

**Sub : Queries received from prospective bidders during Pre – Bid Meeting w.r.t. Insurance for Assets and Liabilities of DFCCIL for 2025-26 held on 07.07.2025 and comments/ remarks by DFCCIL.**

**1. SBI General Insurance Co. Ltd.**

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
1.1	General	Latest consolidated audited financials with auditor's report	Please refer to Annual Reports on DFCCIL's official website. ( <a href="https://dfccil.com/Home/DynemicPages?MenuId=140">https://dfccil.com/Home/DynemicPages?MenuId=140</a> )
1.2	General	Filled pf	The desired information is provided in 'Annexure-A'.
1.3	General	Will there be any exposure of Construction/Demolition work/Blasting/Tunneling in insured scope of work	DFCCIL has allotted construction contracts for different sections to different contractor. Provision for obtaining insurance policy by contractor during construction is a mandatory clause hence the information is not relevant at this stage.
1.4	General	Is there any wet risk exposure involved?	Yes, there is wet risk exposure. There are nearly 500 bridges over water bodies, with a combined length provisionally estimated at around 43 km
1.5	General	%age of work sub contracted	Not applicable for Operational Risk.
1.6	General	No. of bridges (Major/Minor) along with the Length of Bridges	There are about 1,020 major bridges, with the cumulative length of bridges being roughly 78 km.
1.7	General	No. of river spanning bridges with Bridge length	There are nearly 500 bridges over water bodies, with a combined length provisionally estimated at around 43 km

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
1.8	General	Let us have the details of all crossings and the LOI (Letter of Intent) for the same. Distance, Subaqueous risk involved, whether location is outside India or not.	Yes, multiple crossings exist across various units, including gas and oil pipelines, water pipelines, electrical lines, and optical fiber cables. The detailed information, owing to its sensitive nature, will be shared (if required) with the successful bidder upon completion of the bidding process.
1.9	Section -IV Clause 2.4 Location Description	List of designated premises to be covered.	Clause 2.4 of Section -IV is self explanatory. However, it is informed that all designated premises/ establishment owned or occupied on lease basis by the Insured, on named/unnamed basis are required to be taken under the policy.
1.10	General	No known or reported losses/claims and/or circumstances for last 5 years	DFCCIL's sections are recently completed and operational. Till date, DFCCIL has not obtained any insurance policy hence, the question about claim doesn't arise.
1.11	General	Is there any rolling stocks covered ?	Rolling stock(s) owned by Indian Railway is not covered under the Insurance Policy. It is clarified that DFCCIL owns few testing/ inspection/ maintenance vehicles (as part of machinery) which ply on its network on need basis for maintenance purposes.
1.12	General	Premium V/s claim details of last 3 years.	Till date, DFCCIL has not obtained any insurance policy hence, the question about claim doesn't arise.
1.13	General	If policy for first time, any claims during project phase.	During the construction phase, DFCCIL has allotted construction contracts which have mandatory provision for obtaining insurance policy by contractor hence the information is not required to be maintained by DFCCIL.

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
1.14	Section -IV Clause 2.3 - Coverage	Value of Transmission & Distribution Lines	The total value of Transmission and distribution line is approximately INR 814 Crores, with the highest value of transmission line is between the section Jagadhari TSS to Wair TSS, spanning 282Km & valued at approximately INR 252Cr.
1.15	Section -IV Clause 2.4	Location & occupancy wise Sum Insured break-up	With regard to DFCCIL's location/ occupancy Clause 2.4 of Section -IV is self explanatory. All Civil structures, assets, Electrical/ Mechanical equipment's including transmission lines and allied equipment's, track is INR 91,094.10 crores (as already mentioned in clause 2.3 of Section – IV).
1.16	General	KMZ file for the entire rail stretches proposed/ start/end point and major locations on the stretch with Pin codes.	KMZ is applicable wherein the project is in erection/construction Phase. The detail of operational stretch is available on DFCCIL's official website. ( <a href="https://dfccil.com/Home/DynemicPages?MenuId=327">https://dfccil.com/Home/DynemicPages?MenuId=327</a> )
1.17	General	Layout	The desired information is available on DFCCIL's official website. ( <a href="https://dfccil.com/Home/DynemicPages?MenuId=327">https://dfccil.com/Home/DynemicPages?MenuId=327</a> )
1.18	General	Expiring Insurer & sharing pattern	DFCCIL has not obtained any insurance policy till date hence, the question doesn't arise.
1.19	Section -IV Clause 2.5(viii)	Wordings- Broad Pair and Set Clause	In the event of insured loss or damage to the personal property, this policy shall insure the resulting reduction in value of the remaining undamaged components or parts of products customarily sold as individual units or sold as pairs, sets, lots or in ranges. At the Insured's option, the Insured may collect the full value of the pair or set.
1.20	Section -IV Clause 2.5 (ix)	Wordings- Burst Pipe Endorsement	The insurance under the Policy shall subject to the Special Condition hereinafter contained, extend to include Loss or damage to the property insured directly caused by Bursting or overflowing or Water Tanks, Apparatus or Pipes.

