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WEST BENGAL STATE SEED CORPORATION LIMITED

(A Govt. of West Bengal Company)

Regd. Head Office : 6, Ganesh Chandra Avenue, (5th Floor), Kolkata- 700 013

Notice Inviting Tender

Tender Reference : WBSSCL/MD/KOL/NIT- 07/2018-19

Sub: Providing Group Mediclaim Insurance Policy

e-Tenders are hereby invited from the bonafide and reputed Public Sector insurance companies for providing a Group Mediclaim Policy for the benefit of the employees of the Corporation having Head Office at 6, Ganesh Chandra Avenue, 5th Floor, Kolkata-700013.

1. Details of the E-Tender are given below:-

Sl. No	Particulars	Date & Time
1.1	Date of Publishing and download start date and time	20.06.2018 at 6.50 P.M.
1.2	Bid submission start date(Online)	20.06.2018 at 6.55 P.M.
1.2	Bid submission Closing(Online)	07.07.2018 up to 1 P.M.
1.3	Bid opening date for Technical Proposals(Online)	10.07.2018 at 1 P.M.
1.4	Date for opening of Financial Proposals	10.07.2018 at 4 P.M.

2. Scope of work, Format of bid and Terms and conditions of the E-Tender are enclosed as per the following details:-

2.1	Eligibility and experience criteria	Annexure- I
2.2	Terms and conditions	Annexure- II
2.3	Instruction to Bidders	Annexure- III
2.4	Financial Bid	Annexure- IV

B 20.6.2018
MANAGING DIRECTOR

WEST BENGAL STATE SEED CORPORATION LTD.

Date 20-6-2018Memo No. 722 (5)

Copy forwarded for information and necessary action :-

1. General Manager/Finance & Accounts Officer/
2. Company Secretary, WBSSC Ltd.- He is requested to arrange publication of the above advertisement in daily newspaper as per existing norms and also upload the same in the official website.
3. Senior Assistant (Store), WBSSC Ltd./ Notice Board of this office for wide circulation
4. M/s Tech Conjurer, 18C, Ananda Palit Road, Kolkata-700014 for uploading in the website.

B 20.6.2018
MANAGING DIRECTOR

TECHNICAL CRITERIA

1. ELIGIBILITY AND EXPERIENCE CRITERIA

1.1. Qualification Criteria

Only Public Sector Insurance Co which are registered with IRDA for at least three continuous years as on the Bid Due Date and meeting the criteria as defined below shall be eligible to submit a Bid for award of the Contract. The conditions mentioned below shall be the **Qualification Criteria**. If any Bidder fails to meet the Qualification Criteria, its Bid shall be rejected. The qualification criteria are as follows:

a. Nature of Entities

- i. The Bidder should be a registered public owned insurance company incorporated under The Companies Act, 1956 and/or 2013, in India.
- ii. Insurance companies shall not be entitled to form a consortium. If an insurance company does not meet the Qualification Criteria on its own merits and forms a consortium with other insurance company(ies), then the Qualification submitted by such consortium shall be rejected.

b. Technical Parameters of Qualifications for all companies:

- i. The company should be registered with Insurance Regulatory Development Authority (IRDA) to carry out health insurance business
- ii. The company shall be registered with IRDA for at least three years.
- iii. The company shall have a group health cover policy of at least 40,000 lives in each of the last three years

- c. The company should have unconditional acceptance of terms and conditions of Tender

1.2. Fraud and Corruption

- a. The Bidder and its officers, employees, agents and advisers shall observe the highest standard of ethics during the Bidding Process. Notwithstanding anything to the contrary contained herein, the WBSSCL may reject a Bid without being liable in any manner whatsoever to the Bidder if it determines that the Bidder has, directly or indirectly or through an agent, engaged in corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice in the Bidding Process.
- b. Without prejudice to the rights of the WBSSCL under these Tender Documents, if a Bidder is found to have directly or indirectly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice during the Bidding Process, such Bidder shall not be eligible to participate in any tender conducted by the Company for two consecutive years.

1.3. Canvassing

If the Bidder undertakes any canvassing in any manner to influence the process of the selection of the Successful Bidder such Bidder shall be disqualified.

1.4. Conflict of Interest

A Bidder shall not have a conflict of interest (a **Conflict of Interest**) that affects the Bidding Process. A Bidder that is found to have a Conflict of Interest shall be disqualified.

1.5. Misrepresentation by the Bidder

a. The WBSSCL reserves the right to reject any Bid if:

- i. at any time, a material misrepresentation is made by the Bidder; or
- ii. the Bidder does not provide, within the time specified by the SCI, the supplemental information sought by the SCI for evaluation of the Bid.

2. Cost of Bidding

The Bidder shall bear all costs whatsoever associated with the preparation of the Bid, carrying out its independent studies regardless of the outcome of the Bidding Process.

3. Verification of Information and Interpretation

3.1. Verification of Information

The Bidder is expected to examine all instructions, forms, terms, specifications and other information in the Tender Documents. Failure to furnish all information required by the Tender Documents or submission of a Bid that is not substantially responsive to the Tender Documents in every respect will be at the Bidder's risk and may result in rejection of the Bid.

3.2. Interpretation of Tender Documents

The entire Tender Documents must be read as a whole. If the Bidder finds any ambiguity or lack of clarity in the Tender Documents, the Bidder must inform the SCI at the earliest.

