

बिड दस्तावेज़ / Bid Document

बिड विवरण/Bid Details	
बिड बंद होने की तारीख/समय /Bid End Date/Time	06-03-2026 20:00:00
बिड खुलने की तारीख/समय /Bid Opening Date/Time	06-03-2026 20:30:00
बिड पेशकश वैधता (बंद होने की तारीख से)/Bid Offer Validity (From End Date)	60 (Days)
मंत्रालय/राज्य का नाम/Ministry/State Name	Ministry Of Heavy Industries And Public Enterprises
विभाग का नाम/Department Name	Department Of Heavy Industry
संगठन का नाम/Organisation Name	National Automotive Board
कार्यालय का नाम/Office Name	National Automotive Board Manesar
वस्तु श्रेणी /Item Category	Group Term Insurance Service - Permanent Employees; Natural death, Accidental death, Animal bite, Pre-Existing Illnesses, any kind of natural death
अनुबंध अवधि /Contract Period	1 Year(s) 2 Day(s)
उन्हीं/समान सेवा के लिए अपेक्षित विगत अनुभव के वर्ष/Years of Past Experience Required for same/similar service	5 Year (s)
इसी तरह की सेवाओं का पिछला आवश्यक अनुभव है/Past Experience of Similar Services required	Yes
एमएसएमई के लिए अनुभव के वर्षों और टर्नओवर से छूट प्रदान की गई है/MSE Relaxation for Years of Experience and Turnover	No
स्टार्टअप के लिए अनुभव के वर्षों और टर्नओवर से छूट प्रदान की गई है /Startup Relaxation for Years of Experience and Turnover	No
विक्रेता से मांगे गए दस्तावेज़/Document required from seller	Experience Criteria,Certificate (Requested in ATC),Additional Doc 1 (Requested in ATC),Additional Doc 2 (Requested in ATC),Additional Doc 3 (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
क्या आप निविदाकारों द्वारा अपलोड किए गए दस्तावेज़ों को निविदा में भाग लेने वाले सभी निविदाकारों को दिखाना चाहते हैं? संदर्भ मेन् 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 विवरण/Bid Details

बिड लगाने की समय सीमा स्वतः नहीं बढ़ाने के लिए आवश्यक बिड की संख्या। / Minimum number of bids required to disable automatic bid extension	1
दिनों की संख्या, जिनके लिए बिड लगाने की समय-सीमा बढ़ाई जाएगी। / Number of days for which Bid would be auto-extended	3
ऑटो एक्सटेंशन अधिकतम कितनी बार किया जाना है। / Number of Auto Extension count	1
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
अनुमानित बिड मूल्य /Estimated Bid Value	100000
मूल्यांकन पद्धति/Evaluation Method	Total value wise evaluation
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
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सूक्ष्म और लघु उद्यम मूल उपकरण निर्माताओं को खरीद में प्राथमिकता, यदि उनका मूल्य L1+X% तक की सीमा में हो / Purchase Preference to MSE OEMs available upto price within L1+X%	15
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1. 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.
2. Purchase preference to Micro and Small Enterprises (MSEs): Purchase preference will be given to MSEs 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 the Purchase preference for services, the bidder must be the Service provider of the offered Service. Relevant documentary evidence in this regard shall be uploaded along with the bid in respect of the offered service. 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. The buyers are advised to refer to 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 the credentials of the service provider are validated on-line in GeM profile as well as validated and approved by the Buyer after evaluation of submitted documents.
3. 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.
4. 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.
5. Past Experience of Similar Services: The bidder must have successfully executed/completed similar Services over the last three years i.e. the current financial year and the last three financial years(ending month of March prior to the bid opening): -
 1. Three similar completed services costing not less than the amount equal to 40% (forty percent) of the estimated cost; or
 2. Two similar completed services costing not less than the amount equal to 50% (fifty percent) of the estimated cost; or
 3. One similar completed service costing not less than the amount equal to 80% (eighty percent) of the estimated cost.

