

E-TENDER FOR
GMC (GROUP MEDICLAIM POLICY)
FOR THE EMPLOYEES AND THEIR FAMILY MEMBERS OF
RAIGANJ CENTRAL CO-OPERATIVE BANK LTD
FOR THE YEAR-2026.

Memo No: 954/ CE

Date: 29-11-2025



Raiganj Central Co-operative Bank Limited
Ukilpara, Po & PS- Raiganj, Dist- Uttar Dinajpur Pin No: 733134
WEST BENGAL
Email ID: ho@rccb ltd.com & agmbo@rccb ltd.com

NOTICE

(RCCB or Bank read as Raiganj Central Co-operative Bank Ltd)

Bank authority has decided to solicit proposal through e-tendering mode under a two stage bidding process comprising of technical and financial bids from IRDA licensed General Insurance Companies operating in India to continue/renew Group Mediclaim Insurance from **01.01.2026 to 31.12.2026** offering quality medical care to all employees and their family members.

In view of the above, all eligible General Insurance Companies are invited to participate the E-Tender under two bid system (Technical Bid and Financial Bid) for providing coverage under a tailor made Group Mediclaim Policy for one year from 01.01.2026 to 31.12.2026 to the employees & their family members of the bank in accordance with the following terms and conditions:

Intended & eligible bidders are requested to submit their proposal online at <https://www.wbtenders.gov.in> not later than 6.00 P.M. on December 16, 2024 as mentioned in the following Time Table.

TERMS & CONDITIONS

1) Date & Time Table:

| SI No | Particulars | Date & Time Schedule |
|-------|--|---------------------------------|
| i | E-Tender Publishing Date | 29-11-2025 |
| ii | Documents download start date (online) | 29-11-2025 at 18.50 P.M. |
| iii | Bid submission start date (online) | 29-11-2025 at 18.50 P.M. |
| iv | Bid Submission closing date (online) | 15-12-2025 at 12.00 P.M. |
| v | Technical Bid opening date (online) | 16-12-2025 at 11.00 A.M. |
| vi | Date of uploading list for Technically Qualified Bidder (online) | By 18-12-2025 at 5.00 P.M. |
| vii | Date for opening of Financial Bid (online) | Intimated later |



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2) The bidder should be registered with IRDA having valid license to carry out Group Health Insurance Policy in India.

3) The bidder should have a registered branch office in West Bengal.

- 4) The bidder should have valid PAN & GST registration number.
- 5) They can participate in the e-tender with the help of the digital signature so the intending bidders must have valid digital signature certificate.
- 6) All the entries in the tender should be entered in online technical and commercial format without any ambiguity.
- 7) Bidding Process will be completed as per specified date and time given in the above Time Table.
- 8) Financial bid will be opened only for those bidders who will qualify the Technical bid.
- 9) All notice and correspondence to the bidders shall be sent by email only till finalization of tender. Hence, the bidders are required to ensure that Email ID provided by them are valid and updated.
- 10) Any Expenses/Costs/Fees/ incurred by intending bidders regarding E-Tender is not refundable.
- 11) Estimated Financial Bid Amount is kept in place by the bank authority Rs.2500000.00/-(Twenty Five Lakh Only) including GST considering previous instances.**
- 12) Power of Attorney/Authorization Letter is required to be submitted, if bid is submitted by the authorised representative of the company on the letter head of the bidder.
- 13) Bid Forwarding Letter as per Annexure-A, if bid is submitted by the authorised representative of the company on the official letter head of the bidder.
- 14) Bank/Tender inviting authority reserves the right to cancel or reject or withdraw the tender in full or part as the case may be without assigning any reason thereof.
- 15) RCCB/ Tender calling authority has the right to cancel this E-Tender or modify the Date & Time Table of bidding process without assigning any reason to the bidders.
- 16) No deviation of the terms and conditions of the tender document is acceptable in any circumstances.
- 17) All bids (technical and financial) will be submitted and opened online mode.
- 18) Member data for Medclaim-2025 **Annexure-E** in details (SI No, Member ID, Name, Gender, Relationship, Date of birth etc.) in the Members Data in Excel Format is attached herewith for computation of premium. Addition/Deletion/Correction if any in the Member data shall be allowable by the selected company.
- 19) All the bidders have to submit duly filled up & signed with stamp **Annexure-A, Annexure-B, Annexure-C, Annexure-D** on the official letter head of the bidder along with supporting documents.
- 20) Bank/ Tender calling authority may seek any documents or clarification from the bidder on any time during the tender process and take decision accordingly.
- 21) Any Corporate Broker /Individual Agent is not eligible to participate in the bidding process.**
- 22) The bidder may contact the following bank officials & contact details, if any query regarding the E-Tender:
- a) Sri Abhijit Saha, Nodal Officer (Mediclaime) & Assistant General Manager (BO & RR), Raiganj Central Co-operative Bank Ltd, Uttar Dinajpur. ☎ 8900077770, ✉ agmbo@rccb1td.com & ✉ abhijitsaha.rccb@gmail.com
- b) Sri Anuvab Maity, (Assistant), Raiganj Central Co-operative Bank Ltd, Uttar Dinajpur ☎ 8420821220 ✉ anuvab.maity@gmail.com

