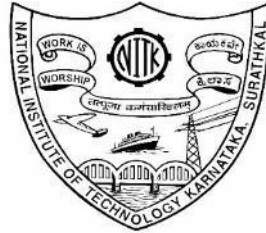


NATIONAL INSTITUTE OF TECHNOLOGY KARNATAKA, SURATHKAL

POST-SRINIVASNAGAR, MANGALURU - 575 025 (D K)

Phone: (0824) 2474000.
E- mail: info@nitk.ac.in



Fax:(0824) 2474033
Website: http://www.nitk.ac.in

TENDER DOCUMENT

Tender Notification No : 002/NITK-GMIS/TEND/2023-24/A10

Date:06/02/2024

Name of Service	GMIS (Group Medical Insurance Scheme) for Serving Employees of NITK-Surathkal
Time for Supply of Service	01 Month
Bid Document Download Start Date	06- 02-2024 @ 5:00 PM
Clarification Start Date	06- 02-2024 @ 5:00 PM
Clarification End Date	13-02-2024 @ 5:00 PM
Date, Time & Venue of Pre-Bid Conference (if necessary)	15-02-2024@ 11:00 AM , CCMT Hall, First Floor, Main Building, NITK
Online Bid Submission Start Date	06- 02 -2024 @ 5:00 PM
Online Bid Submission End Date	23- 02-2024 @ 5:00 PM
Address for Submission of Tender	https://eprocure.gov.in/
Date of opening technical bid	26- 02-2024 @ 5:30 PM
Contact Details of Buyer	Dr. Balabhaskar, Medical Officer NITK Surathkal, Mangalore - 575025, Karnataka, Phone No: 0824 2473068, Email: hcc@nitk.edu.in
Purchase officer Name and Contact (Related to purchase inquiry)	Sri. Pritam Bansod, Asst. Registrar (Purchase) NITK Surathkal, Mangalore - 575025, Karnataka, Phone No: 0824-247-3096, Email: pritambansod@nitk.edu.in



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Tender Notification No: 002/NITK-GMIS/TEND/2023-24/A10

Date:06/02/2024

NOTICE INVITING e-TENDER (e-NIT)

National Institute of Technology Karnataka, Surathkal (in short - NITK, Surathkal) is an Institute Of National Importance under Ministry of Education, Govt of India imparting Technical Education and engaged in Research Activities.

Online Tenders(<https://eprocure.gov.in/>) are invited for the following items in **two cover systems** (i.e., Technical bid and financial bid) subject to the following terms and conditions, from the reputed medical Insurance providers, so as to reach this office on or before scheduled date and time. The tender (Technical bid) will be opened online on the due date as mentioned. Bidders can verify their bid status through the online portal <https://eprocure.gov.in/>. The financial bid of only such bidders whose technical bid is accepted shall be opened on the same day or later pre-informed date.

Name of Service	GMIS (Group Medical Insurance Scheme) for Serving Employees of NITK-Surathkal
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Purchase officer Name and Contact (Related to purchase inquiry)	Sri. Pritam Bansod,Asst. Registrar (Purchase) NITK Surathkal, Mangalore - 575025, Karnataka, Phone No: 0824-247-3096, Email: pritambansod@nitk.edu.in

**Sd/-
Registrar**

SECTION 1 A: Instructions for Online Bid Submission

The bidders are required to submit soft copies of their bids electronically on the CPP Portal, using valid Digital Signature Certificates. The instructions given below are meant to assist the bidders in registering on the CPP Portal, prepare their bids in accordance with the requirements and submit their bids online on the CPP Portal.

More information useful for submitting online bids on the CPP Portal may be obtained at: <https://eprocure.gov.in/eprocure/app>.

REGISTRATION

- 1) Bidders are required to enrol on the e-Procurement module of the Central Public Procurement Portal (URL: <https://eprocure.gov.in/eprocure/app>) by clicking on the link “**Online bidder Enrolment**” on the CPP Portal which is free of charge.
- 2) As part of the enrolment process, the bidders will be required to choose a unique username and assign a password for their accounts.
- 3) Bidders are advised to register their valid email addresses and mobile numbers as part of the registration process.
- 4) Upon enrolment, the bidders will be required to register their valid Digital Signature Certificate (Class II or Class III Certificates with signing key usage) issued by any Certifying Authority recognized by CCA India (e.g. Sify / nCode / eMudhra, etc.), with their profile.
- 5) Only one valid DSC should be registered by a bidder. Please note that the bidders are responsible to ensure that they do not lend their DSC's to others which may lead to misuse.
- 6) Bidder then logs in to the site through the secured log-in by entering their user ID/password and the password of the DSC / e-Token.