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
1.21	Section -IV Clause 2.5 (x)	Wordings- Cancellation and communication clause (Effective in 90days from date of notice)	Please refer cancellation clause which needs to be extended to 90 days from date of notice except non-payment of premium.
1.22	Section IV clause 2.5 (xiii)	Wordings- Claim Appraisement Clause (10%)	If the aggregate claim for any one loss does not exceeds the amount (as specified in schedule) per location or % (as specified in schedule) of sum insured, whichever is higher, no special inventory/appraisement of the undamaged property shall be required. Subject otherwise to the terms, exception and conditions of the Policy.
1.23	Section IV clause 2.5 (xvii)	Wordings- Electrical Installation Clause	Loss or damage by fire to the electrical appliance and installation insured by this Policy arising from or occasioned by overrunning, excessive pressure, short circuit, arcing, self-heating or leakage of electricity, from whatever cause (lightning included) is covered subject to the terms and conditions of this Policy, but it is expressly understood that no liability exists under this Policy for loss or damage to any electrical machine, apparatus, fixture or fittings or to any portion of the electrical installation, unless caused by fire or lightning.
1.24	Section IV clause 2.5 (xxiv)	Wordings- Hazardous goods & Employees of others	Use and storage of hazardous goods usual to the Business is allowed subject to the quantity and manner as permitted by law or legal regulations for such use and storage are followed.
1.25	Section IV clause 2.5 (xxvi)	Wordings- Loss Notification clause (60days)	Notwithstanding anything contained herein to the contrary, it is agreed that this insurance will not be prejudiced by any inadvertent delay errors or omissions in notifying the insurers of any circumstances or events giving rise of likely to give rise to a claim under this Policy.
1.26	Section IV clause 2.5 (xxxiii)	Wordings- Cover for wires and non-electrical cables	These are part of Sum Insured

## 2. Bajaj Allianz General Insurance Co. Ltd.

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
2.1	General	KMZ file showing the Eastern and Western Dedicated Freight Corridor	KMZ is applicable wherein the project is in erection/ construction Phase. The detail of operational stretch is available on DFCCIL's official website. ( <a href="https://dfccil.com/Home/DynemicPages?MenuId=327">https://dfccil.com/Home/DynemicPages?MenuId=327</a> )
2.2	Section- IV Clause 5 point no.9- Designated Premises Clause 2.4 of Section -IV Location Description	List of Locations/Map of Network, Respective occupancies & Location wise sum insured details, Detailed breakdown of sum insured Whether the sum insured includes only fixed assets or any movable assets like locomotives , wagons etc.? If yes shall need please share the sum insured bifurcation.	The information about DFCCIL's map/ network is available on DFCCIL's official website. ( <a href="https://dfccil.com/Home/DynemicPages?MenuId=327">https://dfccil.com/Home/DynemicPages?MenuId=327</a> )  With regard to DFCCIL's location/ premises Clause 2.4 of Section -IV is self explanatory.  All Civil structures, assets, Electrical/ Mechanical equipment's including transmission lines and allied equipment's, track is INR 91,094.10 crores (as already mentioned in Clause 2.3 of Section -IV).  Rolling stock(s) owned by Indian Railway is not covered under the Insurance Policy. It is clarified that DFCCIL owns few testing/ inspection/ maintenance vehicles (as part of machinery) which ply on its network on need basis for maintenance purposes.
2.3	Clause 2.4 of Section -IV Location Description	Total length in km being covered	Please refer Clause 2.4 of Section -IV (Location Description)
2.4	General	Total length & value of assets over water bodies	Around 43 KMs of water bodies under the bridges i.e. Nallah, Canal, Rain/flood water and Rivers which are exposed to wet risk.

