

# WEST BENGAL STATE WAREHOUSING CORPORATION

(A GOVERNMENT UNDERTAKING)

Head Office: KhadyaBhavan, Block -B (4<sup>th</sup> Floor),  
11A, Mirza Ghalib Street, Kolkata - 700 087

E-Mail: [swc@wb.gov.in](mailto:swc@wb.gov.in), Website: <https://www.warehousingwb.com/>

E-TENDER

FOR SELECTION OF AGENCY FOR TAKING GROUP HEALTH  
INSURANCE COVERAGE OF EMPLOYEES OF WBSWC FOLLOWING  
IRDAI GUIDELINE

Tender Documents will be available  
at [www.wbtenders.gov.in](http://www.wbtenders.gov.in)

**Closing Date and Time of Submission of Bid: 08.12.2022 at 18:55Hrs**

**Opening Date and Time:**

Technical Bid: On 11.12.2022 at 12:30Hrs

Financial Bid: Will be Intimated Later

Tenders, comprising both technical and financial bids, are to be digitally signed and to be uploaded concurrently in the website: [www.wbtenders.gov.in](http://www.wbtenders.gov.in) Incomplete and wrongful tenders will not be accepted.

# CONTENTS

SECTION	DESCRIPTION	PAGE
1	Notice Inviting e-Tender	3
2	Date and Time Schedule for e-Tendering	4
3	Scope of Work	5
4	Eligibility Criteria	6
5	Documents Required	7
6	Disqualification Conditions	9
7	Instructions to Bidders	11
8	Evaluation of Bids and Acceptance	15
9	Commencement of Work	17
10	General Conditions	17
11	Disputes	22
ANNEXURE-I& II	Letter for submission of Tender	24-26
ANNEXURE-III	Compliance to Bid Requirement	28
ANNEXURE-IV	Declaration Regarding Submission Of Correct Information	29
ANNEXURE-V	Declaration on non-Conviction or Debarring	30
ANNEXURE-VI	Declaration on Non-Association with Corporation Other Than Professional Means	31
ANNEXURE-VII	Details of Relationship Officer& TPA	32
ANNEXURE-VIII	Details of Experience on Health Insurance Service	33
ANNEXURE-IX	Declaration on Solvency Margin	34
ANNEXURE-X	Declaration on Income Tax Return, Annual Turn Over & GST Paid	35
ANNEXURE-XI	Comment on statement of facility	36
ANNEXURE-XII	List of Hospitals & Nursing Home	38
ANNEXURE-XIII	Check points for documents and declaration uploaded by the bidders	39
ANNEXURE-XIV	Price Bid (B.O.Q.)	41

# Section 1

## NOTICE INVITING E-TENDER

West Bengal State Warehousing Corporation invites e-tender under two bids system from professionally competent and financially sound Public Sector Insurance Companies/Reputed Private Insurance Companies for taking group health insurance coverage of employees following IRDAI guideline.

. The type of employees and sum insured value of each one are listed below.

Nature of Employee & Dependent	Number of Employee & Dependent	Age Group									Sum Insured(Rs)
		<20	20-30	31-40	41-50	51-60	61-70	71-80	81-90	91-100	
Group-A Regular Employee	9			2	5	2					54000000
Dependent	32	9	6	2	4	4	3	4			
Group-B,C,D Regular Employee	11				3	8					55000000
Dependent	26	3	7	1	7	3	3	1	1		
Group-B,C,D Contractual Employee	20		3	7	10						100000000
Dependent	46	12	2	8	2	8	7	7			
Total Sum Insured(Rs)											209000000

Period of Insurance Coverage	One (01) Year w.e.f 09.11.2022
Bid Validity Period	120 days from the Last Date of Submission of Bid.
Earnest Money Deposit Value	Rs. Nil

### Details of Sum Insured & Insurance Settlement History (Last 2 FY):-

Serial No	Financial Year	Sum Insured(Rs)	No. of Claims Raised	No. of Claims Settled	Claim Amount (Rs)	Claim Settlement Amount(Rs)
1	2020-21	1,90,00,000	4	4	726430	601112
2	2021-22	1,90,00,000	14	12	1050268	887084

## Section 2

### DATE AND TIME SCHEDULE FOR e-TENDERING

	PARTICULARS	DATE	TIME	VENUE/PORTAL
1.	<i>Date of Uploading (Publishing) of Tender Notice</i>	16.11.2022	18:55 Hrs	
2.	<i>Documents DownloadStart Date</i>	16.11.2022	18:55 Hrs	
3.	<i>Pre-Bid Meeting</i>	23.11.2022	12:30 Hrs	Head Office of WBSWC at Khadya Bhavan, Block B, 4th Floor, 11A Mirza Ghalib Street, Kolkata -700087
4.	<i>Bid ProposalSubmissionStart Date</i>	25.11.2022	11:00 Hrs	
5.	<i>Bid Proposal Submission End Date</i>	09.12.2022	18:55Hrs	
6.	<i>Date &amp; Time of Opening of Technical Bids</i>	12.12.2022	12:30 Hrs	
7.	<i>Date &amp; Time of Opening of Financial Bids</i>	Will be Intimated Later.		

**Note:** If the date on which the tender is proposed to be opened for acceptance happens to be Saturday or Sunday or Govt. declared holidays, the tender will be opened on the next working day at the same time and same place.

The validity of the tender is 120 days from the last date for submission of tender. However, the Managing Director has the discretion to extend the validity further for a period of 30 days.

## Section 3

### SCOPE OF WORK

Providing group health insurance coverage of employees following IRDAI guideline.

#### **Brief Description of Work:**

The bidders must get fully acquainted with database of the employees at their own interest before submission of tenders and rates quoted by them for providing insurance service. Once, the tender is submitted by a bidder, it will be presumed that they shall have full awareness of database of the employees thereof.

The service required to be performed under the contract have been described in detail in **Section-10**. Bidders are required to quote single Rate (total amount of premium excluding GST) for the policy.

#### **Terms & Conditions:**

- Pre-existing Disease should be covered.
- Coverage should be irrespective of age.
- There should be no wait time.
- No co-payment clause should be inserted.
- The policy should be cashless and reimbursement basis if cashless facility cannot be extended for valid reason.
- Room Rent is restricted to 1% of the Sum Insured for Normal Room and 2% of the Sum Insured for ICU/ITU Cases (Per Day). Proportionate deduction charges should not be applicable.
- No disease wise capping is preferable. If there any Disease wise sublimit that should be submitted with Tender Document. However, there should be no such limit in case of cardiovascular diseases, Cataracts, Dialysis, Chemotherapy.
- Clause relating to pre & post hospitalization care (30 days before hospitalization & 90 days after hospitalization) should be clearly stated.
- Clause relating to day care treatments specially for Chemotherapy, Dialysis, Appendectomies, Radiotherapy, and Stone Removals should be clearly stated.
- Treatment for alternative medicines
- There should be portability facility option
- Maternity benefits Cover (Rs 35000 for Normal & 50000 for Caesarean)
- Waiver for Maternity (9 months) Waiting Period.
- New Born Baby Cover from Day 1 within Sum Insured (subject to

declaration as per Condition of Midterm inclusion and not exceeding maximum stipulated family size under the Policy even after inclusion of the new born child)

- Ambulance Charges up-to Rs.2000/- per hospitalisation.
- Addition/Deletion of Employee/Dependent will be done once in a month from date of joining & date of leaving respectively on Pro-rata basis
- Free health check up like Complete blood count, Lipid Profile, HDL/LDL, and urinalysis
- Facility of bonus in case of no claim

A separate annexure should be provided stating clearly the facility the Agency shall provide on above clauses.

