive levels and to deprive the Employer of the benefits of free and open competition.

(b) will reject a Bid for award of work if he determines that the Bidder recommended for award has engaged in corrupt or fraudulent practices in competing for the contract in question.

(c) will declare a Bidder ineligible, either indefinitely or for a stated period of time, to be awarded a contract/contracts if he at any time determines that the Bidder has engaged in corrupt or fraudulent practices in competing for, or in executing, the contract.

22. Resolution of Dispute:

In case of any dispute or difference, the same shall be referred to the Sole Arbitrator (may be Authorized Medical Practitioner), who shall be appointed by the CEO, Arun-3 HEP, SAPDC, Tumlingtar. The award of the arbitrator shall be final and binding on both the parties.

23. Courts of Chainpur (Nepal) shall have exclusive Jurisdiction for adjudication upon the dispute arising out of the subject cited contract / between the parties.

24. The contract shall be governed by and interpreted in accordance with the laws in force in Nepal.

25. Corrigendum/Addendum, if any to RFP shall be uploaded on websites www.sapdc.com.np, www.sjvn.nic.in.

26. SAPDC reserves the right to cancel/withdraw the RFP without assigning any reason thereof and shall bear no liability whatsoever consequent upon such a decision.

27. More than one bid from the same bidder shall disqualify the bidder from participation in the bid.

28. Definitions:

Company/
Employer : Means the SJVN Arun-3 Power Development Company Pvt. Ltd, (SAPDC), including the projects/offices under its management.

Insurer : The Insurance Company From whom the company takes the Insurance cover for the scheme.

Scheme : Means the Group Insurance (Accidental Insurance and/or Medical Insurance) as the case may be.

Nominee : Means the person(s) nominated by the covered employee for the Provident Fund, the person(s) to be nominated by the employee for this scheme.

Policy : Means the Insurance Policy taken by the Company.

Capital : As per scope of Insurance.

Sum

Insured

**For & on the behalf of SAPDC
Sd/-**

**Chief Engineer (P&C),
Arun-3 HEP, SAPDC, Satluj Bhawan,
Arun Sadan, Tumlingtar, Distt.
Sankhuwasabha, Nepal
Ph. +977-29-575154,
E-mail Address: pnc.sapdc@sjvn.nic.in**

PRICE BID

(To be filled as per format and submitted in separate envelope superscribed as ‘Envelope-2’)

<u>Bill of Quantities (BOQ)</u>						
<u>‘Schedule of Premium to be Charged’</u>						
Subject: (RFP-15/2025) “Group Insurance (Accidental Insurance & Medical Insurance) for the SAPDC Employees in Arun-3 HEP, SAPDC, Nepal.”						
Sr. No.	Description of Works	Number of SAPDC officials	Annual premium per person (In NPR) {Exclusive of VAT & Stamp duty) In figures	Annual premium per person (In NPR) {Exclusive of VAT & Stamp duty) In words	Total Annual premium (In NPR){Exclusive of VAT & Stamp duty) In figures	Total premium Amount (In NPR){Exclusive of VAT & Stamp duty) for Two (02 Years) In figures
A	B	C	D	E	F= E x C	G= F x 2 years
1	Accidental Insurance for SAPDC Employee of NPR 15 Lakh.	72				
2	Medical Insurance for SAPDC Employee of NPR 5 Lakh for employee with spouse plus two child.	72				
Grand Total Amount/premium (NPR) (Exclusive of VAT & Stamp duty) for two years						

Note:

1. In case of discrepancy between Annual premium per person quoted in figures and words, the Annual premium per person quoted in words shall prevail/considered.
2. VAT (if applicable) & Stamp which shall be paid as per actual by SAPDC.

Date:

Place:

Signature of Authorized Official

Scope & Terms of Policy Cover

1) Coverage of the Accidental Insurance Policy:

- a. 24 Hours coverage with Accidental and Terrorism (RSMDST) cover.
- b. Claim on Accidental death and total permanent disability shall be 100% of sum Insured and should be the Integral part of policy.
- c. Claim on Permanent Partial Disablement and Partial disability shall be the integral part of the policy.
- d. Medical Coverage on accidental injury: NPR 1,00,000/- (One Lakh Only).

2) Coverage of the Medical Insurance Policy:

- a. Medical Insurance policy will provide the medical cover of NPR 5,00,000/- to employee his spouse and 02 dependents children.
- b. The percentage of hospital reimbursement will be 80% on Hospitalization & 20% on Domiciliary.

3) Insurance Company /Insurer shall settle the claims within reasonable time, In the event of non-compliance of same, the contract may be terminated by SAPDC.