SEARCHING FOR TENDER DOCUMENTS

- 1) There is various search options built-in in the CPP Portal, to facilitate bidders to search active tenders by several parameters. These parameters could include Tender ID, Organization Name, Location, Date, Value, etc. There is also an option of advanced search for tenders, wherein the bidders may combine a number of search parameters such as Organization Name, Form of Contract, Location, Date, Other keywords, etc. to search for a tender published on the CPP Portal.
- 2) Once the bidders have selected the tenders they are interested in, they may download the required documents/tender schedules. These tenders can be moved to the respective 'My Tenders' folder. This would enable the CPP Portal to intimate the bidders through SMS / email in case there is any corrigendum issued to the tender document.
- 3) The bidder should make a note of the unique Tender ID assigned to each tender, in case they want to obtain any clarification/help from the Helpdesk.

PREPARATION OF BIDS

- 1) Bidder should take into account any corrigendum published on the tender document before submitting their bids.
- 2) Please go through the tender advertisement and the tender document carefully to understand the documents required to be submitted as part of the bid. Please note the number of covers in which the bid documents have to be submitted, the number of documents - including the names and content of each of the documents that need to be submitted. Any deviations from these may lead to the rejection of the bid.
- 3) Bidder, in advance, should get ready the bid documents to be submitted as indicated in the tender document/schedule and generally, they can be in PDF / XLS / RAR / DWF/JPG formats. Bid documents may be scanned with 100 dpi with the black and white option which helps in reducing the size of the scanned document.
- 4) To avoid the time and effort required in uploading the same set of standard documents which are required to be submitted as a part of every bid, a provision of uploading such standard documents (e.g. PAN card copy, annual reports, auditor certificates, etc.) has been provided to the bidders. Bidders can use the “My Space” or “Other Important Documents” area available to them to upload such documents. These documents may be directly submitted from the “My Space” area while submitting a bid, and need not be uploaded again and again. This will lead to a reduction in the time required for the bid submission process.

Note: My Documents space is only a repository given to the Bidders to ease the uploading process. If Bidder has uploaded his Documents in the My Documents space, this does not automatically ensure these Documents being part of the Technical Bid.

SUBMISSION OF BIDS

1. Bidder should log into the site well in advance for bid submission so that they can upload the bid in time i.e. on or before the bid submission time. Bidder will be responsible for any delay due to other issues.
2. The bidder has to digitally sign and upload the required bid documents one by one as indicated in the tender document.
3. Bidder has to select the payment option as “online” to pay the tender fee / EMD as applicable and enter details of the instrument.
4. Bidders are requested to note that they should necessarily submit their financial bids in the format provided and no other format is acceptable. If the price bid has been given as a standard BoQ format with the tender document, then the same is to be downloaded and to be filled by all the bidders. Bidders are required to download the BoQ file, open it and complete the white-colored (unprotected) cells with their respective financial quotes and other details (such as the name of the bidder). No other cells should be changed. Once the details have been completed, the bidder should save it and submit it online, without changing the filename. If the BoQ file is found to be modified by the bidder, the bid will be rejected.
5. The server time (which is displayed on the bidders’ dashboard) will be considered as the standard time for referencing the deadlines for submission of the bids by the bidders, the opening of bids, etc. The bidders should follow this time during bid submission.