Abhijit Saha

AGM-(BO & RR)
Raiganj Central Co-operative Bank Ltd



[Signature]
Chief Executive Officer
Raiganj Central Co-operative Bank Ltd
CEO-in-Charge
Raiganj Central Co-operative Bank Ltd.

Annexure-A

BID FORWARDING LETTER
(on the official letter head of the bidder)

To
The Chief Executive Officer
Raiganj Central Co-operative Bank Ltd
Raiganj, Uttar Dinajpur, West Bengal

Sub: E-Tender for Group Mediclaim Insurance for Existing Employees & Their Family Members of Raiganj Central Co-operative Bank Ltd for One Year from 01.01.26 to 31.12.2026

E-Tender Memo No:

Date:

Sir,

I/We hereby confirm and declare that I/We have carefully studied all the tender documents therein and undertake myself/ourselves to abide by the all terms and conditions laid down in the tender documents.

Yours faithfully,

(Name & Signature with stamp of the bidder)



Annexure-B

Details of basic coverage required under Group Mediclaim Policy of the Bank (on the official letter head of the bidder)

| Sl | Particulars | Coverage |
|----|---|--|
| 1 | Policy Type | Family Floater Group Mediclaim Policy Sum insured Rs. 500000/- for One year from 01.01.2026 to 31.12.2026 |
| 2 | Maximum Family Size and total number of members | 1 Employee + 1 Spouse + 2 Child(age upto 25 Years) + 2 Parents & total number of Group 100, Total members 414 |
| 3 | Maximum age of any member in the group (now and future inclusion): | No age limit except Children |
| 4 | Pre-Existing Disease: | Covered from day one |
| 5 | First 30 days exclusion: | Waived |
| 6 | Maternity Benefit: | Covered from day one (Normal-30000/- and C-Sec 50000/-) |
| 7 | New born baby: | Covered from day one within family floater sum insured up to the age of baby 60 days. |
| 8 | Maximum Room rent (Exclusive of boarding & nursing expenses) per day: | 2% of SI (normal) and 4% of SI for ICU/ICCU/ITU/ITTU/NICU |
| 9 | Addition/Deletion/Correction of the member during the policy period: | Yes any time |
| 10 | Pre/Post-Hospitalization: | Relevant expenses incurred up to 30 days prior to hospitalization And up to 60 days in case of post hospitalization regardless present company is selected next year after tender participation. |
| 11 | Terrorism: | All type of Terrorism related hospitalization is covered from day one |
| 12 | Ambulance Charges: | Covered up to Rs.5000/- per hospitalization |
| 13 | Room Rent Proportion: | No proportion |
| 14 | Co-Payment: | Not Applicable |
| 15 | Eye care: | Covered from day one |
| 16 | Day care facility: | Covered from day one |
| 17 | Epidemic/Pandemic: | Covered from day one |
| 18 | Robotic Surgery: | 50% of SI |



| | | |
|----|--------------------|--|
| 19 | Special Condition: | <ul style="list-style-type: none"> i) Health Assistance Services: Applicable ii) Psychiatric ailments: Covered. iii) Day Care Procedures: Covered. iv) Air Ambulance: Covered.(Upto Rs. 100000/- or family sum insured whichever is less.) v) Attendant Charges: Covered upto Rs. 5000/- if length of stay for the patient is more than 5 days. vi) Lucentis: Cover Upto Rs. 50000/- per family within the Sl. vii) Internal Congenital disease & External congenital disease: Covered viii) cyberknife treatment/Stem Cell Transplantation: Covered |
|----|--------------------|--|

DECLARATION

I/We(Name of the Authorised Representative of bidder) of(Name of the bidder/insurer) do hereby declare that the coverage required by the bank under Group Medclaim Policy are accepted by me/us. I/We hereby agree to abide by all terms and conditions laid down in the tender document.

Place:

Date:

(Name and Signature with stamp of the bidder)




Annexure-C

TECHNICAL BID

(On the official letter head of the bidder)

Date of Submission of Technical Bid:

E-Tender for: Group Mediciam Insurance for existing employees and their family members of **Raiganj Central Co-operative Bank Ltd** for One Year from 01.01.26 to 31.12.2026.

E-TenderMemo No:

Date:

Name of the Insurance Company:

Correspondence Address:

Email ID and Tel/Mobile No:

| Sl | Particulars (Checklist) | Response(Yes/No) |
|----|---|------------------|
| 1 | The bidder should be registered with IRDA having valid license to carry out Group Health Insurance Policy in India. Copy of supporting document is to be enclosed. | |
| 2 | The bidder should have a registered branch office in West Bengal. Valid document in support of branch office as well as the details of Point of Contact for the institute on behalf of the bidder is to be submitted by the bidder. | |
| 3 | The bidder should have valid PAN & GST registration number to be enclosed. | |
| 4 | Bid Forwarding Letter as per Annexure-A (On the official letter head of the bidder) | |
| 5 | Details of coverage required by RCCB under Group Mediciam Policy Annexure-B (on the official letter head of the bidder) | |
| 6 | Declaration of Group Mediciam Insurance Policy issue as per Annexure-D (on the official letter head of the bidder) | |
| 7 | Power of Attorney/Authorization Letter, if bid is submitted by the authorised representative of the company (on the letter head of the bidder) | |
| 8 | Member data for Mediciam-2026 Annexure-E in details checked and verified before premium calculation and bid submission. | |
| 9 | All the required document duly signed and stamped by the bidder | |

DECLARATION

I/We(Name of the Authorised Representative of bidder)
of(Name of the bidder/insurer) do hereby declare that the entries made here
are true to the best of my/our knowledge. I/We hereby agree to abide by all terms and conditions laid down in the
tender document.

Place:

Date:



(Name and Signature with stamp of the bidder)



Annexure-D

DECLARATION OF GROUP MEDICLAIM POLICY ISSUE
(on the official letter head of the bidder)

I/We(Name & Designation of the Authorised Representative of Bidder) of(Name of the bidder/insurer) do hereby declare that if I/we am/are selected as lowest bidder, the Group Mediclaim Insurance Policy of Raiganj Central Co-operative Bank Ltd will be issued by 01.01.2026 and w.e.f 01.01.2026 after receiving policy issuance letter along with draft/cheque to me/us else any decision regarding the matter taken by the bank is acceptable to me/us.

Place:

(Name & Signature with stamp of the bidder)

Date:

