

WEST BENGAL STATE WAREHOUSING CORPORATION

(A STATUTORY CORPORATION)

**Head Office: Khadya Bhavan, Block -B (4th Floor),
11A, Mirza Ghalib Street, Kolkata - 700087**

E-Mail: swc@wb.gov.in, Website: <https://www.warehousingwb.com/>

E-TENDER

**FOR SELECTION OF INSURANCE COMPANY FOR TAKING GROUP
HEALTH INSURANCE COVERAGE OF EMPLOYEES OF WBSWC
FROM 18.01.2026 FOR ONE YEAR FOLLOWING IRDAI GUIDELINE**

Tender Documents will be available
at www.wbtenders.gov.in

Closing Date and Time of Submission of Bid: 01.12.2025 at 18:55Hrs

Opening Date and Time:

Technical Bid: On 04.12.2025 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. Incomplete and wrongful tenders will not be accepted.

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Section 1

NOTICE INVITING E-TENDER

West Bengal State Warehousing Corporation invites e-tender under two bids system for selection of Insurance Company for providing Group Health Insurance Coverage for employees of WBSWC and their dependent family members for 1 year with effect from 18.01.2026. Professionally competent and financially sound IRDAI registered Public Sector Insurance Companies or Non-Government Insurance Companies may apply and submit bid directly or through IRDAI registered Insurance Brokerage Firm. In case of Insurance company applying through Insurance Brokerage Firm or Insurance Brokerage Firm representing Insurance Company two set of documents as mentioned in Section 5 need to be submitted mandatorily. Non-submission of either set will disqualify the bid.

Only one bid from each Insurance Company (either direct or through Brokerage Firm) will be accepted. Multiple bid from same Insurance Company will be summarily rejected.

WBSWC has no choice of Insurance Brokerage Firm or Third-Party Administrator (TPA).

The Sum Insured Amount of each Group-A Regular Officer including dependents is Rs 6,00,000/- per year whereas for Group-B, C, D Regular Staff and Contractual Employee including dependents, it is Rs 5,00,000 /- per year per employee.

The type and number of employees, number of dependents, age group and total sum insured value is furnished 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	8	0	0	0	4	4	0	0	0	0	48,00,000
Dependent	23	7	4	3	4	2	1	2	0	0	
Group-B, C, D Regular Employee	7	0	0	0	1	6	0	0	0	0	35,00,000
Dependent	14	2	3	2	6	1	0	0	0	0	
Contractual Employee	12	0	0	1	10	1	0	0	0	0	60,00,000
Dependent	27	8	3	2	5	2	5	1	1	0	
Total Sum Insured (Rs)											1,43,00,000

*For details regarding employees please see Enclosure-I

Period of Insurance Coverage	One (01) Year w.e.f 18.01.2026
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: -

Serial No	Financial Year	Sum Insured (Rs)	Insurance Service Provider	No. of Claims Raised	No. of Claims Settled	Claim Amount (Rs)	Claim Settlement Amount (Rs)
1	2020-21	1,88,00,000	SBI General Insurance	4	4	726430	601112
2	2021-22	1,90,00,000	SBI General Insurance	14	12	1050268	887084
3	2022-23	2,09,00,000	Reliance General Insurance	6	6	164963	151372
4	2023-24 (from 18.01.2024 to 17.01.2025)	1,99,00,000	ICICI Lombard General Insurance through Howden Insurance Broker	12	12	1265848	1127712
5	2024-25 (from 18.01.2025 to 31.08.2025)	1,73,00,000	Reliance General Insurance	4	3	278502	216125

*For details regarding employees please see Enclosure-II

Section 2

DATE AND TIME SCHEDULE FOR e-TENDERING

	PARTICULARS	DATE	TIME	VENUE/PORTAL
1.	<i>Date of Uploading (Publishing) of Tender Notice</i>	29.10.2025	18:55 Hrs	
2.	<i>Documents Download Start Date</i>	29.10.2025	18:55 Hrs	
3.	<i>Pre-Bid Meeting</i>	06.11.2025	12:30 Hrs	Head Office of WBSWC at Khadya Bhavan, Block B, 4th Floor, 11A Mirza Ghalib Street, Kolkata -700087
4.	<i>Bid Proposal Submission Start Date</i>	10.11.2025	11:00 Hrs	
5.	<i>Bid Proposal Submission End Date</i>	01.12.2025	18:55Hrs	

6.	<i>Date & Time of Opening of Technical Bids</i>	04.12.2025	12:30 Hrs	
7.	<i>Date & 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 diseases 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 and maintained throughout the coverage period.
- Clause relating to day care treatments specially for Chemotherapy, Dialysis, Appendectomies, Radiotherapy, and Stone Removals should be clearly stated and maintained throughout the coverage period.
- Treatment for alternative medicines should be covered upon submission of valid documents.
- Maternity benefits cover should be Rs 40000/- for normal delivery & Rs 50000/- for caesarean delivery.
- 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.
- Free health check-up like complete blood count, Lipid Profile, HDL/LDL, and urinalysis for all active employee if possible.
- Addition/deletion of Employee/Dependent will be done only when WBSWC confirmed it through email based on joining or leaving date. The premium added or refunded should be on Pro-rata basis.
- Within the proposed coverage period of one year, if any regular employee resigns, or retires from service or is terminated from service, the benefit of health insurance will be applicable up to the date of resignation, retirement or termination from service. For contractual employee, the same will be applicable up to resignation or termination of service.