3.3. Acknowledgement by the Bidder

It shall be deemed that by submitting a Bid, the Bidder has:

- a. made a complete and careful examination of the Tender Documents, and all other information made available including Addenda, clarifications and interpretations issued by the Co.
- b. received all relevant information requested from the Co;
- c. accepted the risk of inadequacy of, incomplete information, error or mistake in the information provided in the Tender Documents and the information made available by or on behalf of the WBSSCL;
- d. satisfied itself about all things, matters and information, necessary and required for submitting an informed Bid and performance of Insurer's obligations under the Contract(s) and relied on actuarial calculations for arriving at the Premium quoted by it;
- e. agreed to be bound by the undertakings provided by it under and in accordance with the terms of this Tender Documents.

The WBSSCL shall not be liable for any omission, mistake or error in respect of any of the above or on account of any matter or thing arising out of or concerning or relating to the Tender Documents, the Data Room or the Bidding Process, including any error or mistake therein or in any information or data given by or on behalf of the Seed Corporation of India.

4. CLARIFICATIONS AND QUERIES; ADDENDA;

4.1. Clarifications and Queries

- a. If the Bidder requires any clarification on the Tender Documents, it may notify the WBSSCL in writing, provided that all queries or clarification requests should be received on or before the date and time mentioned in the Tender Notice.
- b. The WBSSCL will endeavour to respond to any request for clarification or modification of the Tender Documents that it receives, no later than the date specified in the Tender Notice. The responses to such queries shall be sent by email to all the bidders.
- c. The WBSSCL reserves the right not to respond to any query or provide any clarification, in its sole discretion, and nothing in this Clause shall be taken to be or read as compelling or requiring the WBSSCL to respond to any query or to provide any clarification.

- d. The WBSSCL may on its own motion, if deemed necessary, issue interpretations, clarifications and amendments to all the Bidders. All clarifications, interpretations and amendments shall be issued at least 14 days prior to the Bid Due Date.
- e. Verbal clarifications and information given by the WBSSCL, or any other person for or on its behalf shall not in any way or manner be binding on the WBSSCL.

Annexure-II

Terms and Conditions

1. List of Applicable Clauses under GMC policy coverage terms and conditions:-

- A. Eligible members: Employee + Spouse + Dependent Children + Dependent Parents (i.e. 1 + 5)
- B. Sum Insured: INR 5, 00,000/- per family on floater basis.
- C. Pre-existing diseases covered clause no. 4.1, 4.2 & 4.3.
- D. Pre & Post hospitalization cover for 30 days & 60 days respectively.
- E. Maternity benefit up to INR 50,000/-
- F. Waiver of 9 month waiting for maternity benefit.
- G. Baby cover from day one & expenses covered within maternity limits.
- H. Corporate buffer of INR 30 Lacs, with the sublimit of INR 3, 00,000/- per case.
- I. No sub limit, capping & co-payment system on any type of illness/surgery.
- J. Ambulance cost for emergency transportation max. INR 1,000/- per hospitalization.
- K. Day care surgeries to be covered for any other (undefined day care surgeries) treatment as in patient.
- L. Room rent limit: 1% of S.I for normal room & 2% of S.I for ICU per day.
- M. Claim against animal bite should be payable even in case of non hospitalization also as per IRDA guidelines.

- N. No age limit for dependent parents/children for existing employees as well as new entrants also.
- O. Cashless hospitalization benefit.
- P. The employees are located at different locations in India; there should not be any deduction on the approved claim amount due to geographical limits.
2. The tenure of the insurance policy shall be one year from the date of commencement of policy. If any deficiencies are noticed during the currency of the contract period or in case of any contractual dispute the contracted can be terminated by giving one months notice.
3. The bid shall be valid within one year from the date of issue of work order.
4. The EMD amount @2% of quoted amount and Security Deposit @8% of quoted amount will have to be submitted through online in the form of Net banking or RTGS/NEFT as per e-Procurement portal of the Government of West Bengal www.wbtenders.gov.in in favour of West Bengal State Seed Corporation Limited payable at Kolkata and are required to be documented through e-filing.
5. On application Security Deposit is to be released after successful completion of Work.
6. The duration of contract shall be 12 months from the date of Commencement of the Policy. The contract may be extended further subject to satisfactory performance with mutual agreement.
7. Any claim submitted by WBSSC Ltd. shall be settled by the insurance company within 15(fifteen) days from the date of submission.
8. Addition and deletion of members should be allowed throughout the policy period.
9. In the event of any conflict between the terms and conditions laid down in the tender and the terms and conditions of the insurance company, the former shall prevail.

FINANCIAL CRITERIA

1. Public Sector Insurance companies having annual turnover of more than one thousand crores can only participate in the tender.
2. The participating insurance companies shall have to submit their Audited Annual Accounts for the last three years.

Annexure-III

Instruction to Bidders

1. The e-Tender along with attested copies of valid Trade License, P.A.N., Goods and Services Tax Return, Proof or certificate of Experience and satisfactory Performance certificate, must reach this office within 1 P.M. on
2. The premium for the Group Mediclaim Policy should be quoted on both in figures and in words inclusive of all taxes applicable in West Bengal.
3. The e-Tender shall be valid for 1(one) year from the date of issue of work order.

Annexure-IV

**e-Tender Notice for providing Group Mediclaim Policy in the Corporation
Financial Bid**

Sum Insured	Premium	CGST	SGST	Total Premium
Rs.5,00,000/- per family				