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
2.5	General	Total exposure in length & value as part of tunnels	There are Five tunnels on WDFC/DFCCIL (including section under construction) with total length of 2KM wherein the longest tunnel is about 1 KM.
2.6	General	Also advise on values towards office locations. Warehouses terminals etc	With regard to DFCCIL's office location/warehouse terminals Clause 2.4 of Section -IV is self explanatory.
2.7	Section IV Clause 2	Deductible applicable for Property All Risk	Refer S. No. 1 of Corrigendum no. 3
2.8	General	Premium and claims details for last five years with breakdown of losses	Till date, DFCCIL has not obtained any insurance policy hence, the question about premium claim doesn't arise.
2.9	General	Post loss measures taken for major losses	Not applicable
2.10	General	Risk Inspection report	No risk inspection report available for insurance perspective.
2.11	General	Expiring policy copy	Till date, DFCCIL has not obtained any insurance policy hence, the question about expiring policy doesn't arise.
2.12	Section IV Clause 4	List of Stationary, Mobile and Portable equipment's	Please refer Asset Warranty Clause 4 of Section IV.
2.13	Section -IV Clause 2.3 and Clause 4	Is Loss Limit of INR 100 cr being applicable only of Stationary, Mobile and Portable equipments or for entire policy?	Portable equipments are not part of Property All Risk policy as it is covered under separate policy "Portable Electronic Equipment under Section IV, Clause 4". Loss limit of 100 crores is applicable for Material Damage and MBD section only.

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
2.14	Section IV Clause 3	Risk location along with Sum insured breakup covered under Electronic Equipment Policy,	With regard to DFCCIL's location/ premises, please see Clause 2.4 of Section -IV  Clause 3 of Section IV is self explanatory.
2.15	General	What will be maximum sum insured at one location	Insurance coverage is sought for entire 2843km of stretch (EDFC and WDFC), hence sum insured distribution is widespread.
2.16	General	What will be maximum single value equipment	The highest-value of Single Equipment/ machine (Rail Grinding Machine - RGM) is valued at INR 192 Crores.
2.17	Section IV Clause 2.3 and Clause 3	Does asset requested under EEI are also covered under Property policy and EXCLUSION OF DAMAGE CAUSED BY FIRE AND ALLIED PERILS require under EEI,	All Electrical & Electronic equipment's are part of Property All Risk Policy.
2.18	General	Does cover for terrorism require (as per Indian Market terrorism pool guideline),	No
2.19	General	As Electronic Equipment Insurance Policy (EEI) is location specific policy, will there be any exposure of wagon/ cabin or any equipment mounted over it	Rolling stock(s) owned by Indian Railway is not covered under the Insurance Policy. It is clarified that DFCCIL owns few testing/ inspection/ maintenance vehicles (as part of machinery) which ply on its network on need basis for maintenance purposes.

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
2.20	General	Does project involve any prototype or experimental risk	At present no prototype is being involved which carries experimental risk. However, it is clarified that DFCCIL owns few testing/ inspection/ maintenance vehicles (as part of machinery) which ply on its network on need basis for maintenance purposes. Initial inception/ induction/ commissioning of these vehicles may involve prescribed trials.
2.21	Section-IV Clause 3 and Clause 4	Pls share complete list of annexure having making /model/yom details	Refer table under Clause 3 and Clause 4- Asset Warranty Clause
2.22	Section-IV Clause 4	Pls confirm what portable electronics are proposed here and what are the maximum age of equipments	Portable equipments e.g. Laptops, Mobiles, iPad, soundbars, walkie talkie track scanning machines and mobile equipment's used for track, handheld items, etc. are covered. Maximum age of equipments is upto 10 years.
2.23	General	Premium vs claims of past 3 years	Till date, DFCCIL has not obtained any insurance policy hence, the question about claim doesn't arise.
2.24	General	Does the insured have any of the liability policies in the past , please provide details of the same.	Till date, DFCCIL has not obtained any insurance policy hence, the question doesn't arise.
2.25	General	List of subsidiaries to be provided for CGL (Commercial General Liability) and CRIME	Not Applicable
2.26	General	Latest consolidated audited financials of the insured	Please refer to Annual Report in the other info section on the DFCCIL website. ( <a href="https://dfccil.com/Home/DynemicPages?MenuId=140">https://dfccil.com/Home/DynemicPages?MenuId=140</a> )