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

Section 4

ELIGIBILITY CRITERIA

- 4.1 The Insurance Company can apply directly or through Insurance Brokerage Firm. If Insurance Company applies directly, submission of documents stated in Clause 1 to 25 of Section 5 is mandatory. In case of Insurance Company applying through Brokerage Firm or Brokerage Firm representing Insurance Company, submission of all required documents of both Insurance Company and Brokerage Firm stated in Section 5 (Clause-1-25) is mandatory. Non-submission of any document or any set of documents will lead to rejection of the bid.

- 4.2 Only one bid from each Insurance Company (either direct or through Brokerage Firm) will be accepted. Multiple bid from same Insurance Company/Brokerage Firm will be summarily rejected.
- 4.3 Minimum standing/ incorporation of the Insurance Company/Brokerage Firm should be at least 5 years. The Insurance Company /Brokerage Firm should submit date of incorporation document with Tender bid.
- 4.4 The Insurance Company/Brokerage Firm should have Headquarter/Branch Office in Kolkata.
- 4.5 The Insurance Company/Brokerage Firm should have IRDAI Registration Certificate renewed up to FY 2025-26. The Insurance Company/Brokerage Firm should submit first IRDAI registration certificate and 2025-26 certificate in this regard. Certificates from intermediary years not required.
- 4.6 The Insurance Company/Brokerage Firm should have valid PAN and GST registration certificate.
- 4.7 The Insurance Company/Brokerage Firm should have valid trade licence (FY 2025-26). In case of non-availability, declaration stating clauses of non-availability should be submitted.
- 4.8 The Insurance Company/Brokerage Firm should have updated Professional Tax registration Certificate (FY-2025-26).
- 4.9 The Insurance Company should have industry standard Solvency Margin. However, for Non-Government Insurance Company, 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 representing Insurance Company, Solvency Margin of respective Insurance Company must be stated.
- 4.10 Minimum Average Annual Turnover of the Insurance Company in the last 3 Financial Years (2021-22/2022-23/2023-24) should be equal or above of Rs. 100 Crore per year. Brokerage Firm should also have Average Annual Turnover of equal or above Rs 10 Crore in the last 3 Financial Years (2021-22/2022-23/2023-24). Information submitted in Annexure-II and XI should be supported by properly earmarked document such as CA certified financial statement and Profit & Loss Statement. **Both statements should properly signed and stamped by CA along with reference of respective UDIN.**
- 4.11 The Insurance Company 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 in Annexure-II and IX is to be supported by authenticated documentary evidences such as Work Order and Policy document for each year. Mismatching of Work Order and Policy document with the information furnished in Annexure-II and IX may lead to rejection of bid.

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:

In case of Insurance Company applying directly, submission of documents stated in Clause 1 to 25 of this Section is mandatory. In case of Insurance Company applying through Brokerage Firm or Brokerage Firm representing Insurance Company, all the required documents stated in Clause 1 to 25 mentioned below should be submitted compulsorily by both Insurance Company and Brokerage Firm. For Brokerage Firm, document related to Solvency Margin is not required. However, Insurance Company applied through Brokerage Firm or Brokerage Firm representing Insurance Company, Solvency Margin of Insurance Company should be stated. Non-submission of any document or any set of documents may lead to disqualification of the bid.

1. Copy of Incorporation Certificate/Document
2. Copy of IRDAI Certificate when first registered and renewed IRDAI Certificate (2025-26). IRDAI Certificates of intermediary years are not required.
3. Copy of PAN Card
4. Copy of GSTIN Registration Certificate
5. Copy of valid Trade Licence (Renewed up to 2025-26)
6. Declaration for those Insurance Company/Brokerage Firm for which Trade License is not available or required.
7. Copy of Professional Tax Certificate of 2025-26
8. Copy of Income Tax Return (3 FY 2021-22/2022-23/2023-24)
9. Copy of clearly earmarked CA certified (signed, stamped with reference of UDIN) Financial Statement (3 FY 2021-22/2022-23/2023-24) and Profit & Loss Statement (3 FY 2021-22/2022-23/2023-24)
10. Copy of Experience Documents such as Work Order and Policy (3 FY 2021-22,2022-23,2023-24). One policy copy and Work Order matching the information furnished in Annexure-II and IX need to be uploaded.