## Section 4

### ELIGIBILITY CRITERIA

- 4.1 The Agency should have IRDAI Registration Certificate renewed up to FY 2022-23. The information furnished is to be supported by authenticated documentary evidence. The Agency if applied through Insurance Brokerage Firm should submit IRDAI Registration Certificate of both renewed up to FY 2022-23
- 4.2 The Agency should have Headquarter/Branch Office in Kolkata.
- 4.3 Minimum standing/ incorporation of the Agency should be at least 5 years. The Agency should submit date of incorporation document with Tender bid.
- 4.4 The Agency should have industry standard Solvency Margin. However, for Private Insurance Agency, Solvency Margin will be above 1.5 as per IRDAI guideline and for Central PSU insurance companies, forbearance of Solvency Margin will be allowed as per directives of Ministry of Finance vide Memo F.No-EG-14017/64/2020-InsII dated 02.07.2022. For Brokerage Firm, Agency Solvency Margin must be stated.
- 4.5 Minimum Average Annual Turnover of the Agency in the last 3 Years (2019-20/2020-21/2021-22) should be Rs. 100 Crore per year. In case of Agency applied through Brokerage Firm, Brokerage Firm should also have Average Annual Turnover of Rs 25 Crore in the last 3 Years (2019-20/2020-21/2021-22).

- 4.6 The Agency should have at least 03 (Three) years experiences of providing health insurance service to Central or State Govt. Dept./Central or State PSU/FCI/CWC/SWC/Central or State aided Education or Research or Medical Institutes/Central or State aided Organizations or Institutes. The information furnished is to be supported by authenticated documentary evidences such as Policy document for each year.

Note: The year for the purpose of Solvency Margin (where applicable as per Clause 4.4) and Experience will be taken as financial year [1st April to 31st March] excluding the year of coverage in which the tender is floated.

## Section 5

### DOCUMENTS REQUIRED

#### **5.1. FOR TECHNICAL PROPOSAL:**

1. Copy of initial IRDAI Certificate
2. Copy of renewed IRDAI Certificate(2022-23)
3. Copy of PAN Card
4. Copy of GSTIN Registration Certificate
5. Copy of valid Trade Licence (Renewed up to 2022-23)
6. Declaration for those agency for which Trade License is not required
7. Copy of Professional Tax Certificate
8. Copy of Incorporation Certificate/Document
9. Copy of Income Tax Return(3 FY 2019-20/2020-21/2021-22)
10. Duly filled and scanned copy of Annexure-I& II
11. Compliance to Bid Requirement as per Annexure-III
12. Declaration regarding submission of correct information as per Annexure-IV
13. Declaration on Non-Conviction or Debarring as per Annexure -V
14. Declaration onNon-Association with Corporation other than professional means as per Annexure - VI
15. Details of Relationship Officer and TPA as per Annexure - VII
16. Details of Experience Certificate on Health Insurance as per Annexure - VIII  
(Scanned copy of Policy Document)

17. Declaration on Solvency Margin in case of Private Insurance Companies (3 FY & Average of 3 FY) as per Annexure –IX
18. Declaration of Annual Turn Over (3 FY), Income Tax Return(3 FY)& GST Paid (3 FY)as per Annexure – X
19. A statement of Facility provided by Insurance Agency as per Section 3 (Terms & Conditions) or Annexure-XI
20. List of Hospital, Nursing Home or other Medical facility covered as per Annexure-XII
21. Check Points for Preparation of Bids as per Annexure-XIII
22. Price Bid as per Annexure –XIV
23. In case of Agency applied through Insurance Brokerage Firm, Brokerage Firm should also submit all the required documents stated in Clause 1 to 22 along with the said documents of the Agency. For Brokerage Firm document related to Solvency Margin are not required. However Agency applied through Brokerage Firm, said documents should be submitted.

## **5.2 FOR FINANCIAL PROPOSAL:**

1. The Agency should mention the consolidated net rate of premium (exclusive of GST or other taxes promulgated by Govt.) only against the policy.
2. In case of financial bid, only single quote for policy will be allowed. Multiple quoted values will not be allowed and submission of such will lead to rejection of the bid.
3. The quoted rate will be fixed and shall not be revised on any account throughout the policy year. The rate will also be applicable to newly appointed employees and dependents apart from the referred list stated in Section -1 during the insurance coverage period.
4. The prospective bidder shall comply with the proper bye-laws and legal orders of the local bodies or public authorities having jurisdiction over its operations



and pay all fees and charges for which the Bidder may be liable. The Tender Inviting Authority shall not be responsible for such costs and expenses.

5. WBSWC shall not bear any brokerage charge or any other hidden brokerage cost to the Agency if they applied through Brokerage Firm.

## Section 6

### DISQUALIFICATION CONDITIONS

#### 6.1. GROUND FOR DISQUALIFICATION

1. The bidders who have been blacklisted or otherwise debarred by SWC/CWC/FCI or any Department of Central or State Government or any other Public Sector Undertaking will be ineligible during the period of such blacklisting or a period of 5 years from date of blacklisting/debarment, whichever is earlier. A scanned copy of duly signed declaration as per Annexure - Vin Non-Judicial Stamp papers should be uploaded.
2. Any bidder whose contract with the SWC/CWC/FCI or any Department of Central or State Government or any other Public Sector Undertaking has been terminated before the expiry of contract period at any point of time during last 5 years will be ineligible.
3. Bidder whose EMD and/or SD has been forfeited by SWC/CWC/FCI or any Department of Central or State Government or any other Public Sector Undertaking, on serious irregularities i.e., submission of false/forged/tampered/fabricated/ manipulated documents/information at any occasion during last five years will be ineligible.
4. Bidder who will fail to submit the duly signed Declaration as per Annexure -VI in Non-Judicial Stamp paper regarding Non-Association with Corporation other than professional means will be ineligible.
5. While considering ineligibility arising out of any of the above clauses, incurring of any such disqualification in any capacity whatsoever will render the bidder disqualified.
6. At any stage during the bidding process, or even after the issuance of the work order, if it is found that the bidder has wilfully made any misleading or false representations in the forms, statements and attachments submitted as the proof of the eligibility criteria and/or has suppressed

material information (which may render the Bidder ineligible to participate), WBSWC reserves the right to cancel the work order, forfeit Earnest Money Deposit and terminate any arrangement with such bidder, without prejudice to its rights and contentions reserved under the Applicable Laws. If a Successful bidder has been found to be in recurring default of its obligations under this Tender, WBSWC reserves the right to terminate all agreements with such Successful Bidder with respect to all specified works without prejudice to its rights and contentions reserved under the Applicable Laws. WBSWC reserves the further right to suspend/debar/blacklist such disqualified bidder from participating in the tenders of WBSWC for a period as deemed fit.