S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
2.27	General	Has the insured gone through any merger or acquisition in the recent past? If yes, please provide details	No
2.28	General	Is the insured planning any merger or acquisition in the recent future? If yes, please provide.	No
2.29	General	Claims/Loss confirmation till date.	Till date, DFCCIL has not obtained any insurance policy hence, the question about claim doesn't arise.
2.30		Is the insured aware about any claim or claim-like circumstances which may lead to claim in future	No such instance has come to notice.
2.31		Shareholding pattern as on date	Please refer to Annual Reports on DFCCIL's official website.  ( <a href="https://dfccil.com/Home/DynemicPages?MenuId=140">https://dfccil.com/Home/DynemicPages?MenuId=140</a> )
2.32		Number of employees ( INDIA , USA/CANADA , ROW) Number of employees ( INDIA , USA/CANADA , ROW)	Indicative no. of employees 6500 in India is as on date.
2.33	Section -IV Clause 2	Clarity on the premises to be covered	With regard to DFCCIL's location/ premises Clause 2.4 of Section -IV is self explanatory.

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
2.34	General	Clarity on the business activity of the insured	Please refer to Annual Reports available on DFCCIL's official website.  ( <a href="https://dfccil.com/Home/DynemicPages?MenuId=140">https://dfccil.com/Home/DynemicPages?MenuId=140</a> )
2.35	General	Complete list of Products to be covered in the policy	Product- Not applicable.
2.36	General	Confirm the length of the transmission lines	The cumulative length of the transmission line is 773 km.
2.37	General	Estimated revenue	Please refer to Annual Report on DFCCIL's website.  ( <a href="https://dfccil.com/Home/DynemicPages?MenuId=140">https://dfccil.com/Home/DynemicPages?MenuId=140</a> )
2.38	General	Past 5 years loss history	Nil
2.39	General	Any known loss/incident history	Nil

### 3. Go Digit General Insurance Ltd.

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
3.1	General	Number of Tunnels	Five tunnels on WDFC
3.2	General	Length of Tunnels and their exact locations.	Total length of around 2 KM over WDFC wherein the longest tunnel is about 1 KM.
3.3	General	Number of Depots	Integrated Maintenance Depot- 19, Integrated Maintenance Sub Depot-41
3.4	General	Exact locations of Warehouses	Nil

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
3.5	Section IV clause 4	Details of mobile equipment & underground equipment	Refer table under Clause 4- Asset Warranty Clause
3.6	Section IV clause 4	Values & Usage of mobile equipment	Refer table under Clause 4- Asset Warranty Clause
3.7	Section IV clause 3	Make, model & values of highest machineries covered in EEI (Electronic Equipment Insurance Policy) & MBD (Machinery Breakdown)	Refer table under Clause 3- Asset warranty clause
3.8	Section IV clause 4	What is covered under Portable Equipment	Laptops, Mobiles, iPad, soundbars, walkie talkie, track scanning machines and mobile equipment's used for track, handheld items, etc.
3.9	Section IV clause 3	What is data media type in EEI	External Data Media equipment's/storage devices
3.10	Section IV clause 3	What is ICOW & How data can be recovered in EEI.	Data recovery costs and other related costs, Using alternative electronic equipment's for data processing after insured equipment is damaged
3.11	Section IV clause 4	Deductible requirement in Property All Risk (PAR) policy	Refer S. No. 1 of Corrigendum no. 3
3.12	General	Designated premises list	With regard to DFCCIL's location/ premises Clause 2.4 of Section -IV is self-explanatory.
3.13	General	Estimated revenue	Please refer to Annual Reports on DFCCIL's website.  ( <a href="https://dfccil.com/Home/DynemicPages?MenuId=140">https://dfccil.com/Home/DynemicPages?MenuId=140</a> )