11. Application as per Annexure-I
12. General Information as per Annexure-II
13. Authorization to Brokerage Firm in case of Insurance company applying through Brokerage Firm or Brokerage Firm representing Insurance Company as per Annexure-III
14. Compliance to Bid Requirement as per Annexure-IV
15. Declaration regarding Submission of Correct Information as per Annexure-V
16. Declaration on Non-Conviction or Debarring as per Annexure -VI (in non-Judicial Stamp Paper purchased in the name of bidder)
17. Declaration on Non-Association with Corporation other than Professional Means as per Annexure – VII (in non-Judicial Stamp Paper purchased in the name of bidder)
18. Details of Relationship Officer and TPA as per Annexure - VIII
19. Details of Experience Certificate on Health Insurance as per Annexure – IX (Scanned copy of Policy Document of 3 FY, 2021-22,2022-23,2023-24)
20. Declaration on Solvency Margin in case of Private Insurance Companies (3 FY 2021-22,2022-23,2023-24, & Average of 3 FY) as well as Overall Claim Settlement Ratio (3 FY 2021-22,2022-23,2023-24, & Average of 3 FY) as per Annexure -X
21. Declaration of Annual Turn Over (3 FY, 2021-22,2022-23,2023-24), Income Tax Return (3 FY, 2021-22,2022-23,2023-24) & GST Paid (3 FY, 2021-22,2022-23,2023-24) as per Annexure - XI
22. A statement of Facility provided by Insurance Company as per Section 3 (Terms & Conditions) or Annexure-XII
23. List of Hospital, Nursing Home or other Medical facility covered as per Annexure-XIII
24. Declaration on Price Bid as per Annexure -XIV
25. Check Points for Preparation of Bids as per Annexure-XV

5.2 FOR FINANCIAL PROPOSAL

1. The Insurance Company 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 third-party administrator charge to the Insurance Company if they applied through Brokerage Firm.

Section 6

DISQUALIFICATION CONDITIONS

6.1. GROUNDS FOR DISQUALIFICATION

1. In case of Insurance Company applying directly, submission of documents stated in Clause 1 to 25 of Section 5 is mandatory. In case of Insurance Company applying through Brokerage Firm or Brokerage Firm representing Insurance Company, submission of all the required documents stated in Clause 1 to 25 of Section 5 by both Insurance Company and Brokerage Firm is mandatory. Non-submission of any document or set of documents will lead to disqualify.
2. Multiple bid submission from same Insurance Company/Brokerage Firm will lead to disqualification of all the bids.
3. Non-submission of duly signed declaration in Non-Judicial Stamp paper regarding Non-conviction or debaring as per Annexure-VI will lead to disqualify. The Insurance company or Brokerage Firm which is blacklisted or otherwise debarred by SWC/CWC/FCI or any Department of Central or State Government or any other Public Sector Undertaking shall be ineligible during the period of such blacklisting or a period of 5 years from date of blacklisting/debarment, whichever is earlier.
4. Non-submission of duly signed declaration in Non-Judicial Stamp paper regarding Non-Association with Corporation other than professional means as per Annexure-VII will lead to disqualify.
5. 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 due to wrongful service before the expiry of contract period at any point of time during last 5 years will be ineligible.
6. 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.
7. 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.

8. 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 if any and terminate any arrangement with such bidder, without prejudice to its rights and contentions reserved under the Applicable Laws.
9. 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.
10. Bidders who will not submit the scanned copy of duly signed documents of i) first IRDAI Registration Certificate, ii) IRDAI Certificate (renewed up to FY 2025-26) iii) PAN, iv) GST, v) Trade License (renewed up to 2025-26) or Declaration in absence of Trade License, vi) Professional Tax Registration of 2025-26 and vii) Incorporation date will be ineligible and disqualified for the tender.
11. Bidders who will not upload duly signed scanned copy of i) Solvency Margin (3 FY, 2021-22,2022-23,2023-24 & Average of 3 FY), ii) Claim Settlement Ratio(3 FY, 2021-22,2022-23,2023-24 & Average of 3 FY) iii) Income Tax return (3 FY, 2021-22,2022-23,2023-24),iv) Annual Turn Over(3 FY, 2021-22,2022-23,2023-24),and v) GST Paid(3 FY, 2021-22,2022-23,2023-24) as per Annexure-X & XI will be ineligible and disqualified for the tender. All Declarations will be in Insurance Company Letter Head.
12. Bidders who will not upload duly signed scanned copy of Statement of Facility as per Section 3 (Terms & Conditions) or Annexure-XII
13. 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-XIII
14. Insurance Company 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.**
15. The Financial Bid will be rejected if the Insurance Company fails to mention the consolidated net rate of premium (exclusive of GST or other taxes promulgated by Govt.) against the policy.
16. Quoting multiple values for the policy will not be allowed and submission of such, will lead to rejection of the Financial Bid.

17. All the Clauses stated above are applicable to both Insurance Company 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

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

Each bidder is required to obtain a 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 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) 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 consider 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. 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 Insurance Company 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
- 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 Insurance Company applied through Brokerage Firm, Technical Specification of both should be submitted.
- 7.6.8. Intending bidders are advised to acquaint the employee database referred in List in Section - 1 before submitting the tender.
- 7.6.9. WBSWC shall not bear any cost or fees to Insurance Company 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 present tender 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 (4th 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 6293766239.

Section 8

EVALUATION OF BIDS AND ACCEPTANCE

8.1. PROCEDURE

- 8.1.1. The bids will be evaluated on the basis of technical and financial bid for the entire scope of work covered under the bid document.
- 8.1.2. Technical bids will be opened first by WBSWC electronically using Digital Signature Certificate.
- 8.1.3. Technical bids complete in all respect, will only be accepted and considered to qualify for next stage of evaluation.
- 8.1.4. 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.