7. Bidders who will not submit the scanned copy of duly signed documents of i) Initial IRDAI Certificate, ii) IRDAI Certificate (renewed up to FY 2022-23) iii) PAN, iv) GST, v) Trade License (renewed up to 2022-23) or Declaration in absence of Trade License, vi) Professional Tax Registration and vii) Incorporation date will be ineligible and disqualified for the tender.
8. Bidders who will not upload duly signed scanned copy of i) Persistency Ratio (3 FY & Average of 3 FY), ii) Solvency Margin (3 FY & Average of 3 FY), iii) Income Tax return (3 FY), iv) Annual Turn Over (3 FY), and v) GST Paid (3 FY) as per Annexure-IX & X will be ineligible and disqualified for the tender. All Declarations will be in Agency Letter Head.
9. Bidders who will not upload duly signed scanned copy of Statement of Facility as per Section 3 (Terms & Conditions) or Annexure XI
10. Bidders who will not upload duly signed scanned copy of List of Hospital or Nursing Home or any other Medical Facility covered as per Annexure XII
11. Agency who will fail to submit any of all the mandatory documents mentioned in Technical Bid Proposal in Section - 5 will be declared as technically disqualified. **The price bids of technically qualified bidders will only be opened for evaluation.**
12. The Financial Bid will be rejected if the Agency fails to mention the consolidated net rate of premium (exclusive of GST or other taxes promulgated by Govt.) against the policy.
13. Quoting multiple values for the policy will not be allowed and submission of such, will lead to rejection of the Financial Bid.
14. All the Clauses stated above are applicable to both Insurance Agency or Brokerage Firm

# Section 7

## INSTRUCTIONS TO BIDDERS

### 7.1. **GENERAL INSTRUCTIONS**

#### 7.1.1. **Registration of Bidder:**

Any bidder willing to take part in the process of e-Tendering will have to be enrolled & registered with the **Government e-Procurement System/ Portal [www.wbtenders.gov.in](http://www.wbtenders.gov.in)**

#### 7.1.2. **Digital Signature Certificate (DSC):**

Each bidder is required to obtain a Class-II or Class-III Digital Signature Certificate (DSC) for submission of tenders from the approved service provider of the National Informatics Centre (NIC).

#### 7.1.3. **Collection of Tender Documents:**

The intending Bidders can search & download N.I.T. and Tender Document(s) electronically from the **Government e-Procurement System/ Portal. This is the only mode of collection of Tender Documents.** There is no Tender Document Fee with respect to this tender.

#### 7.1.4. **Submission of Tenders:**

Tenders are to be submitted online in the website **[www.wbtenders.gov.in](http://www.wbtenders.gov.in)** in two folders at a time, one in Technical Proposal & the other in Financial Proposal before the prescribed date and time using the Digital Signature Certificate (DSC). The documents are to be uploaded in the form of scanned copy duly signed (and stamped) on all pages. The documents will get encrypted (transformed into non readable formats).

### 7.2. **Amendment of Bidding Document:**

At any time, prior to the last date for submission of bids, WBSWC may, whether at its own initiative or in response to a clarification requested by a prospective bidder, modify the Tender Document by way of corrigendum(s) and/or amendment(s). Any such amendment shall form an integral part of this Tender Document. Any corrigendum/ addendum (if any) will be uploaded in E-Tender website ([www.wbtenders.gov.in](http://www.wbtenders.gov.in)) only.

WBSWC reserves the right to extend the deadline for submission of bids in case any material amendment has been made to the Tender Document.

Such amendments, modifications, clarifications etc. issued by WBSWC shall be binding on the bidders, and will be given due consideration by the bidders while they submit their bids and invariably enclose such documents as a part of the bid. Bidders should take into account any corrigendum/ addendum published with respect to this Tender from time to time and such modifications and/ or amendments and/or clarifications will be binding on the Bidder notwithstanding whether the bidder has uploaded the bid documents or not.

**Prospective bidders are requested to visit the mentioned website on a regular basis to remain informed and updated of any and all developments with respect to the Tender. WBSWC will bear no responsibility or liability for bidders failing to do so.**

**The bidder agrees and acknowledges that in matters of determining the rights and obligations of the Selected/Successful bidder, this Notice Inviting Tender, clarifications, amendments, modifications, notices, etc. issued by the WBSWC till the date of issue of the results in this Tender, the documents submitted by the Selected bidder during the Tender Process, Bills of Quantity, the Work Order, the Agreement and any and all other document whether mentioned hereinabove or not, but issued or exchanged as part of the Tender Process and appointment of the Selected bidder shall constitute the Tender Documents.**

### **7.3. Bidding Instructions:**

#### **7.3.1. Quoting the rates in Bill of Quantities (BOQ)**

The Bidder shall enter his bid in the “*Bill of Quantities*” given on the Portal, and nowhere else.

#### **7.3.2. The intending bidders are required to quote the rates on-line. No off-line tender will be entertained.**

7.3.3. All bid prices quoted in the BOQ shall be inclusive of ancillary charges but excluding GST/IGST. **The price should be firm, final and irrevocable and not subject to any revision throughout the policy year whatsoever any changes or imposition of statutory levies.** The rate will also be applicable to newly appointed employees and dependents apart from the referred list in Section – 1 during the insurance coverage period.

**7.4. Signing of tender:**

7.4.1. Person or persons signing the tender shall state in what capacity or designation he/she is or they are signing the tender.

**7.5. Corrupt Practices:**

Any bribe, commission or advantage offered or promised by or on behalf of the tenderer to any officer or employees of the Corporation shall (in addition to any criminal liability which the bidder may incur) debar his tender from being considered. Canvassing on the part or on behalf of the bidder shall also make his tender liable to rejection.

**7.6. Note and Other Details:**

7.6.1. Bidder must upload scanned copies of documents and Annexures proposed in Technical Proposal in Section -5 above referred documents in support of their eligibility of bid. In the event of any document found fabricated/ forged/ tampered/ altered/ manipulated during verification, then the bid uploaded by the bidder shall be treated as cancelled and he/she/they himself/herself/ themselves would disqualify for future participation in the tenders of West Bengal State Warehousing Corporation for a period as deemed fit.