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
3.14	General	Nature of occupancy	With regard to DFCCIL's occupancy Clause 2.4 of Section -IV is self-explanatory.
3.15	General	Interim audited financial up to Dec'24	Please refer to Annual Reports on DFCCIL's website.  ( <a href="https://dfccil.com/Home/DynemicPages?MenuId=140">https://dfccil.com/Home/DynemicPages?MenuId=140</a> )

#### 4. HDFC ERGO General Insurance Co. Ltd.

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
4.1	Section -IV clause 2.3 Coverage	Description wise bifurcation of sum insured.	All Civil structures, assets, electrical/mechanical equipment's including transmission lines and allied equipment's, track is INR 91,094.10 crores (as already mentioned in Clause 2.3 of Section -IV).
4.2	General	Values of Wagons in depots and Highest Accumulation of sum insured at any one location.	Rolling stock(s) owned by Indian Railway is not covered under the Insurance Policy. It is clarified that DFCCIL owns few testing/ inspection/ maintenance vehicles (as part of machinery) which ply on its network on need basis for maintenance purposes. Initial inception /induction / commissioning of these vehicles may involve prescribed trials.
4.3	General	Total length of tracks and transmission lines	The total track length on DFCCIL is approximately 5173 KMs. The cumulative length of the transmission line is 773 km.
4.4	General	Values and length of tunnels. Section wise breakup required.	There are Five tunnels on WDFC/DFCCIL (including section under construction) with total length of 2KM wherein the longest tunnel is about 1 KM.

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
4.5	General	Wet risk Details along with the location wise length and sum insured.	Around 43 KMs of water bodies under the bridges i.e. Nallah, Canal, Rain/flood water and Rivers which are exposed to wet risk.
4.6	General	Duly filled and signed Crime proposal form	The desired information is provided in 'Annexure-A'.
4.7	Section IV clause 7.4	Please share "Claims made- Right to defend" instead of Duty to defend	Coverage required as mentioned in tender document
4.8	Section IV clause point no. 10(iv)	Wordings for liability to custom authorities	It also includes duty value costs associated with damaged cargo and payable to custom authorities
4.9	Section IV clause point no. 10(iii)	Damage to cargo & container including cargo liability	Damage to Cargo/Containers belonging to insured's customers whilst in their possession.

#### 5. Indusind Insurance Co. Ltd. (Reliance GIC)

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
5.1	General	Sum Insured Bifurcation- Requesting a detailed breakdown of the sum insured for various project components.	All Civil structures, assets, electrical/mechanical equipment's including transmission lines and allied equipment's, track is INR 91,094.10 crores (as already mentioned in Clause 2.3 of Section -IV).


S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
5.2	General	Details of Tunnels and Wet Risk- Kindly provide information regarding the nature, scope, and extent of tunnels involved, including any associated wet risks.	There are Five tunnels on WDFC/DFCCIL (including section under construction) with total length of 2KM wherein the longest tunnel is about 1 KM.  Around 43 KMs of water bodies under the bridges i.e. Nallah, Canal, Rain/flood water and Rivers which are exposed to wet risk.
5.3	General	Highest Equipment Sum Insured (EEI)- Please share details of the highest value equipment insured under the EEI policy.	Refer table under clause 4- Asset warranty clause
5.4	General	Details of Transmission Lines-  A comprehensive description of the transmission lines involved in the project, including total length and voltage class.	The total length of the transmission line is 773 km, with an approximate total value of INR 814 crore. This includes various voltage levels across EDFC and WDFC. In EDFC, 399.12 km is of 13 kV and 27.45 km is of 220 kV. In WDFC, 17.5 km is of 132 kV, 325 km is of 220 kV (overhead), and 3.55 km is of 220 kV laid underground.