अतिरिक्त योग्यता /आवश्यक डेटा/Additional Qualification/Data Required

Details of Term Insurance needed:[1770992861.pdf](#)

Pre Bid Detail(s)

मूल्य भिन्नता खंड दस्तावेज़/Pre-Bid Date and Time	प्री-बिड स्थान/Pre-Bid Venue
23-02-2026 12:00:00	NAB, 2nd Floor, Admin Building, ICAT Centre-II, Sector-11, IMT Manesar, Gurugram, Haryana-122051

Group Term Insurance Service - Permanent Employees; Natural Death, Accidental Death, Animal Bite, Pre-Existing Illnesses, Any Kind Of Natural Death (1)

तकनीकी विशिष्टियाँ /Technical Specifications

विवरण / Specification	<p style="text-align: center;">मूल्य/ Values</p>
कोर / Core	
Type of People being Insured	Permanent Employees
Type of Cover to be Provided	Natural death , Accidental death , Animal bite , Pre-Existing Illnesses , any kind of natural death
Premium Payment Options	Single Premium

विवरण / Specification	मूल्य/ Values
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List of Insurers from where Insurance to be taken	Aditya Birla Health Insurance Co. Ltd. , HDFC ERGO General Insurance Co.Ltd. , SBI General Insurance Co. Ltd. , The New India Assurance Co. Ltd. , Life Insurance Corporation of India , HDFC Life Insurance Co. Ltd , Max Life Insurance Co. Ltd. , ICICI Prudential Life Insurance Co. Ltd , Kotak Mahindra Life Insurance Co. Ltd. , Aditya Birla SunLife Insurance Co. Ltd , TATA AIA Life Insurance Co. Ltd. , SBI Life Insurance Co. Ltd. , Exide Life Insurance Co. Ltd. , Bajaj Allianz Life Insurance Co. Ltd. , PNB MetLife India Insurance Co. Ltd , Reliance Nippon Life Insurance Company , Aviva Life Insurance Company India Ltd. , Sahara India Life Insurance Co. Ltd. , Shriram Life Insurance Co. Ltd. , Bharti AXA Life Insurance Company Ltd , Future Generali India Life Insurance Company Limited , Ageas Federal Life Insurance Company Limited , Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited , Aegon Life Insurance Company Limited , Pramerica Life Insurance Co. Ltd. , Star Union Dai-ichi Life Insurance Co. Ltd. , IndiaFirst Life Insurance Company Ltd. , Edelweiss Tokio Life Insurance Company Limited , CreditAccess Life Insurance Limited
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एडऑन /Addon(s)

अतिरिक्त विवरण /Additional Details

Insurance Start Date	28-03-2026
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Insurance End Date	27-03-2027
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क्रेता द्वारा निर्धारित न्यूनतम मूल्य/Minimum Floor Price defined by Buyer

क्रेता द्वारा निर्धारित न्यूनतम मूल्य/Minimum Floor Price defined by Buyer	No
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अतिरिक्त विशिष्टि दस्तावेज़ /Additional Specification Documents

परेषिती/रिपोर्टिंग अधिकारी /Consignees/Reporting Officer and Quantity

क्र.सं./S.N o.	परेषिती/रिपोर्टिंग अधिकारी /Consignee Reporting/Officer	पता/Address	Quantity	अतिरिक्त आवश्यकता /Additional Requirement
1	Geeta	122050,National Automotive Board (NAB) Corporate Office: 2nd Floor, Administrative Building, ICAT Campus II, Sector -11, IMT Manesar , Gurugram.	Project / Lumpsum Based	<ul style="list-style-type: none">• Number of People to be insured : 27• Total Sum Insured : 59763816

क्रेता द्वारा जोड़ी गई बिड की विशेष शर्तें/Buyer Added Bid Specific Terms and Conditions

1. Generic

OPTION CLAUSE: 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, contract quantity or contract duration can only be increased up to 25 percent. Bidders are bound to accept the revised quantity or duration

2. Buyer Added Bid Specific ATC

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

अस्वीकरण/Disclaimer

The additional terms and conditions have been incorporated by the Buyer after approval of the Competent Authority in Buyer Organization, whereby Buyer organization is solely responsible for the impact of these clauses on the bidding process, its outcome, and consequences thereof including any eccentricity / restriction arising in the bidding process due to these ATCs and due to modification of technical specifications and / or terms and conditions governing the bid. If any clause(s) is / are incorporated by the Buyer regarding following, the bid and resultant contracts shall be treated as null and void and such bids may be cancelled by GeM at any stage of bidding process without any notice:-

1. Definition of Class I and Class II suppliers in the bid not in line with the extant Order / Office Memorandum issued by DPIIT in this regard.
2. Seeking EMD submission from bidder(s), including via Additional Terms & Conditions, in contravention to exemption provided to such sellers under GeM GTC.
3. Publishing Custom / BOQ bids for items for which regular GeM categories are available without any Category item bunched with it.
4. Creating BoQ bid for single item.
5. Mentioning specific Brand or Make or Model or Manufacturer or Dealer name.
6. Mandating submission of documents in physical form as a pre-requisite to qualify bidders.
7. Floating / creation of work contracts as Custom Bids in Services.
8. Seeking sample with bid or approval of samples during bid evaluation process. (However, in bids for [attached categories](#), trials are allowed as per approved procurement policy of the buyer nodal Ministries)
9. Mandating foreign / international certifications even in case of existence of Indian Standards without specifying equivalent Indian Certification / standards.