7.6.2. Bidders who wish to participate in the e-tendering will have to procure valid digital certificate as per Information Technology Act, 2000. Bidders can procure this certificate from any of the Government approved certifying agency i.e., Consultancy Services. The interested bidders are requested to apply for the same well in advance. In case the validity of the digital signature certificate has expired, the bidders are advised to get it renewed immediately.

7.6.3. The tender document for this work is available only in electronic format which bidder can download free of cost from the website [www.wbtenders.gov.in](http://www.wbtenders.gov.in)

7.6.4. Bidders shall submit their offer in electronic format on the abovementioned website on or before the scheduled date and time as mentioned above. No offer in physical form will be accepted and any such offer, if received by West Bengal State Warehousing Corporation will be out rightly rejected.

- 7.6.5. Bidders who wish to participate in e-tender need to fill data in pre-defined forms of Technical Bid, Price Bid and Excel format only.
- 7.6.6. After filling data in pre-defined forms, bidder's needs to click on final submission link to submit their encrypted bid.
- 7.6.7. The tenders are to be submitted in two parts, Part-I containing Technical Specifications and Part-II containing Financial Offer i.e. Technical Bid and Price Bid through e-tender process only. In case of Agency applied through Brokerage Firm, Technical Specification of both should be submitted.
- 7.6.8. Intending bidders are advised to acquaint the employee databasereferred in List in Section - 1 before submitting the tender.
- 7.6.9. WBSWC shall not bear any cost or fees to Insurance Agency who will applied through Brokerage Firm.
- 7.6.10. In case of any dispute arising during execution of contract, an amicable solution may be arrived at with discussion and reconciliation. However, in case of any dispute remaining unresolved, decision of the Managing Director, WBSWC, will be final and binding on both the parties to the Contract.
- 7.6.11. West Bengal State Warehousing Corporation reserves the right to accept/ reject the tenders without assigning any reason at any point of time during the tender process; the decision of the Corporation shall be final and binding on tenderer.
- 7.6.12. Selected bidder shall be required to provide policy coverage document and health card of employee and dependent at earliest.
- 7.6.13. **Selected bidder shall also be required to provide health insurance coverage for newly appointed employees and dependents those are not included in the current tenders on the same rates, terms and conditions as may be entrusted by the WBSWC from time to time during the validity of the policy coverage period and the same will be binding on the selected bidder.**
- 7.6.14. Selected bidder shall be required to provide report of monthly or quarterly Claim Settlement Status to the Corporation as per prescribed format provided later. The report shall include beneficiary name, name of medical facility where the treatment

was undertaken, subject of treatment, claim raised and settlement amount.

- 7.6.15. Any clarification regarding online participation, they can contact the General Manager (Administration), WBSWC at 11A Mirza Ghalib Street, B-Block (4<sup>th</sup> Floor) Kolkata-700087 on any working day between 11 AM to 5 PM before the preceding day of the closing date. The contact No. of General Manager (Administration) is 9123836939

## Section 8

### EVALUATION OF BIDS AND ACCEPTANCE

#### 8.1. PROCEDURE

- 8.1.1. Technical bids will be opened first by WBSWC electronically using Digital Signature Certificate.
- 8.1.2. Technical bids complete in all respect, will only be accepted and qualify for next stage of evaluation.
- 8.1.3. Pursuant to scrutiny and decision of the Tender Inviting Authority, the summary list of eligible bidders whose Financial bids will be considered, will be uploaded in the web portal.
- 8.1.4. During evaluation, the Committee may summon any of the bidders and seek clarification/ information or additional documents or original hard copy of any of the documents already submitted and if these are not produced within the stipulated time frame, their bids will be rejected.
- 8.1.5. Financial bids of technically eligible bidders only will be opened electronically on the web portal on the prescribed date.
- 8.1.6. The bids will be evaluated on the basis of technical and financial bid for the entire scope of work covered under the bid document.
- 8.1.7. Bid Price of all the bidders shall be compared to determine the lowest valued bid (L1).
- 8.1.8. During the evaluation of the financial bids of the technically qualified bidders, if it is found that more than one bidder quoted the same rate, the selection will be made on the basis of draw of lot and that shall be final and binding on the bidders.**

- 8.1.9. The Tender Inviting Authority does not bind itself to accept any or all bids and reserves the right to reject any or all the bids, without assigning any reason whatsoever.
- 8.1.10. The authority for acceptance/rejection of the tender documents and tendered rates will rest with the Competent Authority, West Bengal State Warehousing Corporation who does not bind himself to accept the lowest or any other tender.
- 8.1.11. Acceptance of tendered rates will be communicated by E-mail/ Express Letter or Formal letter of acceptance of tender.
- 8.1.12. The tender documents submitted by a tenderer shall become the property of WBSWC and WBSWC shall have no obligation to return the same to the bidders.
- 8.1.13. Any change in the name and details of the authorized representative(s)/ Nodal Officer/ Relationship Manager of the bidder who would be responsible for taking instructions from WBSWC shall be communicated to WBSWC within three working days.
- 8.1.14. The “Work Order” would be awarded subject to the approval of the Managing Director, WBSWC and “Work Order” will be issued in favour of the successful bidder.
- 8.1.15. The Tender Inviting Authority reserves the right to reject any or all bids, and to cancel the Tender at any point of time, before the issuance of the “Work Order”, without assigning any reason, and without incurring any implicit or explicit liability.



## Section 9

### COMMENCEMENT OF WORK

9.1. The successful bidder shall abide Indian Contract Law, Insurance Law and other notifications published by IRDAI time to time during the Insurance coverage period. The successful bidder shall provide Insurance Policy at earliest after payment of premium amount. In case of newly appointed employees and dependents during the coverage period successful bidder shall act first to provide insurance premium invoice to WBSWC.

## Section 10

### GENERAL CONDITIONS

#### 1. Definition:

- (i) The term '**Contract**' shall mean and include the notice inviting tender, the invitation to tender, incorporating also the instructions to bidders, the tender, its Annexure and Schedules, acceptance of tender and such general and special conditions as may be added to it;
- (ii) The term '**Agency**' shall mean and include the person or persons, firm or company with whom the contract has been placed including their heirs, executors, administrators, successors and their permitted assigns, authorized representatives as the case may be;
- (iii) The term '**Offered Rates**' shall mean the consolidated net rate of premium (exclusive of GST or other taxes promulgated by Govt.) only as offered by the bidder and accepted by the Managing Director, West Bengal State Warehousing Corporation for and on behalf of the CORPORATION.
- (iv) The term '**Corporation**' and the **West Bengal State Warehousing Corporation**, wherever occur shall mean the West Bengal State

Warehousing Corporation established under Warehousing Corporation Act -1962 will include its Managing Director and its successor or successors and assignees or authorized representatives.