General Information of bidder/Insurance Companies

Sr. No.	Description	Particulars (To be filled by Insurance Agency)
1.	Name and address of the Insurer	
2.	Fax/ e-mail address	
3.	Phone No. (Office)	
4.	Name, designation, contact no. and email address of the official of the Insurer to whom all the references shall be made	
5.	Insurer to whom all the references shall be made at	
(a)	Head Office (HO)-	
(b)	Divisional Office (DO)-	

Date:

**Signature of Authorized
Official with Designation and Stamp**

FORM OF DECLARATION

We, M/s _____ (name of Bidder/Insurer) having its registered office at _____ (hereinafter referred to as ‘the Bidder/Supplier’) having carefully studied completed RFP document & its Terms & conditions etc. and all corrigendum (if any) pertaining to the “**Group Insurance (Accidental Insurance & Medical Insurance) for the SAPDC Employees in Arun-3 HEP, SAPDC, Nepal.” (RFP-15/2025)**” the local and site conditions and having undertaken to execute the said works, DO HEREBY DECLARE THAT:

- 1) We are familiar with all the requirements of the Contract and has not been influenced by any statement or promise of any person of the Employer.
- 2) We undertake that all the documents uploaded along with the RFP document have been read and there is no deviation from the terms and conditions of the RFP document including Corrigendum/Addendum (if any). The submitted Techno-Commercial/Price Bid proposals are without any deviations and are strictly in conformity with the documents issued by the Employer.
- 3) We are experienced and competent Bidder to perform the Contract to the satisfaction of Employer and are familiar with all general and special laws, acts, ordinances, rules and regulations of the Government of Nepal that may affect the work, its performance or personnels employed therein.
- 4) The above statement submitted by us is true and correct to our best knowledge.

Date:

For and on behalf of the Bidder/Insurer

.....

**(Signature of authorized representative
of the Bidder/Insurer, along with his name, Seal of Company)**

BANK ACCOUNT DETAILS (RFP-15/2025)

Sr. No.	Particulars	#To be filled by bidder(s)
1.	Name of Bidder as per Bank record	
2.	Bank account number	
3.	Bank name	
4.	Branch address	

#Copy of cancelled cheque may also be attached

For and on behalf of the bidder /Supplier

.....

**(Signature of authorized representative of the
Bidder/Supplier, along with his name, Seal of Company)**

(To be executed on Letterhead of the Bidder)

Tender No: (Bid Security Declaration)

Date:

To

**CE (P&C), SAPDC
Satluj Bhawan, Arun Sadan, Tumlingtar,
Distt. Sankhuwasabha, Nepal**

I hereby submit a declaration that the bid submitted by the undersigned, on behalf of the bidder, *[Name of the bidder]*, shall not be withdrawn or varied during the period of bid validity as stipulated in the RFP Document.

I, on behalf of bidder, *[Name of the bidder]*, also accept the fact that in case the bid is withdrawn or varied any term & condition in regard hereto during the period of bid validity, or in case of successful bidder, we fail to execute the contract or if we adopt the corrupt or coercive or fraudulent practices, then *[Name of the Bidder]* will be suspended for participation in the tendering process for the works of SAPDC, for a period of one year from the date of issue of notice of such suspension by the Employer.

Date: (Signature of Authorized Signatory)

Place: (Name)

(Designation)

(Common Seal).....

** In case of a sole Bidder, Bid Security declaration should be on the letterhead of the Bidder and should be signed by a person competent to bind the Bidder. Proof of same in form of Power of Attorney or other document may be enclosed with the bid.*

UNDERTAKING REGARDING DECLARATION OF ELIGIBILITY

To: [Name and address of Employer]

Dear Sir,

It is hereby certified that, we {Insert Name of Bidder/Firm) as an individual or as a partner in JV are not banned/ de-listed/ black-listed/ debarred from business by any PSU/Govt. Deptt./SAPDC during the last 03 (three) years on grounds of corrupt/fraudulent practices and/or on any ground. We will immediately inform to Employer (SAPDC) in case of any change in the status any time here in after.

We remain,

Yours sincerely,

Authorized Signature [In full and initials]:

Name and Title of Signatory:

Name of Bidder/Firm

Address:

Seal of the Bidder/Firm_____

Documents Checklist
(To be filled by Bidder)

Sr. No.	Documents	Attached	Remarks
		Yes/No	
	PART-I (ENVELOPE-1) Except Price Bid		To be submitted under separate sealed envelope and superscribed as {PART-I (Envelope-1)}
1.	Copy of PAN/VAT registration, Certificate of Incorporation and Memorandum of Association (MoA) & Article of Association of company (AoA)		
2.	Documentary proof for meeting out criteria laid down at Sr. No. 2 (MQR): (i) Copy of Registration Certificate issued by Office of Company Registrar, Nepal. and (ii) Copy of valid License/ valid Registration Certificate issued by Insurance Regulatory Authority of Nepal/Nepal Insurance Authority under Insurance Act 2049 B.S / 2079 B.S under Non-Life Insurance category .		
3.	Duly signed & stamped Annexure-‘B’		
4.	Duly filled in, signed & stamped Annexure-‘C’ and ‘Annexure-‘D’ .		
5.	Annexure-‘E’		
6.	Annexure-‘F’ .		
7.	Annexure-‘G’		
8.	Annexure-‘H’		
9.	Document duly verified by Chartered Accountant (CA) substantiating the Annual Turnover for FY of preceding three years (FY 2021-22, 2022-23 & 2023- 24) & Document duly verified by Chartered Accountant (CA) substantiating the percentage of claim settlement (in non-life category) for Year 2023-24.		
10.	Bidder may also submit the other documents i.r.o. policy/proposal/benefit details etc. (Except Price Bid).		
	PART-II (ENVELOPE-2)		
1.	Price Bid (BoQ) as per Annexure-‘A’		To be submitted under separate sealed envelope and superscribed as {PART-II (Envelope-2)}