- 8.1.5. 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.
- 8.1.6. Financial bids of technically eligible bidders only will be opened electronically on the web portal on the prescribed date.
- 8.1.7. Bid Price of all technically qualified 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, a table bid among the lowest bidders will be summoned to submit fresh quote in sealed envelope below the aforementioned lowest rate in order to select final L-1 bidder. However, if it is observed again more than one bidder quoted the same lowest rate, tender will be distributed on co-share basis at the lowest rate of final bid 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 '**Insurance Company**' 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 '**Brokerage Firm**' shall mean and include the person or persons, firm or company which act as independent intermediary between Insurance Company and WBSWC including their heirs, executors, administrators, successors and their permitted assigns, authorized representatives as the case may be;
- (iv) 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.
- (v) The term '**Corporation**' and the **West Bengal State Warehousing Corporation**, wherever occur shall mean the West Bengal State Warehousing Corporation guided under

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

- (vi) 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.
- (vii) 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.
- (viii) 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 Insurance Company 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/ Insurance Company 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 Insurance Company for a period as deemed fit.

4. Duties and Responsibilities of the Insurance Company:

The Insurance Company shall provide group health insurance coverage of employees following IRDAI guideline, for a term of one-year w.e.f. 18.01. 2026.The Insurance Company shall abide by

all instructions issued to them from time to time. The Insurance Company 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 Insurance Company 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 Insurance Company at the risk & cost of the selected Insurance Company, 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 Insurance Company shall strictly abide by all rules and regulations of IRDAI, Police, Municipal authorities and other local bodies or any other Regulatory Authorities.
3. The Insurance Company shall be liable for all costs, damages, charges and expenses suffered or incurred by the Corporation due to the Insurance Company'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 Insurance Company themselves or their recruited or deployed employees. The decision of the Managing Director regarding such failure of the Insurance Company and their liability for the losses etc. suffered by Corporation shall be final and binding on the Insurance Company.

5. Submission of Bills, Payments, Taxes and Duties:

- (a) Payment will be made by the Corporation on submission of premium bills.
- (b) Insurance Company 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 Insurance Company 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 Insurance Company to WBSWC shall be paid by WBSWC to the Insurance Company over and above the Schedule of Rates, subject to the Insurance Company 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 Insurance Company. In case, however, the Insurance Company is granted exemption from the deduction of Income Tax at lower rate, the Insurance Company 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 Insurance Company 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 Insurance Company 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 Insurance Company 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 Insurance Company 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 Insurance Company contravening this condition, the Corporation shall be entitled to place the contract elsewhere on the Insurance Company's account and at their risk and the Insurance Company 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 Insurance Company:

In case of business of the Insurance Company 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 Insurance Company 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 Insurance Company 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 Insurance Company 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.

In case WBSWC does not appoint Arbitrator, or waived its right to appoint arbitrator within stipulated time frame, the matter should be automatically transferred to the Court regarding appointment of Arbitrator.

Provided further that any demand for arbitration in respect of any claim(s) of the Insurance Company, 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 Insurance Company 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 Insurance Company 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 11.2 (**Arbitration & Conciliation Act 1996**)

LETTER FOR SUBMISSION OF TENDER:

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

From

To

The Managing Director,
West Bengal State Warehousing Corporation,
Khadya Bhavan, Block-B (4th Floor),
11A, Mirza Ghalib Street, Kolkata-700087.

Dear Sir/Madam,

Sub: E-tender for selection of Insurance Company for providing group health insurance coverage of employees of WBSWC and their dependent family members following IRDAI guideline.

Ref: Tender Notice No.: 1500/Genl./O (IV)-291/SWC Dated: 29.10.2025

In response to your Tender Notice no. Dated..... for selection of Insurance Company for providing group health insurance coverage of employees of WBSWC and their dependent family members following IRDAI guideline.

I/ we on behalf of an Insurance Company/Insurance Brokerage Firm representing Insurance Company named carrying out business in India hereby submit our offer for all the employees and their dependents as per schedule at Section-1 or any future appointed employees and respective dependents during the coverage period.

I/we agree that this offer shall be valid for a period of One Hundred and Twenty (120) days from the closing date of submission of the bid.

I/we hereby declare that we have read, understood and agreed 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 hereby undertake that no changes/amendments/alterations have been made me/us in the tender form downloaded from respective websites and submitted online accordingly.

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 Brokerage Firm/ State or Central PSU either by shifting of administration or taken over of business which may impact the contract.