- (v) The term **'employees'** shall mean the employees recruited under the management of West Bengal State Warehousing Corporation both in regular or contractual in nature or may hereafter be hired or appointed during the coverage period.
- (vi) The term **'dependent'** shall mean the persons with direct blood relation with employee or persons binding to the employee by legal and social custom. The list of dependents include parents (including step parents), parents in law of deceased spouse, spouse, unemployed offspring (direct or legally adopted), unemployed or physically disabled/incapacitated or mentally retarded and unmarried brother, unemployed or physically disabled/incapacitated or mentally retarded or unmarried or widowed sister, widowed and unemployed daughter in law, offspring of widowed daughter in law up to the age of attaining 18 who require partial or complete financial support of the employee. Employed or pension holder spouse or parents or parents in law or any of the above who are covered by Central or State Govt. Health Scheme shall not be treated as dependent. Live in Partner, divorced spouse, spouse, parents in law or offspring of polygamous marriage shall not be treated as dependent.
- (vii) The term **'Managing Director'** shall mean the Managing Director of the Corporation under whose administrative jurisdiction the business and official works of the Corporation falls. The term **'Managing Director'** shall also include the Officials authorized by him from time to time to execute contract on behalf of WBSWC;

## 2. **Rate revision clause:**

The contracted rates shall remain operative throughout the contract period and period of extension of contract, if any.

## 3. **Debarring of business dealing:**

- (a) In the event of premature termination of contract on the ground of breaches as mentioned above, WBSWC shall also be entitled to debar the Agency for participation in future tenders of WBSWC, for a period as deemed fit.
- (b) Further, in case if it comes to the notice of WBSWC that the bidder/agency has used forged or fabricated documents or misrepresented the facts in any manner either to get the contract or during the currency of the contract, in all such cases WBSWC, at its

sole discretion may terminate the contract and debar such agency for a period as deemed fit.

#### **4. Duties and responsibilities of the Agency:**

The Agency shall provide group health insurance coverage of employees following IRDAI guideline, for a term of one year w.e.f. 09.11.2022. The Agency shall abide by all instructions issued to them from time to time. The agency shall always be bound to act with reasonable diligence and in a business-like manner and to use such skill as expected of.

1. If the Agency fails to act properly during the coverage period the Managing Director shall at his entire discretion without terminating the contract be at liberty to engage other agency at the risk & cost of the selected agency, who shall be liable to make good to the Corporation all additional charges, expenses, cost or losses that the Corporation may incur or suffer thereby.
2. The agency shall strictly abide by all rules and regulations of IRDAI, Police, Municipal authorities and other local bodies or any other Regulatory Authorities.
3. The agency shall be liable for all costs, damages, charges and expenses suffered or incurred by the Corporation due to the agency's negligence and unprofessional performance or breach of any terms thereof or their failure to carry out the work within due time with a view to avoid incurrence of demurrage and for all damages or losses occasioned to the Corporation or in particular to any property or plant belonging to the Corporation due to any act whether negligence or otherwise of the agency themselves or their recruited or deployed employees. The decision of the Managing Director regarding such failure of the agency and their liability for the losses etc. suffered by Corporation shall be final and binding on the agency.

#### **5. Submission of bills, payments, taxes and duties:**

- (a) Payment will be made by the Corporation on submission of premium bills.
- (b) Agency should submit their bills not later than one week from the date of issuance of the work order or acceptance letter.
- (c) The payment shall normally be made by the Corporation within 07 days of submission of complete set of bills subject to timely submission of

necessary GST as per existing Rules. The Corporation shall not be liable for payment of any interest on any bill outstanding for payment.

- (d) The payment shall be made through e-payment system for which the following details shall be provided by the agency immediately after commencement of the contract.

[i] Bank account no.      [ii] Nature of Account (SB or Current),

[iii] Name of bank and branch [iv] MICR Code no.

[v] IFSC Code

- (e) Goods and Service Tax (GST/IGST or any other Tax in lieu thereof) levied by the Central Govt. from time to time on the services rendered by the agency to WBSWC shall be paid by WBSWC to the agency over and above the Schedule of Rates, subject to the Agency submitting their bills after payment of due GST.

**6. Deduction towards income tax, or other statutory levies at source:**

Income Tax at the rate as applicable under provisions of the Income Tax Act, shall be deducted at source from the Bills/Invoices of the agency. In case, however, the agency is granted exemption from the deduction of Income Tax at lower rate, the agency shall be required to produce such certificate issued by the prescribed Income Tax Authority clearly stating therein that No Income Tax or Lower Income Tax, as the case may be, deducted at source from the Agency against the said contract, failing which income tax at full rate, as prescribed under the Act, shall be deducted. Such exemption or lower rate certificate shall have to be obtained by the agency from the prescribed Income Tax Authorities and furnished to the Corporation.

**7. Force Majeure:**

Notwithstanding anything in this agreement to the contrary neither the WBSWC nor the agency shall be liable or deemed to be in default for any failure or any delay in performance hereunder, if caused by "Force Majeure" which term shall mean but not be limited to fire, explosion, natural causes like flood, earthquake, civil commotion, strikes, epidemic, pandemic and other acts of God, action of enemies, act of any Government or other similar causes beyond the control of the party affected, who shall notify the other party within a reasonable time from the beginning of the operation of said cause and shall thereafter exert all diligence to overcome such cause of delay and resume performance.

**8. Subletting not allowed:**

The Agency shall not sublet, transfer or assign the contract or any part thereof without the previous written approval of the Corporation. In the event of the agency contravening this condition, the Corporation shall be entitled to place the contract elsewhere on the agency's account and at their risk and the agency shall be liable for any loss or damage, which the Corporation may sustain in consequence or arising out of such replacing of the contract.

**9. Taken Over of the Business of the Agency:**

In case of business of the agency taken over by other organisation/agencies, this contract shall not be vitiated or affected and the new management shall be absolutely bound by the terms hereof in the same manner as had been the sole or original party.

**10. Notice ETC:**

Save as otherwise provided, all notices issued and action to be taken for and on behalf of the Managing Director, State Warehousing Corporation, shall be issued or taken on his behalf by the official, in charge of the Corporation or officer so nominated by the Competent Authority. The agency shall furnish to Managing Director, West Bengal State Warehousing Corporation, Kolkata, the name(s), designation(s) and address(s) of his/her/their authorized representative/ Nodal Officer/ Relationship Manager and all complaints, notices communication and references shall be deemed to have been duly served to the Agency if delivered to him or his authorized representative/ Nodal Officer/ Relationship Manager or left at or posted at the address so given. In case of any change in the authorized representative/ Nodal Officer/ Relationship Manager, the agency shall communicate that immediately to WBSWC.