10. Seeking experience from specific organization / department / institute only or from foreign / export experience.
11. Creating bid for items from irrelevant categories.
12. Incorporating any clause against the MSME policy and Preference to Make in India Policy.
13. Reference of conditions published on any external site or reference to external documents/clauses.
14. Asking for any Tender fee / Bid Participation fee / Auction fee in case of Bids / Forward Auction, as the case may be.
15. 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.
16. Buyer added ATC Clauses which are in contravention of clauses defined by buyer in system generated bid template as indicated above in the Bid Details section, EMD Detail, ePBG Detail and MII and MSE Purchase Preference sections of the bid, unless otherwise allowed by GeM GTC.
17. 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 catalogs 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 within 4 days of bid publication on GeM. 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 [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 कार्रवाई 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---

TERMS AND CONDITIONS/SCOPE OF WORK/ELIGIBILITY CRITERIA FOR GROUP TERM INSURANCE POLICY FOR NAB EMPLOYEES

National Automotive Board is a Registered Society under Ministry of Heavy Industries, Govt. of India, located at 2nd Floor, Admin building, ICAT Campus-2, Sector-11, IMT Manesar, Gurugram, Haryana-122051

NAB invites bids for IRDA accredited insurance companies and brokers for Group Term Insurance Policy for NAB employees.

Incomplete and unsigned bids or the bids not in prescribed format may be rejected without any clarification. The bids/offers should be complete in all respects.

1. General Terms & Conditions

- (i) Duly completed covering letter as per Annexure-II (Undertaking) on official letter head must be submitted with the bid.
- (ii) Technical Bid as per Annexure-I (Eligibility Criteria), Annexure-III (Technical Details of the Bid) and the terms and conditions duly signed.
- (iii) Details of employees to be insured within the policy is at Annexure-IV
- (iv) The existing Group Term Insurance Policy is enclosed on Annexure-V.
- (v) Relevant supporting documents of technical bid must be submitted with the bid.
- (vi) A combined bid for Group Health Insurance Policy, Group Accidental Policy and Group Term Insurance is also published on CPPP.
- (vii) The bid received through both CPPP and GeM shall be evaluated category wise as defined in (vi) above to determine the lowest quoted bid.
- (viii) The Technical Evaluation Committee of NAB constituted for the purpose shall assess the ability of the agencies to render the requisite services based on Minimum Eligibility Criteria and on such other criteria as it may fix and the Financial Bids of only those firms qualifying the technical evaluation will be considered.
- (ix) The Bidder should sign and stamp on each page of the tender documents including ATC/Scope of Work.
- (x) All the regular employees of the NAB irrespective of age group should be eligible to join the scheme. At present the retirement age for employees is 60 Years.
- (xi) There is no claim under existing policy till the date of publication of this tender.
- (xii) Bids which are vague/conditional/incomplete/not confirming to the laid down procedure in any respect will be rejected.

- (xiii) Bids sent by fax & e-mail will not be accepted.
- (xiv) In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of NAB shall prevail.
- (xv) The scheme should have provisions for new entrants in service to get coverage within 24 hours of communication from NAB.
- (xvi) The successful company shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government from time to time.
- (xvii) In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
- (xviii) In case of failure in settlement of claims within the time frame, the penalty may be enforced as per NAB norms.
- (xix) The period of contract will initially be for one year extendable on mutually agreed terms and conditions, which is liable to be terminated with one month's notice, if any lapse or unsatisfactory performance of the Company/firm is noticed.
- (xx) NAB reserves the right to modify/change/delete/ add any further terms and conditions prior to issue of work order/agreement.
- (xxi) Arbitration-the Courts of Delhi alone will have the jurisdiction to try any matter, dispute or reference between the bidders and the Institute arising out of this service. It is specifically agreed that no court outside and other than Court in Delhi shall have jurisdiction in the matter.
- (xxii) Reports including the claims of individuals and the details of settlement are to be furnished to NAB as and when required by NAB.

2. The Company/Agency should also furnish the copies of following documents in additions to the documents asked for in the tender document:

- (i) IRDA Accreditation Certificate with latest fee receipt
- (ii) List of Government/Semi-Government/ Govt. of India Undertaking/ Autonomous Body or Private Body for which such Insurance Scheme has been provided along with the proof
- (iii) A dummy copy of Group term insurance Policy with Detailed terms and conditions.
- (iv) The Firm is not Blacklisted/Debarred/Terminated from any Govt./State-Govt./PSU/Autonomous Body/Society/Reputed Private Firm. In this regard an Undertaking should be provided.