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 & Seal of the Bidder)

ANNEXURE -II**GENERAL INFORMATION:**

(To be submitted on Insurance Company/ Insurance Brokerage Firm Letter Head with signature and seal)

To

The Managing Director

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

I/We am/are furnishing following documents for Technical Bid required for Notice Inviting Tender for selection of Insurance Company for providing group health insurance coverage of employees of WBSWC and their dependent family members 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 Insurance Company/Insurance Brokerage Firm representing Insurance Company:
2. IRDAI Registration No.& Date of 1stRegistration (Document renewed up to FY 2025-26 is mandatory):
3. Date of Incorporation (Document is mandatory):
4. Insurance Company / Insurance Brokerage Firm Head Quarter Address:
5. Insurance Company/ Insurance Brokerage Firm Kolkata Region Communication Address:
6. Insurance Company/ Insurance Brokerage Firm Office Contact No.:
7. Insurance Company/ Insurance Brokerage Firm email id:
8. Details of Dedicated Nodal Officer/Relationship Manager in the Insurance Company:

Serial No	Name of Nodal Officer/Relationship Manager	Address	Date of Joining in the Insurance Company	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 2021-22/2022-23/2023-24, Document is mandatory):

Serial	Name of the	Financial	No. of	No. of Claims	Types of Coverage

No	Dept./PSU/Edu Institutes	Year of Providing Service	Claims Raised during the Service	Settled during the Service	
1.					
2.					
3.					

11. Solvency Margin (in last 3 FY 2021-22/2022-23/2023-24) (Applicable only for Insurance Company:

Financial Year	Solvency Margin (SM)	Average SM of 3 FY
2021-22		
2022-23		
2023-24		

For PSU if there is any forbearance please mention.

12. Overall Claim Settlement Ratio (in last 3 FY 2021-22/2022-23/2023-24):

Financial Year	Overall Claim Settlement Ratio (CSR)	Average CSR of 3 FY
2021-22		
2022-23		
2023-24		

13. PAN No. (Document is mandatory):

14. GST No. (Document is mandatory):

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

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

17. 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: -

18. Income Tax Return, Annual Turnover and GST paid by the Insurance Company in Last 3 Financial Years (2021-22/2022-23/2023-24)

Financial Year	Income Tax Return (Rs)	Annual Turn Over (Rs)	GST Paid (Rs)
2021-22			
2022-23			
2023-24			

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)

AUTHORIZATION TO INSURANCE BROKERAGE FIRM

(To be submitted by Insurance Company Letter Head with signature and seal)

I/we hereby confirm that I/we have authorized Insurance Brokerage Firm named
to participate and submit the e-tender vide No dated

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

The Technical bid and Financial bid have been submitted along with the required documents and the same have been uploaded under digital signatures of the authorized signatory said Insurance Brokerage Firm. I/We undertake that the said tender document shall be deemed to be my/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:

Date:

(Signature & Seal of the Bidder)

ANNEXURE -IV**COMPLIANCE TO BID REQUIREMENT**

(To be submitted on Bidder 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. I/We undertake that the tender document shall be deemed to be my/our bid and in the event of award of work to me/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:

Date:

(Signature & Seal of the Bidder)

DECLARATION**(REGARDING SUBMISSION OF CORRECT INFORMATION)**

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

I/we _____ have uploaded true and correct information and if qualified/selected, I/we shall 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/We undertake accordingly.

Place:

Date:

(Signature & Seal of the Bidder)

ANNEXURE - VI**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 Insurance Company/ Brokerage Firm who is issuing the Declaration. In case of Insurance Company applying through Brokerage Firm or Brokerage firm representing Insurance company, two separate declarations (one for Insurance Company and other for Brokerage Firm) should be submitted. Both front page & back page of the declaration should be uploaded)

To

The Managing Director

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

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

I/We 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 Insurance Company be summarily terminated.

Place:

Date:

(Signature & Seal of the Bidder)

ANNEXURE -VII**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 Insurance Company/ Brokerage Firm who is issuing the Declaration. In case of Insurance Company applying through Brokerage Firm or Brokerage Firm representing Insurance company, two separate declarations (one for Insurance Company and other for Brokerage Firm) should be submitted. Both front page & back page of the declaration should be uploaded)

To

The Managing Director

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

I/We hereby declare that our Insurance Company/Brokerage Firm or any individual of our Insurance Company 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/We 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 Insurance Company be summarily terminated.

Place:

Date:

(Signature & Seal of the Bidder)

ANNEXURE - VIII**DETAILS OF DEDICATED NODAL OFFICER/RELATIONSHIP MANAGER/TPA
IN THE INSURANCE COMPANY:**

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

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

Details of TPA:

Serial No	Name of TPA	Address	Contact No	Email id

Place:

Date:

(Signature & Seal of the Bidder)

ANNEXURE - IX

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 FOR EACH FY 2021-22/2022-23/2023-24, DOCUMENT IS MANDATORY):

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

Serial No	Name of the Dept./PSU/Edu Institutes	Financial Year of Providing Service	No. of Claims Raised during the Service	No. of Claims Settled during the Service	Types of Coverage
1.		2021-22			
2.		2022-23			
3.		2023-24			

Note* Information furnished here should be matched with documents (Work Order and Policy Copy with clear mention of the name of Insured Organization, Insurance Type and Policy Coverage Period)

Place:

Date:

(Signature & Seal of the Bidder)

ANNEXURE -X**SOLVENCY MARGIN & OVERALL CLAIM SETTLEMENT RATIO (IN LAST 3 FY 2021-22/2022-23/2023-24):**

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

Financial Year	Solvency Margin (SM)	Average SM of 3 FY
2021-22		
2022-23		
2023-24		

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

Financial Year	Claim Settlement Ratio (CSR)	Average CSR of 3 FY
2021-22		
2022-23		
2023-24		

Place:

Date:

(Signature & Seal of the Bidder)

ANNEXURE - XI

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

INCOME TAX RETURN, ANNUAL TURNOVER AND GST PAID BY THE INSURANCE COMPANY IN LAST 3 FINANCIAL YEARS (2021-22/2022-23/2023-24) :

Financial Year	Income Tax Return (Rs)	Annual Turn Over (Rs)	GST Paid (Rs)
2021-22			
2022-23			
2023-24			

Note* Information furnished here should be matched with documents submitted.

Place:

Date:

(Signature & Seal of the Bidder)

ANNEXURE-XII**COMMENT ON STATEMENT OF FACILITY:**

Sl. No.	Subject	Com ment
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 40000 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 hospitalization.	
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 checkup like Complete blood count, Lipid Profile, HDL/LDL, and urinalysis	
18.	Comment Facility of bonus in case of no claim	

ANNEXURE-XIII**LIST OF HOSPITALS & NURSING HOME WITH ADDRESS & CONTACT NO COVERED IN WEST BENGAL (THE LIST SHOULD BE DISTRICT WISE):**

Serial No	District	Hospital/Nursing Home	Address	Contact No

LIST OF HOSPITALS & NURSING HOME WITH ADDRESS & CONTACT NO COVERED IN OTHER STATES OF INDIA.

Serial No	State	Hospital/Nursing Home	Address	Contact No

Place:

Date:

(Signature & Seal of the Bidder)

DECLARATION FOR FINANCIAL 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, 4th 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 and their dependents 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:

Date:

(Signature & Seal of the Bidder)

Note: No financial rate should be mentioned here.

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

Sl. No.	Documents	Yes/ No
1.	Whether attested copy of 1 st IRDAI Certificate has been uploaded?	
2.	Whether attested copy of renewed IRDAI certificate (up to FY 2023-24) has been uploaded?	
3.	Whether attested copy of document of incorporation of Insurance Company 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 2023-24 has been uploaded? (In absence of Trade License proper Declaration should be uploaded)	
7.	Whether attested copy of Professional Tax Certificate of 2023-24 has been uploaded?	
8.	Whether attested copy of Income Tax Return (3 FY) has been uploaded?	
9.	Whether scanned copy of duly signed Letter of Submission of tender as per Annexure-I has been uploaded?	
10.	Whether scanned copy of duly signed General Information of tender as per Annexure-II has been uploaded?	
	Whether scanned copy of Authorization of Broker (in case applying through broker) as per Annexure-III has been uploaded?	
11.	Whether scanned copy of Compliance of Bid Requirement as per Annexure-IV has been uploaded?	
12.	Whether scanned copy of Declaration regarding Submission of Correct Information as per Annexure-V has been uploaded?	
13.	Whether scanned copy of Declaration on Non- Conviction or Debarring in non-Judicial Stamp Paper as per Annexure-VI has been uploaded?	
14.	Whether scanned copy of Declaration on Non- Association with Corporation other than Professional Means in non-Judicial Stamp Paper as per Annexure-VII has been uploaded?	
15.	Whether details of Relationship Officer/TPA as per Annexure-VIII has been uploaded?	
16.	Whether scanned copy of experience of providing Health Insurance coverage in Govt. Dept./Organization in last 03 FY as per Annexure-IX has been	

	uploaded?	
17.	Whether experience document such as Work Order/ Policy Paper in Govt. Dept./ Organization in last 03 FY as furnished in Annexure-IX has been uploaded?	
18.	Whether scanned copy of declaration on Solvency Margin and Overall Claim Settlement Ratio (3 FY & Average of 3 FY) as per Annexure-X has been uploaded?	
19.	Whether scanned copy of Income Tax Return (3 FY), Annual Turn Over (3 FY) and GST Paid (3 FY) as per Annexure-XI has been uploaded?	
20.	Whether CA certified Financial Statement (3 FY) and Profit Loss Statement has been uploaded?	
21.	Whether statement of facility as per Annexure-XII has been uploaded?	
22.	Whether list of Hospitals, Nursing Home or Other Medical Facility covered in West Bengal & Other States of India as per Annexure-XIII has been uploaded?	
23.	Whether Declaration of the Price Bid as per Annexure-XIV after understanding all the clauses referred in the tender?	

Note-If Insurance Company applying through Brokerage Firm or Brokerage Firm representing Insurance Company, two separate set of documents stated in Clause 1 to 22, one for Company and other for Brokerage Firm should be uploaded for Technical evaluation.

Clause 18 is not applicable for Brokerage Firm. Filled Annexure-XV should be uploaded.

Place:

Date:

(Signature & Seal of the Bidder)

Enclosure-I

Designation of Employee	Place of Posting	Relation with Employee	Nature	Gender		Date of Birth	Date of Joining This Service	Date of Retirement/Contract Termination	Age(Today)
G.M. (Finance)	H.O.	Self	Employee	M	Regular Officer	22-06-1972	25-02-2009	30-06-2032	53
		Wife	Relative	F	Relative-Officer(Regular)	28-10-1978			47
		Daughter	Relative	F	Relative-Officer(Regular)	16-06-2005			20
		Son	Relative	M	Relative-Officer(Regular)	25-09-2011			14
G.M.(Commercial)	H.O.	Self	Employee	M	Regular Officer	23-12-1974	06-03-2009	31-12-2034	50
		Wife	Relative	F	Relative-Officer(Regular)	13-12-1975			49
		Son	Relative	M	Relative-Officer(Regular)	19-10-1997			28
		Father	Relative	M	Relative-Officer(Regular)	01-02-1947			78
		Mother	Relative	F	Relative-Officer(Regular)	29-11-1949			75
Zonal Officer	SWC Balurghat	Self	Employee	M	Regular Officer	25-09-1967	05-04-1994	30-09-2027	58
		Wife	Relative	F	Relative-Officer(Regular)	07-10-1966			59
		Daughter	Relative	F	Relative-Officer(Regular)	07-12-1995			29
		Daughter	Relative	F	Relative-Officer(Regular)	02-07-2000			25
Zonal Officer	H.O.	Self	Employee	M	Regular Officer	16-11-1981	31-05-2011	31-11-2041	43
		Wife	Relative	F	Relative-Officer(Regular)	03-03-1992			33
		Daughter	Relative	F	Relative-Officer(Regular)	31-01-2018			7
		Mother	Relative	F	Relative-Officer(Regular)	01-01-1962			63
Zonal Officer	RIDF Rajgunj	Self	Employee	M	Regular Officer	08-02-1982	21-12-2011	28-02-2042	43
		Wife	Relative	F	Relative-Officer(Regular)	05-11-1987			37
		Son	Relative	M	Relative-Officer(Regular)	29-08-2014			11
		Mother	Relative	F	Relative-Officer(Regular)	02-03-1965			60
Superintendent	WC Cossimbaza	Self	Employee	M	Regular Officer	25-04-1972	30-04-1993	30-04-2032	53
		Wife	Relative	F	Relative-Officer(Regular)	14-12-1981			43
		Son	Relative	M	Relative-Officer(Regular)	27-03-2003			22
Superintendent	SWC Raiganj	Self	Employee	M	Regular Officer	11-03-1974	05-01-1996	31-03-2034	51
		Wife	Relative	F	Relative-Officer(Regular)	25-10-1980			45
		Daughter	Relative	F	Relative-Officer(Regular)	02-10-2016			9
Superintendent	SWC Malda	Self	Employee	M	Regular Officer	05-12-1978	08-09-1997	31-12-2038	46
		Wife	Relative	F	Relative-Officer(Regular)	15-02-1992			33
		Son	Relative	M	Relative-Officer(Regular)	23-11-2005			19
		Son	Relative	M	Relative-Officer(Regular)	21-07-2018			7
Asstt. Acctt.	H.O.	Self	Employee	M	Regular Staff	07-09-1966	05-01-1996	30-09-2026	59
		Wife	Relative	F	Relative-Staff(Regular)	20-01-1981			44
		Daughter	Relative	F	Relative-Staff(Regular)	06-10-2003			22
GK-I	WC Memari-I &	Self	Employee	M	Regular Staff	07-03-1975	05-01-1996	31-03-2035	50
		Wife	Relative	F	Relative-Staff(Regular)	11-12-1978			46

		Daughter	Relative	F	Relative-Staff(Regular)	11-08-2019			6
Godown Assistant	SWC Siliguri	Self	Employee	M	Regular Staff	24-12-1971	05-01-1996	31-12-2031	53
		Wife	Relative	F	Relative-Staff(Regular)	16-12-1976			48
Godown Assistant	SWC Bankura	Self	Employee	M	Regular Staff	25-12-1972	18-09-1997	31-12-2032	52
		Wife	Relative	F	Relative-Staff(Regular)	04-09-1983			42
		Son	Relative	M	Relative-Staff(Regular)	05-05-2001			24
Junior Godown Assistant	SWC Garbeta	Self	Employee	M	Regular Staff	04-03-1969	16-08-1991	31-03-2029	56
		Wife	Relative	F	Relative-Staff(Regular)	01-01-1978			47
Peon	H.O.	Self	Employee	M	Regular Staff	10-01-1968	29-06-1993	31-01-2028	57
		Wife	Relative	F	Relative-Staff(Regular)	20-10-1976			49
		Son	Relative	M	Relative-Staff(Regular)	18-10-1999			26
		Son	Relative	M	Relative-Staff(Regular)	19-07-2006			19
Peon	SWC Raiganj	Self	Employee	M	Regular Staff	10-03-1969	09-01-1996	31-03-2029	56
		Wife	Relative	F	Relative-Staff(Regular)	16-05-1973			52
		Daughter	Relative	F	Relative-Staff(Regular)	26-11-1991			33
		Son	Relative	M	Relative-Staff(Regular)	22-09-1992			33
Junior Assistant(Contractual)	H.O.	Self	Employee	M	Contractual Staff	31-12-1973	01-12-2003	31-12-1933	51
		Wife	Relative	F	Relative-Staff(Contractual)	12-08-1983			42
		Son	Relative	M	Relative-Staff(Contractual)	11-06-2009			16
		Mother	Relative	F	Relative-Staff(Contractual)	01-01-1968			57
Junior Assistant(Contractual)	H.O.	Self	Employee	M	Contractual Staff	13-12-1974	01-12-2003	31-12-1934	50
		Wife	Relative	F	Relative-Staff(Contractual)	29-04-1980			45
		Son	Relative	M	Relative-Staff(Contractual)	07-08-2013			12
Junior Assistant(Contractual)	H.O.	Self	Employee	M	Contractual Staff	02-01-1975	19-01-2004	31-01-1935	50
		Wife	Relative	F	Relative-Staff(Contractual)	01-01-1983			42
		Son	Relative	M	Relative-Staff(Contractual)	23-03-2004			21
Junior Assistant(Contractual)	SWC Sealdah	Self	Employee	M	Contractual Staff	15-01-1976	03-01-2011	31-01-1936	49
Junior Assistant(Contractual)	H.O.	Self	Employee	M	Contractual Staff	30-12-1976	03-01-2011	31-12-1936	48
		Mother	Relative	F	Relative-Staff(Contractual)	15-04-1963			62
		Wife	Relative	F	Relative-Staff(Contractual)	01-10-1982			43
		Daughter	Relative	F	Relative-Staff(Contractual)	16-10-2013			12
Junior Assistant(Contractual)	SWC Sealdah	Self	Employee	F	Contractual Staff	26-07-1977	01-03-2010	31-07-1937	48
		Daughter	Relative	F	Relative-Staff(Contractual)	21-10-2008			17
		Mother-In-La	Relative	F	Relative-Staff(Contractual)	09-09-1952			73
		Father-In-La	Relative	M	Relative-Staff(Contractual)	06-01-1943			82
Junior Assistant(Contractual)	H.O.	Self	Employee	M	Contractual Staff	22-01-1978	05-01-2011	31-01-1938	47
		Wife	Relative	F	Relative-Staff(Contractual)	17-11-1983			41
		Daughter	Relative	F	Relative-Staff(Contractual)	25-07-2014			11
Junior Assistant(Contractual)	SWC Hide Road	Self	Employee	M	Contractual Staff	03-01-1980	05-04-2010	31-01-1940	45
-	-	Wife	Relative	F	Relative-Staff(Contractual)	14-05-1991			34
-	-	Daughter	Relative	F	Relative-Staff(Contractual)	03-12-2015			9
		Daughter	Relative	F	Relative-Staff(Contractual)	09-09-2024			1
-	-	Mother	Relative	F	Relative-Staff(Contractual)	01-01-1958			67
Junior Assistant(Contractual)	H.O.	Self	Employee	M	Contractual Staff	16-07-1980	03-01-2011	31-07-1940	45
		Wife	Relative	F	Relative-Staff(Contractual)	10-10-1993			32
Junior Assistant(Contractual)	H.O.	Self	Employee	M	Contractual Staff	24-04-1984	26-02-2010	30-04-1944	41
		Wife	Relative	F	Relative-Staff(Contractual)	12-06-1995			30
		Father	Relative	M	Relative-Staff(Contractual)	03-11-1955			69
		Mother	Relative	F	Relative-Staff(Contractual)	11-03-1962			63

Junior Assistant(Contractual)	H.O.	Self	Employee	M	Contractual Staff	18-09-1986	03-01-2011	30-09-1946	39
		Wife	Relative	F	Relative-Staff(Contractual)	15-12-1996			28
		Daughter	Relative	F	Relative-Staff(Contractual)	24-08-2023			2
		Father	Relative	M	Relative-Staff(Contractual)	01-01-1963			62
		Mother	Relative	F	Relative-Staff(Contractual)	01-01-1970			55
Junior Assistant(Contractual)	H.O.	Self	Employee	M	Contractual Staff	20-08-1983	10-02-2011	31-08-1943	42

Enclosure-II

West Bengal State Warehousing Corporation							
Group Health Insurance History for Last 5 Years							
Sl No.	Policy Period	No. of Insured Employee	Total No. of Insured Person	Sum Insured(Rs)	Name of Insurance Company	Policy No.	Premium Amount(Rs)
1	09.11.2020 to 08.11.2021	37	112	1,88,00,000	SBI GENERAL INSURANCE COMPANY LIMITED	4101201100001259-00	4,70,466
2	09.11.2021 to 08.11.2022	37	130	1,90,00,000	SBI GENERAL INSURANCE COMPANY LIMITED	4101201100001259-01	4,62,082
3	18.01.2023 to 17.01.2024	40	138	2,09,00,000	RELIANCE GENERAL INSURANCE	151732328120000000	14,69,000
4	18.01.2024 to 17.01.2025	37	132	1,99,00,000	ICICI LOMBARD	4016/X/O/327503177/00/000	12,79,261
5	18.01.2025 to 17.01.2026	33	117	1,73,00,000	RELIANCE GENERAL INSURANCE	151732328120000003	13,54,640