**11. Interpretation of the clause:**

Doubts, if any, about the interpretation of any of the clauses in this tender, meaning of words, terms, specifications, operations or instructions, or as to the quality of workmanship or performance shall be referred to the Tender Accepting Authority of WBSWC, whose decision in the matter shall be final. Similarly, any difficulty in implementing the contract can be resolved by referring the matter to the Accepting Authority, who can amend the WBSWC's condition/ clause of contract if required.

# Section 11

## DISPUTES

### 11.1. Arbitration:

All disputes and differences arising out of or in any way touching or concerning this agreement whatsoever (except as to any matter the decision of which is expressly provided for in the agreement) shall be referred to the sole arbitration of any person appointed by the Managing Director, WBSWC. There will be no objection to any such appointment that the person appointed is an employee of the Corporation, that he had to deal with the matters to which the contract relates and that in the course of his duties as such employee of the Corporation, he had expressed views on all or any of the matter in dispute or difference. The award of such arbitrator shall be final and binding on the parties to this contract. It is a term of this contract that in the event of such Arbitrator to whom the matter is originally referred being transferred, or vacating his office or being unable to act for any reason, the WBSWC at the time of such transfer, vacation of office or inability to act, shall appoint another person to act as Arbitrator in accordance with the terms of this contract. Such person shall be entitled to proceed with the reference from the stage at which was left by his predecessor. It is also a term of this contract that no person other than a person appointed by the Managing Director, WBSWC as aforesaid should act as Arbitrator. The Arbitrator shall give reasons for his award.

Provided further that any demand for arbitration in respect of any claim(s) of the Agency, under the contract shall be in writing and made within one year of the date of termination or completion [expiry of the period] of the contract and where this provision is not complied with the claim(s) of the Agency shall be deemed to have been waived and absolutely barred and the Corporation shall be discharged and released of liabilities under the contract.

The venue of arbitration shall be such place as may be fixed by the Arbitrator in his sole discretion.

The arbitral proceedings in respect of dispute shall commence on the date on which the Arbitrator call upon the parties to file their claim and defence statement.

The work under the contract shall, if reasonable possible continue during the arbitration proceedings and no payment due or payable to the

Agency shall be withheld on account of such proceedings.

The cost of arbitration shall be borne by parties as per the decision of the arbitrator.

The arbitrator shall give separate award in respect of each dispute of difference referred to him.

Subject as aforesaid the **Arbitration & Conciliation Act 1996** shall apply to the Arbitration proceedings under this clause.

### **11.2. Applicability of Law and exclusive jurisdiction of Court**

In case of any dispute between the parties claiming under the e-Tender document or any subsequent agreement, the law of India will be the governing laws of dispute and Court at Kolkata will have exclusive territorial jurisdiction to decide any contentious issues around the clauses under this document subject to the preceding clause 16 (**Arbitration & Conciliation Act 1996**)

ANNEXURE - I

(To be submitted on Agency Letter Head with signature and seal)

**Letter for Submission of Tender**

From

-----

To

The Managing Director,  
West Bengal State Warehousing Corporation,  
KhadyaBhavan, Block-B (4<sup>th</sup> Floor),  
11A, Mirza Ghalib Street, Kolkata-700087.

Dear Sir,

**Sub:** E-tender for selection of agency for taking medical insurance coverage of employees following IRDAI guideline.

Ref: Tender Notice No.: 2664/Genl./O (IV)-291/SWC

DATED: 16.11.2022

In response to your Tender Notice no. .... / Dated.....for selection of agency for providing medical insurance coverage of employees following IRDAI guideline.

I/ we ..... an Insurance Company/ Insurance Broker/ State or Central PSU/ carrying out business hereby submit our offer for all the employees as per schedule at Section-1 or any future appointed employees and dependents during the coverage period.

**I/we agree that this offer shall be valid for a period of One Hundred and Twenty (120) days plus 30 days from the date opening of the tender.**

I/we hereby declare that we have read and understood and agree to abide by and fulfill the terms and conditions including General Conditions of contract, which shall be deemed to form an integral part of this offer.

I/ we undertake that no changes/amendments/alterations have been made in the tender form downloaded and submitted online.

I/we hereby further agree to notify you at any time whether before or after acceptance of my/our tender of any change in the constitution of an Insurance Company/ Insurance Broker/ State or Central PSU either by shifting or taken over of business.



I/we hereby declare that this tender on acceptance communicated to you shall constitute a valid and binding contract between us.

Yours faithfully,

**Place:**

**Date:**

**(Signature and Seal of the Bidder)**

Enclosed: .....

.....

.....

**ANNEXURE -II**

(To be submitted on Agency Letter Head with signature and seal)

To

**The Managing Director**

West Bengal State Warehousing Corporation  
 Khadya Bhavan, B Block, 4<sup>th</sup> Floor  
 11A Mirza Ghalib Street, Kolkata-700087

I/We am/are furnishing following documents for Technical Bid required for Notice Inviting Tender for taking medical insurance coverage of employees following IRDAI guideline. The information furnished below is true, complete and correct to the best of my/our knowledge and belief. I/we understand that in the event of my information being found false or incorrect at any stage, my bid shall be liable to cancellation / termination without notice or any compensation in lieu thereof.

1. Name of the Firm/Agency/ Company/ Organization:
2. IRDAI Registration No.& Date of 1<sup>st</sup>Registration(Document renewed up to FY 2022-23 is mandatory):
3. Date of Incorporation(Document is mandatory):
4. Agency Head Quarter Address:
5. Agency Kolkata Region Communication Address:
6. Agency Office Contact No.:
7. Agency email id:
8. Details of Dedicated Nodal Officer/Relationship Manager in the Agency:

Serial No	Name of Nodal Officer/Relationship Manager	Address	Date of Joining in the Agency	Contact No	Email id

9. Details of TPA

Serial No	Name of TPA	Address	Contact No	Email id

- 10.Details of Health Insurance Service Providing Experience to Central or State Govt. Dept./Central or State PSU/FCI/CWC/SWC/Central or State aided Education or Research or Medical Institutes/Central or State aided Organizations(Please refer only 3 experiences in each 3 FY 2019-20/2020-21/2021-22,Document is mandatory):

Serial No	Name of the Dept./PSU/EduInstitutes	Financial Year of Providing Service	No. of Claims Raised during	No. of Claims Settled during	Types of Coverage

			<b>the Service</b>	<b>the Service</b>	
<b>1.</b>					
<b>2.</b>					
<b>3.</b>					

11. Solvency Margin (in last 3 FY 2019-20/2020-21/2021-22):

<b>Financial Year</b>	<b>Solvency Margin(SM)</b>	<b>Average SM of 3 FY</b>
<b>2019-20</b>		
<b>2020-21</b>		
<b>2021-22</b>		

For PSU if there is any forbearance please mention.