3. Conditions for rejection of bids- The Decision taken by the NAB will be final and admissible by all the bidder.

- (i) The bid submitted does not fulfil the specified eligibility/qualifying criteria.
- (ii) The bid is submitted conditionally.
- (iii) If the Firm Blacklisted/Debarred/Terminated from any Govt./State-Govt./PSU/Autonomous Body/Society/GEM/Reputed Private Firm.
- (iv) Any deviation in scope found in proposal submitted by bidder etc.
- (v) Disclosure of Financial Bid in Technical Bid.

(Signature of the Authorized Person)

Date:

Name _____

Mobile No. _____

Seal

Annexure-I**Eligibility Criteria**

Technical Requirement	Complied Yes/No	Supporting Documents enclosed (Yes/No)
Firm should be valid legal entity Company/LLP/Partnership Firm/Proprietary Firm and having registration with IRDA, PAN and GST, copy of the latest related documents should be submitted with the bid		
The Firm should have the office in Delhi/NCR. Copy of the related documents should be submitted with the bid		
Experience of at least five years for the similar works/services in health insurance and/or Group Terms Insurance Policy. Copy of the related documents should be submitted with the bid		
Should have minimum 3 years' experience for the similar works/services of Group Medclaim Policy/Group Terms Insurance in any Central Govt./ State Govt./ Autonomous Body/PSU/ Society founded by Govt. Copy of the related documents should be submitted with the bid		
Tender documents duly signed on each page		

(Signature of the Authorized Person)

Date:

Name_____

Mobile No._____

Seal

(On office Letter Head)

The Deputy General Manager (U&P)
2nd Floor, Admin Building,
ICAT Centre-2
Sector-11, IMT Manesar
Gurugram Haryana-122051

Dear Sir,

Sub: Bid for Group Term Insurance policy for NAB employees NAB Employees.

Ref: Bid No.-GEM/2026/B/ _____

With reference to the above, I am/we are enclosing our Bids for Group Term Insurance policy for NAB employees NAB Employees/

I/We hereby reconfirm and declare that I/We have carefully read and understood the above referred Bid document including instructions, terms & conditions and all the contents stated therein and all subsequent corrigendum published under the tender.

Thanking you

Yours faithfully
(Signature of the Authorized Person)

Name _____

Mobile No. _____

Seal

Annexure-III**TECHNICAL BID FOR GROUP TERM INSURANCE POLICY FOR NAB
EMPLOYEES**

Technical Details				Remarks
Group Name	National Automotive Board			
Location	IMT, Manesar			
Commencement Date	28th March, 2026	Period	One Year	
Insured Group Details				Details of employees is attached at Annexure-IV
Employees Strength As on "Date"				
No of Dependents				
Total Number of Lives				
Sum Insured Bands	As per details provided in Annexure-IV			
Primary member (self)+Age Band				
0-25	Details of employees is attached at Annexure-IV			
26-30				
31-35				
36-40				
41-45				
46-50				
51-55				
56-60				
Total				