#### 6. National Insurance Co. Ltd.

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
6.1	Section IV clause 2, Clause 6, & Clause 7	Proposed Deductibles- Requesting clarity on the deductible structure to be proposed for this tender.	Refer Corrigendum No. 3

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
6.2	General	Claim details and ICR (Incurred Claim Ratio) in the last 3 years policy wise	Till date, DFCCIL has not obtained any insurance policy hence, the question about claim doesn't arise.
6.3	General	Whether rolling stock to be covered?	Rolling stock(s) owned by Indian Railway is not covered under the Insurance Policy. It is clarified that DFCCIL owns few testing/ inspection/ maintenance vehicles (as part of machinery) which ply on its network on need basis for maintenance purposes.
6.4	Section -IV clause 2.3 Coverage	Whether EEI policy assets are already covered under All risk policy?	All electrical & electronic equipment's are part of Property All Risk Policy.
6.5	Section IV clause 2.5(x)	Wordings of add ons under all risk cover? Especially the cancellation clause	Cancellation clause- Please refer 2.5 (x) of Section IV "Cancellation clause" which needs to be extended to 90 days from date of notice except non payment of premium.
6.6	General	Expiring policy copies	Till date, DFCCIL has not obtained any insurance policy.
6.7	General	Name of expiring insure	Till date, DFCCIL has not obtained any insurance policy.
6.8	General	Whether terrorism cover required ?	No
6.9	General	Annual turnover	Please refer to Annual Reports on DFCCIL's official website.  ( <a href="https://dfccil.com/Home/DynemicPages?MenuId=140">https://dfccil.com/Home/DynemicPages?MenuId=140</a> )

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
6.10	Section IV Clause 5	Is Indian Railways going to be one of the insured for CGL?	In case of any incident occurred within the territory of DFCCIL and due to any activity under control of DFCCIL, the liability lies with DFCCIL. Railways Act, 1989 and other legal provisions will paramount.  Additional Insured as per contract.
6.11	Section IV clause 7.4	Our treaty provides Right to defend clause	Coverage required as mentioned in tender document
6.12	General	Claims experience in Misc and Liability policies.	Till date, DFCCIL has not obtained any insurance policy hence, the question about claim does'nt arise.
6.13	Section IV clause 4	Age of portable electronic equipment devices.	Maximum age of equipments is upto 10 years.

  
 (N.S. Bisht)  
**JGM/BD&PR**

Note:

1. List of Participants attended the Pre -Bid Meeting on 07.07.2025 is attached as Annexure
2. Please see all Addendum/Corrigendum issued on IREPS Portal and DFCCIL's Website for further clarification /information.



**Information required for Crime Policy**

<b>S. No.</b>	<b>Clause/Ref. of RFP</b>	<b>Query/Suggestion</b>	<b>Reply</b>
1.	Location	Domestic Location	Yes, within India. Clause 2.4 of Section -IV is self explanatory.
		Oversease Location with geographical split (USA/Canada, UK/Europe, Rest of the world)	Not Applicable
2.	Employees	Domestic Location	As on date in India the no. of employees is 6500 (including regular/ deputation/ through manpower agency)
		Oversease Location with geographical split (USA/Canada, UK/Europe, Rest of the world)	Not Applicable
3.	Financial Information	Domestic Location	Please refer to Annual Reports on DFCCIL's official website.  ( <a href="https://dfccil.com/Home/DynemicPages?MenuId=140">https://dfccil.com/Home/DynemicPages?MenuId=140</a> )
		Oversease Location with geographical split (USA/Canada, UK/Europe, Rest of the world)	Not Applicable
4.	Accounting Controls	Are bank statements independently reconciled by individuals not authorised to deposit/ withdraw funds, or issue fund transfer instructions?	No
		Are supporting documents obtained and verified before releasing payments?	Payment processing through SAP, as per approved procedure.

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
5.	Funds Transfer	<p>What is the annual volume of funds transfer instructions given to financial institutions</p> <p>a) Internally: b) Externally:</p> <p>What is the average value of funds transfer payment:</p> <p>a) Internally: b) Externally</p>	<p>All expenditures and revenue through online mode of payment. Details about expenditures and revenue available in Annual report published on DFCCIL's website. (<a href="https://dfccil.com/Home/DynemicPages?MenuId=140">https://dfccil.com/Home/DynemicPages?MenuId=140</a>)</p> <p>Breakup of details is confidential in nature.</p>
6.	Suppliers	<p>Are all the suppliers vetted?</p> <p>Do you carry out due diligence checks on all your suppliers?</p> <p>Are full records kept on file of the decision reached when appointing a new supplier, and the individuals involved in the decision process?</p>	<p>Yes</p> <p>Yes, as per procedure laid down by DFCCIL.</p> <p>Yes, as per procedure laid down by DFCCIL.</p>
7.	Physical Security, Valuables, Money and Inventory	<p>What is the maximum value of money, negotiable securities, precious metals and/or jewellery on the premises:</p> <p>a) During business hours: b) Outside business hours:</p> <p>Is a complete inventory with physical check of stock and equipment carried out?</p> <p>Is there controlled access to all locations?</p> <p>Is transfer of money and negotiable securities usually made by armored vehicles?</p>	<p>All transactions are being done through online mode of payment except the petty cash transactions.</p>