12. PAN No. (Document is mandatory):

13. GST No. (Document is mandatory):

14. Trade License No (Document is mandatory/in case of non-availability declaration is mandatory):

15. Professional Tax Registration No (Document is mandatory):

16. Bank Details of the Bidder: a) Bank Account No.:-

b) Nature of Bank (SB/CB):-

c) Name of Bank & Branch:-

d) IFSC:-

e) MICR Code:-

17. Income Tax Return, Annual Turnover and GST paid by the Agency in Last 3 Financial Years (2019-20/2020-21/2021-22)

<b>Financial Year</b>	<b>Income Tax Return(Rs)</b>	<b>Turn Over(Rs)</b>	<b>GST Paid(Rs)</b>
<b>2019-20</b>			
<b>2020-21</b>			
<b>2021-22</b>			

**Note:** Filling up all the fields (1-18) is mandatory. Blank submission of any one of fields will lead to cancellation of Tender.

**Place:**

**Date:**

**(Signature & Seal of the Bidder)**

**ANNEXURE -III****COMPLIANCE TO BID REQUIREMENT**

(To be submitted on Agency Letter Head with signature and seal)

I/we hereby confirm that I/we have gone through and understood the Tender Documents and our bid complies with the requirements/terms and conditions of the Tender Document and subsequent addendum/ corrigendum thereof (if any), issued by WBSWC, without any deviation/ exception/ comments/ assumptions.

I/we also confirm that I/we have quoted the rates without any condition and deviation.

The Technical bid and price bid have been submitted along with the required documents and the same have been uploaded under digital signatures of the authorized signatory. We undertake that the tender document shall be deemed to be our bid and in the event of award of work to us, the same shall be considered for constitution of contract agreement. Further, I/we shall sign and stamp each page of the Tender Document as token of acceptance and as part of contract in the event of award of contract to us.

I/ we further confirm that I/we have quoted our rates in our financial bid as per the conditions of the Tender Document.

**Place:**

**(Signature and Seal of the Bidder)**

**Date:**

ANNEXURE-IV**DECLARATION****(Regarding Submission of Correct Information)**

(To be declared on Agency Letter Head with signature and seal)

I/we \_\_\_\_\_ have uploaded true and correct information and if qualified/selected I/we will present all the original documents for verification and if it is found at any stage that the information submitted by me/us is false/forged/fabricated/tampered I/we \_\_\_\_\_ shall be liable to be terminated or debarred or both from future tender participation in WBSWC.

That no part of this undertaking is false and that this undertaking and the above declaration in respect of genuineness of the documents has been made having full knowledge of

- (i) The provisions of the Indian Penal Code in respect of offences including, but not limited to those pertaining to criminal breach of trust, cheating and fraud and
- (ii) Provisions of Tender conditions which entitle the WBSWC to initiate Action in the event of such declaration turning out to be a misrepresentation or false representation.

I undertake accordingly.

**Place:**

**(Signature and Seal of the Bidder)**

**Date:**

ANNEXURE - V**DECLARATION ON NON-CONVICTION OR DEBARRING**

(To be executed on non-judicial stamp paper of the appropriate value in accordance with relevant Stamp Act. The stamp paper to be in the name of the firm/ company who is issuing the Declaration)

To

**The Managing Director**

West Bengal State Warehousing Corporation

Khadya Bhavan, B Block, 4<sup>th</sup> Floor

11A Mirza Ghalib Street, Kolkata-700087

I/We hereby declare that our Agency  
..... never been convicted by  
any offence by any Court or debarred or punished by Statutory Authority/IRDAI.

I also certify that above information is true and correct in every respect and in any case, at a later date, if it is found that any fact stated above is incorrect, any contract given to the Agency be summarily terminated.

**Place:**

**(Signature and Seal of the Bidder)**

**Date:**

ANNEXURE - VI**Declaration on Non-Association with Corporation Other Than Professional Means**

(To be executed on non-judicial stamp paper of the appropriate value in accordance with relevant Stamp Act. The stamp paper to be in the name of the firm/ company who is issuing the Declaration)

To

**The Managing Director**

West Bengal State Warehousing Corporation  
Khadya Bhavan, B Block, 4<sup>th</sup> Floor  
11A Mirza Ghalib Street, Kolkata-700087

I/We hereby declare that our Agency ..... or any individual of our agency is not anyway associated with the Corporation other than on the ground of professional assignment or any of its Directors/key Managerial Personnel/Senior Management in any manner during a period of two years immediately preceding the date of appointment of this Tender.

I also certify that above information is true and correct in every respect and in any case, at a later date, if it is found that any fact stated above is incorrect, any contract given to the Agency be summarily terminated.

**Place:**

**(Signature and Seal of the Bidder)**

**Date:**

ANNEXURE - VII**Details of Dedicated Nodal Officer/Relationship Manager/TPA in the Agency:**

(To be submitted on Agency Letter Head with signature and seal)

<b>Serial No</b>	<b>Name of Nodal Officer/Relationship Manager</b>	<b>Address</b>	<b>Date of Joining in the Agency</b>	<b>Contact No</b>	<b>Email id</b>

**Details of TPA Agency:**

<b>Serial No</b>	<b>Name of TPA</b>	<b>Address</b>	<b>Contact No</b>	<b>Email id</b>

**Place:****(Signature and Seal of the Bidder)****Date:**



ANNEXURE - VIII

**Details of Health Insurance Service Providing Experience to  
Central or State Govt. Dept./Central or State  
PSU/FCI/CWC/SWC/Central or State aided Education or  
Research or Medical Institutes/Central or State aided  
Organizations(Please refer only 3experiencesfor each FY 2019-  
20/2020-21/2021-22,Document is mandatory):**

(To be submitted on Agency Letter Head with signature and seal)

<b>Serial No</b>	<b>Name of the Dept./PSU/Edu Institutes</b>	<b>Financial Year of Providing Service</b>	<b>No. of Claims Raised during the Service</b>	<b>No. of Claims Settled during the Service</b>	<b>Types of Coverage</b>
<b>1.</b>					
<b>2.</b>					
<b>3.</b>					

**Place:**

**(Signature and Seal of the Bidder)**

**Date:**

**ANNEXURE -IX**

(To be submitted on Agency Letter Head with signature and seal)

**Solvency Margin (in last 3 FY 2019-20/2020-21/2021-22):**

<b>Financial Year</b>	<b>Solvency Margin(SM)</b>	<b>Average SM of 3 FY</b>
2019-20		
2020-21		
2021-22		

**For PSU if there is any forbearance please mention and enclose the documents.**

**Place:**

**(Signature and Seal of the Bidder)**

**Date:**

**ANNEXURE - X**

(To be submitted on Agency Letter Head with signature and seal)