Signature and Seal

Group Term Insurance (GTI) (Policy Period : 28.03.2026 to 27.03.2027)						
S.NO	Name of Employee	Designation	DOB	Pay Level	Current CTC	Sum Assured (2 times of Annual CTC)
1	Sh. Rajnish Kumar Maurya	DGM (U&P) & SAO	25.10.1979	12	3,128,472	6,256,944
2	Sh. Dhiraj Jaiswal	Manager Finance	19.07.1984	10	1,935,300	3,870,600
3	Sh. Chitrahans	Manager IT	05.07.1978	10	2,160,456	4,320,912
4	Sh. Ajeet Kumar Singh	Project Engineer	01.04.1981	10	1,940,568	3,881,136
5	Sh. Vivek Kumar	Office Manager	13.12.1977	10	2,160,456	4,320,912
6	Sh. Anoop kumar Singh	Dy. Manager (Admin)	03.06.1978	9	1,624,560	3,249,120
7	Smt. Shrividhya Lakshmanswamy	Sr. Exe. Asst-II	14.12.1979	6	1,590,468	3,180,936
8	Smt. Chetna Paliwal	Sr. Tech. Asst-I	30.06.1985	5	1,094,136	2,188,272
9	Sh. Mukesh Kumar	Executive Assistant	03.09.1986	5	898,440	1,796,880
10	Smt. Vandana Bahl	Executive Assistant	11.01.1987	5	898,440	1,796,880
11	Smt. Bhawna Ginti	Executive Assistant	14.11.1988	5	898,440	1,796,880
12	Smt. Geeta Kumar	Executive Assistant	13.10.1983	5	1,028,280	2,056,560
13	Sh. Mithlesh Kumar Sah	Office Attendant	01.09.1989	2	651,768	1,303,536
14	Sh. Anish Kumar Chaudhary	Office Attendant	15.08.1989	2	651,768	1,303,536
15	Sh. Malik Afroj Ahmad	Office Attendant	01.07.1990	2	651,768	1,303,536
16	Sh. Amit Kumar	Office Attendant	07.07.1986	2	651,768	1,303,536
17	Sh. Vinod Kumar	Office Attendant	14.03.1969	2	766,212	1,532,424
18	Sh. Dinesh kumar	Driver	30.01.1972	3	808,584	1,617,168
19	Sh. Shripal Yadav	Driver	19.07.1980	3	808,584	1,617,168
20	Sh. Mukesh Kumar	Office Attendant	27.06.1979	2	651,768	1,303,536
21	Sh. Mojen Borogaon	Driver	12.04.1979	3	808,584	1,617,168
22	Sh. Bhupender Singh	Driver	17.06.1982	2	651,768	1,303,536
23	Sh. Niraj Kumar	Office Attendant	07.02.1990	2	651,768	1,303,536
24	Sh. Devender Kumar	Office Attendant	07.04.1984	2	647,568	1,295,136
25	Sh Nand Kishor	Office Attendant	10.11.1992	2	647,568	1,295,136
26	Sh. Ajay Kumar	Office Attendant	01.10.1984	2	766,212	1,532,424
27	Sh. Rajeev Kumar	Driver	24.04.1982	2	708,204	1,416,408
					29,881,908	59,763,816

Ref No: GRP/OPS/SS/24-25/1441

To,
Rajnish Kumar Maurya- Dy.Gen.Manager
NATIONAL AUTOMOTIVE BOARD
2ND Floor ICAT Centre 2
Admin Building Sector-11
IMT Manesar
GURUGRAM
Haryana - 122051

Subject: Master Policy No: 72100578809 - SBI Life - Sampoon Suraksha Scheme

Greetings of the season and good wishes from SBI Life Insurance Company Limited

We wish to inform that the coverage of all the insured members will start from 28/03/2025 and shall cease at the midnight of 27/03/2026 . You may renew this policy on the Annual Renewal Date.

We wish to inform you that, during the policy year, a grace period of fifteen days from each relevant due date of premium for Monthly mode and thirty days from each relevant due date of premium for Half-Yearly, Quarterly modes of payment of premium is allowed for the payment of premiums. If any premium is not paid before the expiration of the grace period, the cover shall automatically lapse at the end of the grace period. Grace period is available only during the policy year.

For any further clarifications you may contact our Relationship Manager or please feel free to write us at NB_sampoornsuraksha@sbilife.co.in.

We value your association with us and assure you of our best services at all times.

Yours faithfully,



VP - Group Operations Department
SBI Life Insurance Company Limited

Policy Preamble

Welcome to Your group life insurance policy, **SBI Life – Sampoon Suraksha** and thank You for choosing **SBI Life Insurance Company Limited**. The UIN allotted by IRDAI for this product is 111N040V04. This product is categorized as a ‘Non-par’ product and hence does not participate in the profits of the Company.

SBI Life Insurance Company Limited (includes its assigns and successors, hereinafter called ‘the **Company**’) has received an **application** (master proposal) from the employer / the group administrator (hereinafter called the ‘**Master Policyholder**’) along with the **pricing terms (quotation)** accepted and duly signed by the authorized signatory of the Master Policyholder, statement and particulars of the Employees / Eligible Members to be covered (census data), Membership Forms, evidence of insurability of the Insured Members wherever required, the requisite premium amount along with applicable taxes as levied by the various statutory authorities and the Declaration of Good Health forms, if applicable. Such application, statements, documents and information furnished and to be furnished by the Insured Members and by the Master Policyholder from time to time, shall part of and basis of this Master Policy. All schedules, annexures and addendums to this Master Policy as well as all **Endorsements** placed / that would be placed on this Master Policy from time to time and the pricing terms accepted shall be deemed to be a part of this Master Policy. Your Master Policy Document is evidence of the contract of insurance entered with Us. The commencement and continuation of this Master Policy is conditional upon the payment of the premiums in full computed and payable as provided hereinafter at the office of the Company.