S. No.	Clause/Ref. of RFP	Query/Suggestion	Reply
8.	Computer Controls	<p>Is responsibility for Information Technology within the group centralised?</p> <p>Are unique passwords used to provide varying levels of access to the computer system, depending on the authorisation of the user?</p> <p>Is your computer system firewall protected?</p> <p>Do you transact business over the internet?</p> <p>Are all transactions encrypted?</p>	A separate IT Dept. is taking care about these issues.
9.	Claims	<p>Has the policyholder suffered any claims / losses in the past?</p> <p>§ Please provide brief details of any losses sustained within the last 5 years, whether within the deductible or whether such loss was insured or uninsured, together with any preventive measures taken to prevent reoccurrence:</p> <p>a) Date of Loss:</p> <p>b) Nature of Loss / how discovered:</p> <p>c) Amount:</p> <p>d) Post-loss measures taken</p>	<p>Till date, DFCCIL has not obtained any insurance policy hence, the question about claim doesn't arise.</p>

**‘Annexure – B’**

**List of Insurers-Attendees for today PRE-BID Meeting 07.07.2025- Insurance Policies for Assets and Liabilities of DFCCIL-2025-26**

S.No.	Name of Insurance Company	Name of Official	Designation
1	National Insurance Co. Ltd.	Mr. Lalit Kumar	Manager-Marketing
		Mr. Shashwat Srivastava	National Insurance Head Office-Kolkata
2	The New India Assurance Co. Ltd.	Mr. Umesh Datta	Relationship Manager
3	United India Insurance Co. Ltd.	Mr. Rakesh Kumar Jha	Deputy Manager
		Ms. Ritu Madan	Deputy Manager
		Mr. Arka Chattopadhyay	United India Insurance Head Office-Chennai
4	The Oriental Insurance Co. Ltd.	Mr. Anil Kumar Yadav	Regional Manager
5	Go Digit General Insurance Ltd.	Ms. Madhavi Mahajan	Deputy Manager
		Mr. Ravi Gupta	Vice President
		Mr. Ankur Rohilla	Deputy Manager
6	Indusind Insurance Co. Ltd. (Reliance GIC)	Mr. Sumit Kabiraj	Deputy Vice President
		Mr. Dinesh Jolly	Asstt. Vice President
		Mr. Sudhanshu Singh	Chief Manager
7	HDFC ERGO General Insurance Co. Ltd.	Mr. Jayant Rana	Manager
8	Iffco Tokio General Insurance Co. Ltd.	Mr. Praveen Singh	Chief Manager
		Mr. Rajnish	Senior Manager
9	ICICI Lombard General Insurance Co. Ltd.	Ms. Meghana Chadha	Asstt. Vice President
		Ms. Madeeha Ahmad	Senior Manager
10	Future Generali India Insurance Co. Ltd.	Mr. Vikas Chaurasia	Asstt. Vice President
11	SBI General Insurance Co. Ltd.	Mr. Kuldeep Singh	Asstt. Vice President
12	Bajaj Allianz General Insurance Co. Ltd.	Mr. Mrugesh Datar	Large Risk Underwriter
		Mr. Saahil Sharma	Associate Manager
		Ms. Arushi Bagati	Underwriter
		Mr. Tarun Sapra	Underwriter
13	Cholamandlam MS General Insurance Co. Ltd.	Mr. Geet Shivdasani	Area Manager
14	TATA AIG General Insurance Co. Ltd.	Mr. Priyank Aggarwal	Chief Manager
		Mr. Amit Singh	Chief Manager