**Income Tax Return, Annual Turnover and GST paid by the Agency in Last 3 Financial Years (2019-20/2020-21/2021-22)**

<b>Financial Year</b>	<b>Income Tax Return(Rs)</b>	<b>Annual Turn Over(Rs)</b>	<b>GST Paid(Rs)</b>
<b>2019-20</b>			
<b>2020-21</b>			
<b>2021-22</b>			

**Place:**

**(Signature and Seal of the Bidder)**

**Date:**

**-ANNEXURE-XI****Comment on statement of facility**

<b>Sl. No.</b>	<b>Subject</b>	<b>Comment</b>
1.	Pre-existing Disease should be covered. (Yes/No)	
2.	Coverage should be irrespective of age.(Yes/No)	
3.	There should be no wait time. (Yes/No)	
4.	No co-payment clause should be inserted. (Comment)	
5.	The policy should be cashless and reimbursement basis if cashless facility cannot be extended for valid reason.(Comment)	
6.	Room Rent is restricted to 1% of the Sum Insured for Normal Room and 2% of the Sum Insured for ICU/ITU Cases (Per Day).Proportionate deduction charges should not be applicable.(Comment)	
7.	No disease wise capping is preferable. If there any Disease wise sublimit that should be submitted with Tender Document. However, there should be no such limit in case of cardiovascular diseases, Cataracts, Dialysis, Chemotherapy	
8.	Clause relating to pre & post hospitalization care (30 days before hospitalization & 90 days after hospitalization) should be clearly stated.	
9.	Clause relating to day care treatment especially for Chemotherapy, Dialysis, Appendectomies, Radiotherapy, and Stone Removals should be clearly stated.	
10.	Comment on Treatment for alternative medicines	
11.	Comment on portability facility option	
12.	Comment on Maternity benefits Cover (Rs 35000 for Normal & 50000 for Caesarean)	
13.	Comment on Waiver for Maternity (9 months) Waiting Period.	
14.	Comment on New Born Baby Cover from Day 1 within Sum Insured (subject to declaration as per Condition of Midterm inclusion and not exceeding maximum stipulated family size under the Policy even after inclusion of the new born child)	
15.	Comment on Ambulance Charges up-to Rs.2000/- per hospitalisation.	
16.	Comment on Addition/Deletion of Employee/Dependent will be done once in a month from date of joining & date of leaving	

	respectively on Pro-rata basis	
17.	Comment on Free health check up like Complete blood count, Lipid Profile, HDL/LDL, and urinalysis	
18.	Comment Facility of bonus in case of no claim	

**ANNEXURE-XII**

**List of Hospitals & Nursing Home with address & contact no covered in West Bengal. The list should be district wise.**

<b>Serial No</b>	<b>District</b>	<b>Hospital/Nursing Home</b>	<b>Address</b>	<b>Contact No</b>

**List of Hospitals & Nursing Home with address & contact no Covered in other states of India.**

<b>Serial No</b>	<b>State</b>	<b>Hospital/Nursing Home</b>	<b>Address</b>	<b>Contact No</b>

**ANNEXURE-XIII****CHECK POINTS FOR DOCUMENTS AND DECLARATION UPLOADED BY THE BIDDERS:**

<b>Sl. No.</b>	<b>Documents</b>	<b>Yes/ No</b>
1.	Whether attested copy of initial IRDAI Certificate has been uploaded?	
2.	Whether attested copy of renewed IRDAI certificate (up to FY 2022-23) has been uploaded?	
3.	Whether attested copy of document of incorporation of agency has been uploaded?	
4.	Whether attested copy of PAN has been uploaded?	
5.	Whether attested copy of GSTIN has been uploaded?	
6.	Whether attested copy of Trade License renewed up to 2022-23 has been uploaded? (In absence of Trade License proper Declaration should be uploaded)	
7.	Whether attested copy of Professional Tax Certificate has been uploaded?	
8.	Whether attested copy of Income Tax Return(3 FY) has been uploaded?	
9.	Whether scanned copies of duly signed letter of submission of tender as per Annexure – I & II have been uploaded?	
10.	Whether scanned copy of Compliance of bid requirement as per Annexure – III has been uploaded?	
11.	Whether scanned copy of declaration regarding submission of correct information as per Annexure – IV has been uploaded?	
12.	Whether scanned copy of declaration on Non- Conviction or Debarring in non-Judicial stamp as per Annexure - V has been uploaded?	
13.	Whether scanned copy of declaration on Non- Association with Corporation other than professional means as per Annexure-VI has been uploaded?	
14.	Whether details of Relationship Officer/TPA as per Annexure - VII has been uploaded?	
15.	Whether scanned copy of experience of providing Health Insurance coverage in Govt. Dept./Organization in last 03 FY as per Annexure –VIII has been uploaded?	
16.	Whether experience document such as Work Order/ Policy Paper in Govt. Dept./ Organization in last 03 FY has been uploaded?	

17.	Whether scanned copy of declaration on Solvency Margin(3 FY & Average of 3 FY)as per Annexure - IX has been uploaded?	
18.	Whether scanned copy of Income Tax Return (3 FY), Annual Turn Over(3 FY) and GST Paid (3 FY)as per Annexure - X has been uploaded?	
19.	A statement of facility as per Annexure - XI	
20.	List of Hospitals, Nursing Home or Other Medical Facility covered in West Bengal & Other States of India as per Annexure XII.	
21.	Have you submitted the price bid after understanding all the clauses referred in the tender?	

Note-If Agency applied through Brokerage Firm two separate set of documents stated in Clause 1 to 21, one for Agency and other for Brokerage Firm should be uploaded for Technical evaluation.

**Place:**

**(Signature and Seal of the Bidder)**

**Date:**



# PRICE BID

## (B.O.Q.)

SCHEDULE OF RATE FOR TAKING GROUP HEALTH INSURANCE COVERAGE OF EMPLOYEES FOLLOWING IRDAI GUIDELINE.

**The rates quoted are exclusive of Goods and Service Tax(GST) or any other tax levied by the Central Govt. in lieu of GST and the same will be payable by the Corporation over and above the offered and accepted rate.**

To

**The Managing Director**

West Bengal State Warehousing Corporation  
Khadya Bhavan, B Block, 4<sup>th</sup> Floor  
11A Mirza Ghalib Street, Kolkata-700087

I/We am/are proposing policy rate after allowing all discounts for Financial Bid required for Notice Inviting Tenders for group health insurance coverage of employees following IRDAI guideline in the **B.O.Q. Section only**. The information submitted as financial quote is true, complete and correct to the best of my/our knowledge and belief. I/we am/are assuring that the quoted rate will be fixed and shall not be revised on any account throughout the policy year. The rate will also be applicable to newly appointed employees and dependents apart from the referred list enclosed herewith during the insurance coverage period.

**Place:**

**(Signature and Seal of the Bidder)**

**Date:**

**Note: No financial rate should be mentioned here.**