E-TENDER FOR

GROUP MEDICLAIM INSURANCE

FOR EMPLOYEES AND THEIR FAMILY MEMBERS OF

RAIGANJ CENTRAL CO-OPERATIVE BANK LTD

FOR ONE YEAR FROM 01.01.2023 TO 31.12.2023

Memo No:1034/CE

Date: 18-11-2022

Raiganj Central Co-operative Bank Limited
Head Office
Ukilpara, Po & PS- Raiganj, Dist- Uttar Dinajpur Pin No: 733134
WEST BENGAL
Email ID: rccbltd@gmail.com

18.11.2022

Nodal Officer (Mediclaim)
&
AGM(M &BO)
Raiganj Central Co-operative Bank Limited

AGM (Marketing & Banking Operation)
Raiganj Central Co-operative Bank Ltd.

Chief Executive Officer
Raiganj Central Co-operative Bank Limited

Chief Executive Officer
Raiganj Central Co-op. Bank Ltd.

INTRODUCTION

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

Raiganj Central Co-operative Bank Ltd is a RBI licensed District Central Co-operative Bank with its Head Office Ukilparaat Raiganj, Uttar Dinajpur. It has sixteen(16) branch office of which thirteen(13) in Uttar Dinajpur District and three(3) in DakshinDinajpur and employed a total of one hundred (109) employees(Permanent-84& Contractual-25) at present.

INVITATION

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 Companiesoperating in India to continue Group Mediclaim Insurance from 01.01.2023 to 31.12.2023 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 01.01.2023 to 31.12.2023 to its employees & their family members in accordance with the following terms and conditions:

Intended & eligible bidders are requested to submit their proposal online at https://www.wbtenders.gov.innot later than 2.00 P.M. on December 09, 2022 as mentioned in the following Time Table.

TERMS & CONDITIONS

1)Date &Time Table:

Sl No	Particulars	Date & Time Schedule
i	E-Tender Publishing Date	18-11-2022
ii	Documents download start date (online)	18-11-2022 at 4.00 P.M.
iii	Bid submission start date (online)	18-11-2022 at 4.00 P.M.
iv	**Bid Submission closing date (online)**	**09-12-2022 at 2.00 P.M.**
v	Technical Bid opening date (online)	12-12-2021 at 2.00 P.M.
vi	Date of uploading list for Technically Qualified Bidder (online)	**To be intimated later on**
vii	Date for opening of Financial Bid (online)	**To be intimated later on**

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) Bid Processwill be completed as per specified date and time given in the Time Table.

8) Financial bid will be opened for only those bidders who have qualified in 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 Rs.1800000/-(Eighteen 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.

17) All bids (technical and financial) will be submitted and opened online.

18) Member data for Mediclaim**Annexure-E** in details (Sl No, Member ID, Name, Gender, Relationship, Date of birth etc.) in the Members Data in Excel Format is attached herewith for computation of premium. 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 /Individual Agent 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 KishorBiswas, Nodal Officer (Mediclaim) &Assistant General Manager (M & BO), Raiganj Central Co-operative Bank Ltd, Uttar Dinajpur Mob: 8373096236, E-mail ID:agm.m&bo@rccbltd.com orkishor.rccbltd@gmail.com

b) Sri AnuvabMaity, (Assistant), Raiganj Central Co-operative Bank Ltd, Uttar Dinajpur Mob: 8420821220

Raiganj Central Co-operative Bank Ltd.

Nodal Officer (Mediclaim)
&
AGM(M &BO)
Raiganj Central Co-operative Bank Limited

AGM (Marketing & Banking Operation)
Raiganj Central Co-operative Bank Ltd.

18.11.2022.

Chief Executive Officer
Raiganj Central Co-operative Bank Limited

Chief Executive Officer
Raiganj Central Co-op. Bank Ltd.

Annexture-A

BID FORWORDING 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 01.01.23 to 31.12.2023

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)

Annexture-B

Details of basic coverage required under Group Mediclaim Policy of the Bank

(on the official letter head of the bidder)

Sl	Particulars	
1	Policy Type	Family Floater Group Mediclaim Policy Sum insured Rs. 500000/- for One year from 01.01.2023 to 31.12.2023
2	Maximum Family Size and total number of members	1 Employee + 1 Spouse + 2 Children(age upto 25 Years) + 2 Parents & total number of employees 108, Total members 454
3	Maximum age of any member in the group (now and future inclusion):	No age limit.
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.4000/- per hospitalization
13	Room Rent Proportion	No proportion
14	Co-Payment	No Co-payment
15	Eye care	Covered from day one
16	Day care facility	Covered from day one
17	Epidemic/Pandemic	Covered from day one

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 Mediclaim 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 Mediclaim Insurance for existing employees and their family members of Raiganj Central Co-operative Bank Ltd for One Year from 01.01.23 to 31.12.2023. E-Tender Memo No: Date:

Name of the Insurance Company:

Correspondence Address:

Email IDand 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 Mediclaim Policy**Annexure-B**(on the official letter head of the bidder)	
6	Declaration of Group Mediclaim 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 Mediclaim**Annexure-E** in details checked and verified	
9	Duly sighed and stamped of the entire bid document.	

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 MediclaimInsurance Policy of Raiganj Central Co-operative Bank Ltd will be issued by 01.01.2023 and w.e.f 01.01.2023after 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: