

**Tamluk-Ghatal Central Co-operative Bank Ltd.**

Regd. No. 25, Date : 26.01.65

P.O. : Tamluk , Dist. : Purba Medinipur, Pin – 721636, West Bengal

**HEAD OFFICE**

Memo No. G/ 579 /986

Date : 07.06.2024

**Tender No.TGCCBL/G/001/2024-25**

## NOTICE INVITING QUOTATION

Sealed Quotations are hereby invited in **two bid system (Technical & Financial bid in two separate envelopes)** by the Tamluk Ghatal Central Co-operative Bank Ltd., Tamluk, Purba Medinipur from reputed **IRDA Accredited Insurance Companies** having experience in providing cash less health insurance to the employees of state or central Govt. Departments, PSUs, reputed corporate sectors, organizations for a period of more than 10yrs for Group Health Insurance Scheme for **all existing permanent Employees of the Primary Agricultural Co-operative Societies (PACS)** affiliated to Tamluk Ghatal Central Co-operative Bank Ltd. initially for a period of one year, may be further extendable for another term of one year subject to the satisfactory performance and mutual consent.

Sl. No.	No of employees for health insurance.	Sum Insured	Last date of Tender submission
1.	700 as per list provided herewith <b>Annexure -A</b>	₹ 2,00,000-00	25-06-2024 at 5-00 p.m

Bid documents consists of two parts is available at Tamluk Ghatal Central Co-operative Bank Ltd. Tamluk Head Office or can be downloaded from Bank's website : <https://www.tgccb.co.in> .

The details are summarized below:-

a.	Purchaser	Tamluk Ghatal Central Co-operative Bank Ltd
b.	Scope of Tender	Cashless Group Health Insurance Scheme for all existing permanent Employees of the Primary Agricultural Co-operative Societies (PACS) affiliated to Tamluk Ghatal Central Co-operative Bank Ltd. who are getting Ad-hoc grant of Govt. of W. B. in last two financial year .
c.	Specifications	Technical specifications of the items are given in <b>Annexure-II</b>
d.	Web page for details of tender	Web page: <a href="https://www.tgccb.co.in">https://www.tgccb.co.in</a>
e.	Earnest Money Deposit	Nil
f.	Address for communication	Chief Executive Officer Tamluk Ghatal Central Co-operative Bank Ltd Tamluk , Purba Medinipur , West Bengal Pin-721636
g.	Mode of submission	Physically at drop Box kept at Head Office. Submission <b>through email, fax shall not be accepted under any circumstances .</b>
h.	Submission of tender	From 10-06-2024 to 25-06-2024 (Except Saturday, Sunday & Banking Holidays) During 10 AM to 5 PM at Head Office , Tamluk <b>Drop box 2</b>
i.	Date of opening of Technical Bid (Envelop-1)	26-06-2024 at 11.00 a.m
j.	Date of opening of Financial Bid (Envelop-2)	26-06-2024 at 2 p.m
k.	Selection Method	Least Cost Selection (L1)

**Eligibility :**

- The Bidder should be a registered private or public owned insurance company incorporated under The Companies Act, 1956 and/or 2013, in India.
- The Bidder should be registered with the IRDAI to carry out health insurance business for at least 10(Ten) years. For the avoidance of doubt, for the purposes of this Tender and determining health insurance business, health insurance business will exclude personal accident and travel cover, whether explicitly stated or not.
- The Bidder should unconditionally accept the terms and conditions of this Tender Document .
- IRDA Accreditation Certificate.
- Cashless facility should be provided in all major hospitals in India and at least one each prominent hospitals located in Tamluk, Ghatal and Haldia.
- 24 X7 helpline in case of house claim /TPA along with contact details .
- The Bidder should not be blacklisted to participated in Govt. tenders.
- Claim settlement ratio above 95%, documents to be attached
- Solvency ratio of insurance company should be more than 1.7 . A declaration regarding solvency margin to be submitted.
- Incurred claim ratio should not exceed 85% .

**General terms & conditions :**

1. Application to participate in quotation as per prescribed format (**Annexure-I,II & III**) .

2.a) **Technical Bid to be submitted in prescribed format (Annexure-II) along with following documents and duly signed necessary photocopies thereof :**

- i) Registration certificate of firm /company .
- ii) IRDAI Accreditation Certificate. A certificate of declaration for confirmation of IRDA guidelines (**Annexure-IV**) to be submitted .
- iii) Declaration for non-Blacklisting .(**Annexure-V**)
- iv) Self declaration of solvency ratio to be submitted.
- v) IT return for the Assessment Year 2021-22, 2022-23.
- vi) GST Registration certificate along with latest chalan.
- vii) PAN Card,
- viii) Signed copy of Tender submission undertaking (**Annexure -VI**).
- ix) List of Government/Semi -government/ Govt. of India Undertaking/Autonomous Body or Cooperatives for which such Insurance Scheme has already been provided along with the proof (Any three) .
- x)Details of TPA ( if required)
- xi) **Supporting documents against claim settlement ratio and incurred claim ratio to be submitted.**
- xii) A dummy copy of Group Health Insurance Policy with detailed terms & conditions.

b) **Financial Bid to be submitted in prescribed format (Annexure-III) .**

**3. Standards of performance**

The Service Provider shall deliver the services and carry out its obligations under the contract with due diligence and efficiency in accordance with generally accepted professional standards and practices. The Service Provider shall always act in respect of any matter relating to this contract as a faithful Service Provider to the Client. The Service Provider shall always support and safeguard the legitimate interests of the Client, in any dealings with a third party. The Service Provider shall conform to the standards laid down in the tender in totality.

