



WEST BENGAL STATE SEED CORPORATION LIMITED
(A Govt. of West Bengal Company)
Regd. Head Office : 6, Ganesh Chandra avenue, (5th Floor), Kolkata – 700 013

Memo No. : 488 /WBSSC

Date – 16/07/2024

Notice Inviting Re e-Tender
Tender Reference : WBSSCL/MD/KOL/NIT- 06/2024-25
Sub: Providing Group Mediclaim Policy

e-Tenders are hereby invited from the bonafide and reputed IRDA registered 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:

1.1	Date of Publishing and time	18.07.2024 at 6.50 P.M.
1.2	Date of download start date and time	18.07.2024 at 6.50 P.M.
1.3	Bid Submission start date (Online)	18.07.2024 at 6.55 P.M.
1.4	Pre-Bid Meeting (Date)	29.07.2024 at 1.00 P.M.
1.5	Bid Submission (Closing date)	03.08.2024 at 12.30 P.M.
1.6	Bid opening date for Technical Proposal	05.08.2024 at 01.00 P.M.
1.7	Date of uploading of technically qualified bidders list	To be communicated later on

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

Sd/-
MANAGING DIRECTOR
WEST BENGAL STATE SEED CORPORATION LTD.

Memo No. 488/1(7)/WBSSC

Date 16/07/2024

Copy forwarded for information and necessary action :-

1. The Principal Secretary to the Government of West Bengal, Department of Agriculture and Chairman, WBSSCL, Nabanna, Howrah-711102
2. General Manager/Finance & Accounts Officer/ Company Secretary, WBSSC Ltd.- He is requested to arrange publication of the above advertisement in at least two daily newspapers as per existing norms and also upload the same in the official website.
3. Post Office Dharmathala/Railway Station, Sealdah/Howrah
4. Notice Board of this office for wide circulation
5. M/s Tech Conjurer, 18C, Ananda Palit Road, Kolkata-700014 for uploading in the website.

Sd/-
MANAGING DIRECTOR
WEST BENGAL STATE SEED CORPORATION LTD.

Annexure – I

TECHNICAL CRITERIA

1. ELIGIBILITY AND EXPERIENCE CRITERIA

1.1. Qualification Criteria

Only Insurance Companies which are registered with IRDA for the last 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 IRDA registered 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 (Relevant document to be submitted).
 - ii. The company shall be registered with IRDA for last three financial years viz, 2021-22, 2022-23 and 2023-24. (Registration Fee receipt to be submitted)
 - iii. The company shall maintain registration with IRDA throughout the tenure of contract and intimate WBSSCL from time to time.
 - iv. The company shall have a group health cover policy of at least 35,000 lives in each of the last three completed financial years excluding current year.
- c. The company should have unconditional acceptance of terms and conditions of e-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 e-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 WBSSCL for three 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

The WBSSCL reserves the right to reject any Bid if: At any time, a material misrepresentation is made by the Bidder; or

The Bidder does not provide, within the time specified by the TIA, the supplemental information sought by the Tender Inviting Authority (TIA) for evaluation of the Bid.

1.6. EMD

The intending bidder shall have to deposit EMD of Rs. 60,000/- (Rupees Sixty thousand) in Indian Rupees 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 the Tender ID Nos. as to be displayed in e-Procurement portal of the Government of West Bengal on a/c to West Bengal State Seed Corporation Ltd., payable at Kolkata and the document (Challan) on submission of EMD must be submitted through e-filing. However, exemption from payment of EMD will be allowed to eligible bidders as per relevant documents submitted by the bidder.

1.7. 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.

2. Verification of Information and Interpretation

2.1. Verification of Information

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

2.2. Interpretation of e-Tender Documents

The entire e-Tender Documents must be read as a whole. If the Bidder finds any ambiguity or lack of clarity in the e-Tender Documents, the Bidder must inform the Tender Inviting Authority (TIA) at the earliest.

2.3. 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 Re e-Tender Documents, and all other information made available including Addenda, clarifications and interpretations issued by the bidder
- b. received all relevant information requested from the bidder;
- c. accepted the risk of inadequacy of, incomplete information, error or mistake in the information provided in the e-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 e-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 e-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 WBSSCL.

3. CLARIFICATIONS AND QUERIES; ADDENDA;

3.1. Clarifications and Queries

- a. If the Bidder requires any clarification on the e-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 e-Tender Notice.
- b. The WBSSCL will Endeavour to respond to any request for clarification or modification of the e-Tender Documents that it receives, no later than the date specified in the e-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

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 7, 50,000/- per family on floater basis.
- C. Waiver of Pre-existing diseases
- D. Pre & Post hospitalization cover for 30 days & 60 days respectively.
- E. Maternity benefit up to INR 75,000/-
- F. Waiver of 9 month waiting period for maternity benefit.
- G. Baby cover from day one & expenses covered within maternity limits.
- H. No sub limit, capping & co-payment system on any type of illness/surgery.
- I. Ambulance cost for emergency transportation max. INR 1,000/- per hospitalization.
- J. Day care treatment to be covered.
- K. Room rent limit: 1% of S.I for normal room & 2% of S.I for ICU per day.
- L. Claim against animal bite should be payable even in case of non hospitalization also as per IRDA guidelines.
- M. No age limit for dependent parents for existing employees as well as new entrants also.
- N. Cashless hospitalization benefit.
- O. The employees are located at different locations in India; there should not be any deduction on the approved claim amount due to geographical limits.
- P. Corona Coverage(including Hospitalisation and Home Isolation in cases of COVID19 cases.

2. The bid shall be valid for one year from the date of issue of AOC. The tenure of contract may be extended on year to year basis with mutual consent between the bidder & WBSSCL unless terminated prematurely by WBSSCL at its discretion and satisfaction at same rate and on same terms and conditions. The WBSSCL does not bind itself to adduce any reason for such extension / termination of the contract to any bidder but may intimate such reason if it is considered necessary / warranted by circumstances.
3. If any deficiencies are noticed during the currency of the contract period or in case of any contractual dispute, the contract can be terminated by giving one month's notice.
4. Any claim submitted by WBSSC Ltd. shall be settled by the insurance company within 15(fifteen) days from the date of submission.
5. Addition and deletion of members should be allowed throughout the policy period.
6. In the event of any conflict between the terms and conditions laid down in the e-Tender and the Terms and conditions of the insurance company, the former shall prevail.
7. All disputes and Court cases are subject to the Jurisdiction of the Hon'ble Calcutta High Court only.
8. The authority reserves the absolute right to accept or reject/terminate/nullify the offers of any or all tenderers without assigning any reason whatsoever.
9. No conditional offer will be accepted.
10. In case of concealment of any fact, if detected later on, such bidder will be debarred from all future dealings with WBSSCL and penal action will be taken within the provisions of this tender.
11. That any licenses/statutory obligations that expire during the contract period shall be duly renewed by the Bidder without any lapses.

FINANCIAL CRITERIA

IRDA Registered Insurance companies having annual turnover of more than three hundred crores excluding current year can only participate in the e-Tender.

Annexure-III

Instruction to Bidders

1. Challans/Documents from e-portal for submission of Earnest Money Deposit (EMD) as prescribed in the N.I.T. in favour of West Bengal State Seed Corporation limited, payable at Kolkata, Proof of Experience and Satisfactory performance certificate, Copy of IRDA Registration Fee Receipt, GSTIN, PAN, Professional Tax Clearance Certificate. **The rate will be quoted in the BOQ. Quoted rate will be encrypted in the BOQ under Financial Bid. In case of quoting any rate in N.I.T., the tender is liable to be rejected.**
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 issuing of AOC.