The Policy Schedule may change on each Annual Renewal Date if there is any change in the options granted under the Master Policy or if there are some other changes in the basic features of the cover granted. However, the rest of the terms and conditions of the Master Policy shall remain unaltered till they are altered by an Endorsement. The rider benefits /options granted under the Master Policy may change on each Annual Renewal Date depending on whether any riders/options have been granted or withdrawn at the time of Annual Renewal Date.

The Company hereby agrees to pay the benefits hereinafter specified, subject to all the provisions and conditions hereinafter set forth, which are hereby made part of this Master Policy. The Company will pay the appropriate benefits as herein stated to **the Beneficiary**, on submission of proof to the complete satisfaction of the Company for the benefit having become payable, and provided that the schedules, **terms and conditions** contained in this document are complied with

This Master Policy may be renewed at the end of the term for one year at a time, subject to the payment of such renewal premium, at such premium rates, and on such terms and conditions as prescribed by the Company at that time. SBI Life reserves the right to review all the terms and conditions at the time of renewal. SBI Life may not accept the renewal of the Master Policy for any reason whatsoever and the renewal of the Master Policy is not automatic.

Any amendment to the terms and conditions of this Master Policy shall be given effect to by an Endorsement on the Master Policy.

It shall be the responsibility of the Master Policyholder to inform the terms and conditions of the Master Policy or any subsequent amendments or modifications to the Master Policy, to its Insured Members from time to time. Any communication with regard to the Master Policy and the administration of the Scheme under the Master Policy shall be sent to the Master Policyholder only.

If you require further information, please contact us at 1800 267 9090 (Customer Service Timing: 24X7) or email us at info@sbilife.co.in

Policy Schedule**Section A: Base Product****A (I). The Intermediary Details**

1. Type of Intermediary	Direct
2. Name of the Intermediary	-
3. Code / Branch code	-
4. Contact Phone no.	-

A (II). The Master Policy Holder

5. Master Proposal Form Number	MUM/SAMPOORNS/2025/9830/Q
6. Master Proposal Form dated	27/03/2025
7. Client ID	MPH0008709
8. Pricing Terms ID	6048647
9. Type of Group	Employer Employee Groups
10. Master Policy Number	72100578809
11. Name of the Master Policyholder	NATIONAL AUTOMOTIVE BOARD
12. Address	2ND Floor ICAT Centre 2 Admin Building Sector-11 IMT Manesar GURUGRAM Haryana - 122051

A (III). The Policy Information

13. Type of Business	New Business
14. Date of Inception of Policy	28/03/2025
15. Date of Inception of this Policy Schedule	28/03/2025
16. Policy Year	28/03/2025 To 27/03/2026
17. Annual Renewal Date (ARD)	28/03/2026
18. Death Benefit	2 times of CTC, subject to maximum of INR 10,00,00,000
19. Profit-sharing formula (if applicable)	Not applicable
20. Premiums to be paid by	The Master Policyholder
21. Level of Participation	COMPULSORY

A (IV). The Group, as on date of inception	
22. Number of employees / members	27
23. Entry age range covered	18 - 59 Years
24. Maximum Cover ceasing age	80 Years
25. Total sum assured (INR)	5,67,28,008
26. Free Cover Limit (FCL) (INR)	59,33,880
27. Number of employees above FCL	Nil
28. Actively at work (AAW) clause for employees	1.Existing members: Actively-at-work clause is waived for existing employees except for employees on maternity leave. These employees will be covered as per underwriting conditions. Please provide information of such employees, if any, at the time of policy issuance. New joinees: Actively -at- work clause is applicable 2. An employee should not have remained on medical leave / leave of absence on health grounds for a continuous period of 15 days or more in the last 6 months immediately preceding the date of entry into the scheme.This condition would not apply if an existing scheme is renewed with SBI Life or is transferred to SBI Life from another insurance company.
29. Underwriting Requirements	Medical reports for member above FCL and DOGH for those members who do not satisfy eligibility conditions
30. Claim proceeds	Payable to the life assured or his/ her nominee/ beneficiary/ employer as per prevalent regulations

A (V). Premium for Death Benefit		
31. Mode of Payment	ANNUALLY	
32. Due Dates of Premium	28/03/2026	
33. Type of Premium Rate	Unit rate	
34. Premium Rate	Age Category	Unit Rates/ INR 1000 Sum Assured
	Females	1.58
	Males	1.58
	Third Gender	1.58
35. Customer Information Sheet Reference Number	72100578809_28/03/2026	

These premium rates are exclusive of applicable taxes.