**4. Confidentiality**

a)Confidential information shall mean and include any and all confidential or proprietary information furnished, in whatever form or medium, or disclosed verbally or otherwise by the Service Provider and/ or the Client to each other including, but not limited to, the services, plans, financial data and personnel statistics, whether or not marked as confidential or proprietary by the parties. The Service Provider shall ensure that while providing services, all the details and information is kept confidential.

b)During the execution of the project except with the prior written consent of the Client, the Service Provider or its personnel shall not at any time communicate to any person or entity any confidential information acquired in the course of the contract.

c)The Service Provider will maintain the confidentiality of the data stored on the computer systems of the end customer. The Service Provider will be required to take appropriate actions with respect to its personnel to ensure that the obligations of non-use & non-disclosure of confidential information are fully satisfied. In case of failure, the Client has the right to take legal action against the firm.

5. The Quotation documents are to be collected from the office of the **Tamluk - Ghatal Central Co-operative Bank Ltd. (Head Office), Tamluk, Purba Medinipur** or may be downloaded from the bank's website <https://tgccb.co.in> during the period mentioned of this notice.

5. The bidder whose bid has been accepted will be notified by the Quotation Inviting & Accepting Authority through acceptance letter/Letter of acceptance. The notification of award will constitute the formation of the contract. After final selection of agency, a formal agreement may be executed within 7 (Seven) days from the date of receipt of the work order with the concerned authority of the health institution in a non judicial stamp paper.

6. Bids, which are late/ vague/conditional/incomplete/ not confirming to the laid down procedure in any respect will be rejected .

7. In case of differences arising in the terms & conditions of the tender documents with the company(s), the decision of TGCCBL shall prevail.

8. The offered rate should be Excluding of GST . No other form of charges will be borne by the bank.

9. Members of Tender Committee of the Tamluk Ghatal Central Co-operative Bank Ltd. shall assess the ability of the agencies to render the services based on the company profile, rating, solvency margin, settlement claim ratio and on such other criteria as it may fix and the financial Bids of only those firms qualifying the technical evaluation will be considered.

10. The successful company shall at its own cost comply with the provision of orders and notification issued by the Bank.

11. In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
12. In case of failure in settlement of claims within the period, the penalty will be enforced as per Bank's norms.
13. The period of contract will initially be for one year and can be extended on mutually agreed terms and conditions on satisfactory services provided by the company.
14. Tamluk Ghatal Central Co-op. Bank Ltd reserves the right to modify/ change/ add any further terms & conditions prior to issue of agreement.
15. Annexure-1 of NIQ to be furnished in the Company's official letter head with full address and contact number etc., otherwise it will be treated as canceled .
16. All the above terms & conditions has to be accepted by the bidder.

**17. Submission of Tender:**

The tender must be placed in a properly sealed bigger envelope addressed to The Chief Executive Officer, Tamluk Ghatal Central Co-operative Bank Ltd, Tamluk , Purba Medinipur, Pin-721636 at drop box 2 and the said bigger envelope shall contain two sealed envelopes containing Technical & Financial bids. The bigger envelope must be super-scribed "Tender for Cashless Group Health Insurance Scheme for all existing permanent Employees of the Primary Agricultural Co-operative Societies (PACS) affiliated to Tamluk Ghatal Central Co-operative Bank Ltd.". The two sealed envelopes inside the bigger envelope must be super-scribed as:

**Envelope No-1: The said envelope is for technical bid & shall be super-scribed as "Tender for Cashless Group Health Insurance Scheme for all existing permanent Employees of the Primary Agricultural Co-operative Societies (PACS) affiliated to Tamluk Ghatal Central Co-operative Bank Ltd. - Technical Bid" & shall contain Annexure I,II,IV,V& VI .**

**Envelope No-2: The said envelope is for commercial bid & shall be super-scribed as "Tender for Cashless Group Health Insurance Scheme for all existing permanent Employees of the Primary Agricultural Co-operative Societies (PACS) affiliated to Tamluk Ghatal Central Co-operative Bank Ltd. - Financial Bid" & shall contain Annexure III.**

- a) If both or either of the envelopes are not sealed and marked as required, the Purchaser will assume no responsibility for the misplacement or premature opening of the bid.
- b) All the columns of the tender shall be duly, properly and exhaustively filled in. Any cutting/over writing etc. in the tender must be signed by the person who is signing the tender.
- c) Tenders received in open covers/ letters/ fax/ email will not be considered.

**18. Financial Bid Submission:**

The intending Bidder has to offer the amount of premium on sum assured per head on **Floater basis** excluding GST .

**19. Opening of Technical Bid:**

The technical bid of tenders will be opened at Tamluk Ghatal Central Co-operative Bank Ltd. Head Office, Tamluk, Purba Medinipur on the **26<sup>th</sup> June, 2024 at 11a.m.** The Bidder or their authorized representative (One person only) may be present at the time of opening of the tender and submit original documents as asked for.

**20. Opening of Financial Bid:**

The Financial Bid of only technically qualified bidders will be opened on the **26<sup>th</sup> June ,2024 at 2 p.m.** The Bank has every right to offer Award of contract(AOC) to fittest bidder considering all terms & conditions and performance of the insurance company, L1 will not be the only criteria to be selected or the Bank may scrap the tender as a whole at any time if it thinks fit.

**21. Evaluation of Bids:**

If there is discrepancy between the amount quoted in Financial Bid in the column amount written in words will prevail.

**22. Disqualification :**

TGCCBL may at its sole discretion and at any time during the evaluation of bids, disqualify any bidder, if the bidder has:

- a) Made misleading or false representations in the forms, statements and attachments submitted in bid documents. The EMD of the bidder will be forfeited in such cases.

- b) Exhibited a record of poor performance such as abandoning works, not properly completing the contractual obligations, inordinately delaying completion or financial failures, etc. in any project in the preceding three years.
- c) Failed to provide clarifications related thereto, when sought;
- d) Submitted more than one bid (directly / indirectly);
- e) Declared ineligible by the Government of India / State / UT Government for corrupt and fraudulent practices or blacklisted.
- f) Imposed fine by regulatory body for any reason.
- g) Submitted a bid with price adjustment/variation provision.
- h) Documents are not submitted as specified in the tender document.
- i) Suppressed any details related to bid.
- j) Submitted incomplete information, subjective, conditional offers and partial offers submitted.
- k) Not submitted documents as mentioned in this tender.
- l) Submitted bid with lesser validity period.
- m) Any non-adherence/non-compliance to applicable tender content.

**23. Force Majeure:**

In the event of any unforeseen circumstances directly interfering with the supply of goods/work/service arising during the execution of order such as war, hostilities, acts of the public enemy, civil commotion, sabotage, fires, floods, earthquakes, explosions, epidemics, quarantine restrictions, strikes, lockouts, or acts of God, the Bidder shall, within a week from the commencement thereof, notify the same in writing to the Purchaser with reasonable evidence thereof. Either party shall have the option to terminate the contract on expiry of 90 days of commencement of such force majeure by giving 14 days "notice to the other party in writing. In case of such termination, no damages shall be claimed by either party against the other.

**24. Code of Ethics:**

The Purchaser as well as the Bidder shall observe the highest standard of ethics including laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988", during the procurement or execution of such contracts. If the bidders are found in Bid pooling or against law against fraud and corruption then their firms may be blacklisted.

**25. Jurisdiction:**

In the event of any dispute the legal matter shall be subjected to the jurisdiction of Calcutta High Court only.

**Special Terms & Conditions :**

1. Cashless facility should be provided in all major Hospitals in India and at least one each prominent hospital located in Tamluk, Ghatal and Haldia sub-div. Details of such Hospitals are to be provided. All transactions with these hospitals should be totally cashless.
2. There should be a dedicated helpline (24 x 7) from the Insurance Company available and the contact details should be furnished in the tender.
3. Doorstep reimbursement facility for cases of reimbursement to individual and reimbursement amount can be made directly to the members only preferably within 15 days from the date of submission of required documents. The response time at the time of admission should be maximum of six hours.
4. Reports including the claims of individuals and the details of settlement are to be furnished to TGCCBL on monthly basis or as and when required by TGCCBL.
5. Admission and discharge to and from the hospital preferably on 24x7 basis.
6. Adequate experience in providing Group Insurance during past 10 years (Attach proof).

*Handwritten signature in green ink: 29/6/17*

(Heroj Maity)  
Dy. RCS , Govt. of W.B.  
&  
Chief Executive Officer

Memo no. G/ /986

date:

Copy forwarded for necessary information to :

1. Deputy General Manager(Systems), Tamluk Ghatal Central Co-operative Bank Ltd. He is requested to upload the tender notice at Bank's website.
2. Assistant Registrar of Co-operative Societies ,Purba Medinipur-I Range/Paschim Medinipur.
3. District Magistrate , Purba Medinipur.
4. Chairman, Tamluk Ghatal Central Co-operative Bank Ltd.

*99/6/61*  
(Heroj Maity)

Dy. RCS , Govt. of W.B. &  
Chief Executive Officer