A (VI). Exclusions & Applicable Clauses	
36. Suicide Clause Exclusion	Suicide exclusion would not be applicable. In other words, death claims as a result of suicide would be payable.
37. Waiting Period	Not applicable

A (VI). Exclusions & Applicable Clauses	
38. Additional Clauses	<p>Please ensure that no member's sum assured would exceed 10 times of their annual CTC. To check the same, please provide salary details of all members before commencement of risk.</p> <p>Increase in sum assured due to change in salary / designation is allowed for all members as per Underwriting guidelines.</p> <p>Contract staff can be covered under this compulsory Employer Employee GTL scheme provided all the conditions stated in the quotation are satisfied.</p>

A (VII). Riders and Options Offered	
Name of Rider/ Option	UIN
39. Rider 1	Not Applicable
40. Rider 2	Not Applicable
41. Rider 3	Not Applicable
42. Rider 4	Not Applicable
43. Option1	Not Applicable
44. Option2	Not Applicable
45. Option3	Not Applicable

B (I). Premium Payment Summary (All amounts are in INR)	
46. Premium for the Master Policy	INR 89,630.00/-
47. Premium for Rider 1 Benefit	-
48. Premium for Rider 2 Benefit	-
49. Premium for Rider 3 Benefit	-
50. Premium for Rider 4 Benefit	-
51. Premium for Option 1 Benefit	-
52. Premium for Option 2 Benefit	-
53. Applicable Taxes*	INR 16,133.00/-
54. Gross Premium (inclusive of Applicable Taxes)	INR 1,05,763.00/-

* Applicable taxes and/or any other statutory levy/ duty/ surcharge on Premium, at the rate notified by the State Government or Central Government of India from time to time, is payable as per the applicable tax laws.

B (II). Rider – Additional Clauses	
55. Additional Clauses	Not applicable

Signed for and on behalf of **SBI Life Insurance Company Limited**, at Mumbai

Authorised Signatory			
Name	 Ravi Kadam		
Designation	Vice President-Group Operations Department		
Date	30/03/2025	Place	Mumbai

Stamp Duty of Rs. 11,346/- (Rupees Eleven Thousand Three Hundred Forty-Six Only) is paid as provided under Article 47(D) of Indian Stamp Act, 1899 and included in Consolidated Stamp Duty Paid to the Government of Maharashtra Treasury vide Order of Addl. Controller Of Stamps, Mumbai at General Stamp Office, Fort, Mumbai - 400001., vide this Order No. (LOA/ENF-2/CSD/34/2025/VALIDITY PERIOD Dt. 26/03/2025 to Dt. 31/03/2028 OW NO. 1066 DATE: 26/03/2025 DEFACE NO : 0010019516202425 DEFACE DATE 20/03/2025)

NOTE: The total premium payable may change in accordance with the changes in the applicable rates of taxes and cesses of whatsoever nature are introduced or amended from time to time.



Proper Officer

We request You to read this Policy Schedule along with the Policy Booklet. If You find any errors, please return Your Master Policy Document for effecting corrections.

***** End of Policy Schedule *****

Section B: Options and Riders

		Name of Rider 1	Name of Rider 2	Name of Rider 3	Name of Rider 4	Name of Option 1	Name of Option 2	Name of Option 3
Name								
UIN								
No. of Employees/ Members covered								
Entry Age Range								
Cover Ceasing Age								
Benefit Structure								
Total Sum Assured (INR)								
Free Cover Limit (FCL)								
Number of Employees/ Members above FCL								
Type of Premium								
Premium Rate per 1000 SA								
		Not Applicable	Not Applicable	Not Applicable				

PREMIUM RECEIPT/TAX INVOICE

Invoice No. MHB032551299575

Invoice Date: 30/03/2025

Master Policy No. : 72100578809	Product Name : SBI Life-Sampoorn Suraksha
Client ID : MPH0008709	UIN : 111N040V04
MPH Address : NATIONAL AUTOMOTIVE BOARD 2ND Floor, ICAT Centre 2 Admin Building Sector-11 IMT Manesar Gurugram Haryana, Pin-122051	SBIL HO complete address: SBI Life Insurance Co. Ltd Natraj - 5th Floor, M.V. Road, Western Express Highway, Andheri (East), Mumbai - 400069
Date of Commencement: 28/03/2025	Next Annual Renewal Date : 28/03/2026
To State: HARYANA / 06	From State: MAHARASHTRA / 27
GSTN of Policy Holder: 06AABAN9435G1ZJ	GSTN of SBIL: 27AAFCS2530P1Z1
Description of HSN Code: Life Insurance Services	HSN code :- 997132
SAC Code of Life Insurance Service: 997132	

Life Cover Premium (Exclusive of All Taxation)	Rs. 89,630.00/-
Rider Premium (Exclusive of All Taxation)	Rs. NIL/-
Taxable Value(Rs.)	89630/-
IGST (on Life Cover Premium and Rider Premium) – (18%)	Rs. 16,133.00/-
CGST (on Life Cover Premium and Rider Premium) – (9%)	Rs. NA/-
SGST (on Life Cover Premium and Rider Premium) – (9%)	Rs. NA/-
Total	Rs. 1,05,763.00/-
Balance in Deposit: Rs. 1.00/-	

Whether the tax is payable on reverse Charge basis or not:-No"

Consolidated Stamp duty paid vide Mudrank receipt no CSD/10/2023/4753 dated 30/03/2025

This is computer generated receipt and signature is not required.

Goods & Service Tax (GST)/ Cess and/or any other statutory levy/ duty/ surcharge, at the rate notified by the Central Government/ State Government / Union Territories of India from time to time, shall be levied on premium / charges (as applicable) as per the provisions of the prevalent tax laws.

As per GOI notification, GST has been levied on your insurance policy @ 18% on premium or charges. (or as applicable) w.e.f. 01.07.2017. In the case of endowment policy, the taxable value is 25% of the premium for first year and 12.5% for second & subsequent year. For single premium annuity policy, the taxable value is 10% of the premium. Please refer SBI Life website for details."

Validity of this receipt is subject to realisation of Cheque/D.D

Thank You for choosing us as your preferred life insurance partner. For any queries, please contact us at 02266456000 or write to us at groupops@sbilife.co.in

'I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule'.

Confidential



Annexure-A

List of employees covered under SBI Life- Sampoon Suraksha

Master Policy Holder : NATIONAL AUTOMOTIVE BOARD

Master Policy Number : 72100578809

Date of Commencement : 28/03/2025

Next Renewal Date : 28/03/2026 and annually thereafter

Total Sum Assured : Rs. 56728008 /-

Sr.No.	Member Id	Name	Gender	Risk Cover Start Date	Basic Sum Assured [In Rs.]
1	GARC/R/053	DHIRAJ JAISWAL	M	28/03/2025	3667704
2	GARC/R/052	ANOOP KUMAR SINGH	M	28/03/2025	3085464
3	GARC/R/006	AJEET KUMAR SINGH	M	28/03/2025	3685392
4	GARC/R/005	VIVEK KUMAR	M	28/03/2025	4100592
5	GARC/R/008	CHITRA HANS	M	28/03/2025	4100592
6	GARC/R/040	MUKESH KUMAR	M	28/03/2025	1706760
7	GARC/R/002	MOJEN BOROGAON	M	28/03/2025	1536000
8	GARC/R/003	SHRIPAL YADAV	M	28/03/2025	1536000
9	GARC/R/020	RAJEEV KUMAR	M	28/03/2025	1344792
10	GARC/R/004	AJAY KUMAR	M	28/03/2025	1453416
11	GARC/R/037	MALIK AFROJ AHMAD	M	28/03/2025	1238232
12	GARC/R/038	MITHLESH KR. SAH	M	28/03/2025	1238232
13	GARC/R/041	AMIT KUMAR	M	28/03/2025	1238232
14	GARC/R/036	MUKESH KUMAR	M	28/03/2025	1238232
15	GARC/R/039	NIRAJ KUMAR	M	28/03/2025	1238232
16	NATRAX/R/008	RAJNISH KUMAR MAURYA	M	28/03/2025	5933880
17	NATRAX/R/004	SHRIVIDHYA LAKSHMANASWAMY	F	28/03/2025	3016248
18	NATRAX/R/020	GEETA KUMAR	F	28/03/2025	1951056
19	NATRAX/R/014	CHE TNA PALIWAL	F	28/03/2025	2079888
20	NATRAX/R/028	BHAWNA GINTI	F	28/03/2025	1706760
21	NATRAX/R/027	VANDANA BAHL	F	28/03/2025	1706760
22	NATRAX/R/009	DINESH KUMAR	M	28/03/2025	1536000
23	NATRAX/R/002	VINOD KUMAR	M	28/03/2025	1453416
24	NATRAX/R/031	ANISH KR. CHAUDHARY	M	28/03/2025	1238232
25	NATRAX/R/030	BHUPENDER SINGH	M	28/03/2025	1238232
26	NATRAX/R/032	NAND KISHOR	M	28/03/2025	1229832
27	NATRAX/R/033	DEVENDER SINGH	M	28/03/2025	1229832
				Total SA	56728008