6. All the documents being submitted by the bidders would be encrypted using PKI encryption techniques to ensure the secrecy of the data. The data entered cannot be viewed by unauthorized persons until the time of bid opening. The confidentiality of the bids is maintained using the secured Socket Layer 128-bit encryption technology. Data storage encryption of sensitive fields is done. Any bid document that is uploaded to the server is subjected to symmetric encryption using a system-generated symmetric key. Further, this key is subjected to asymmetric encryption using buyers/bid openers' public keys. Overall, the uploaded tender documents become readable only after the tender opening by the authorized bid openers.
7. The uploaded tender documents become readable only after the tender opening by the authorized bid openers.
8. Upon the successful and timely submission of bids (i.e. after Clicking "Freeze Bid Submission" in the portal), the portal will give a successful bid submission message & a bid summary will be displayed with the bid no. and the date & time of submission of the bid with all other relevant details.
9. The bid summary has to be printed and kept as an acknowledgment of the submission of the bid. This acknowledgment may be used as an entry pass for any bid opening meetings.
10. The off-line tender shall not be accepted and no request in this regard shall be entertained whatsoever.
11. All entries in the tender should be entered in online Technical & Commercial Formats without any ambiguity.
12. Any order resulting from this e-tender shall be governed by the terms and conditions mentioned therein.
13. No deviation from the technical and commercial terms & conditions are allowed.
14. The tender inviting authority has the right to cancel this e-tender or extend the due date of receipt of the bid(s).

ASSISTANCE TO BIDDERS

- 1) Any queries relating to the tender document and the terms and conditions contained therein should be addressed to the Tender Inviting Authority for a tender or the relevant contact person indicated in the tender.
- 2) Any queries relating to the process of online bid submission or queries relating to CPP Portal, in general, may be directed to the 24x7 CPP Portal Helpdesk.

SECTION 1B: INSTRUCTION TO BIDDER (ITB)

1. **The bid should be submitted in two covers System-Technical Bid and Financial Bid** through <https://eprocure.gov.in/>
2. **Technical Bid: Documents related to the Technical Bid** should be submitted in PDF format through the E-Tendering portal <https://eprocure.gov.in/>.
 - 2.1 The Guidelines and other conditions for bids for submission of technical bid are given in Annexure - A to Annexure - C
 - 2.2 The list of Documents to be scanned and submitted by uploading in the technical bid to comply with Qualifying Criteria is given in Annexure – D
3. **Financial bid:** The bidders should submit their financial bid as per the format given in Section 4 (A standard BoQ format has been provided with the tender document in the form of an Excel sheet) of the Notice Inviting Tender in the online bid through the e-Tendering portal <https://eprocure.gov.in/>. After evaluation of technical bid, the technically successful bidder shall be intimated to witness the opening of their financial bid along with the date, time and venue through e-mail. The financial bid of only those bidders will be opened who are declared “Technically Successful or Technically Responsive”.
4. **Bid Evaluation:**

On the due date, the Technical bids will be opened and referred to the Purchase Committee which is duly constituted by the Director, NITK. The committee will go through the technical aspects of the tender and recommend shortlisted firms. The recommendation of the committee is final and binding on all the parties. The committee may visit the manufacturing / service operating site to assess the capabilities to manufacture / provide service the tendered items as per the specifications. In case of any remarks/default noted, the Company will be debarred from competing for bids in our esteemed Institute for a period of one year from the date of occurrence of such breach.
5. **Quoting of Price(s):**
 - a. The Indian bidder should quote firm prices in the Indian rupee only unless otherwise specified elsewhere in this tender. Prices quoted in any other currency shall not be considered.
6. The Bid will be accepted only from the manufacturers (OEM) / Service Provider or its authorized supplier /Service provider.
7. **The Institute reserves the right to visit the office of the supplier / service provider before or after the issue of supply order to satisfy itself regarding the services. In case of any remarks /default noted, the Company will be debarred from competing for bids in our esteemed Institute for a period of one year from the date of occurrence of such breach.**
8. **The services to be offered is to be strictly according to the specification and subject to verification by the Institute/concerned authorities.**
9. The incomplete or conditional tender will be rejected.
10. The Institute reserves the right to cancel at any time after acceptance of the tender with a notice. The Supplier shall have no claim to any payment of compensation or otherwise whatsoever, on account of any profit or advantage which might have derived from the execution of the supply.

- 11. Performance Security:** The successful bidder shall deposit performance security of **3%** of the quoted price in the form of Bank Guarantee (**ANNEXURE -F**) / Demand Draft / Fixed Deposit Receipt of any scheduled bank drawn in favour of **The Director, NITK Surathkal, Mangaluru** payable at Mangaluru. In case the bidder fails to deposit the said Performance Security within the stipulated period, including the extended period if any, the Earnest Money Deposited by the bidder shall be forfeited automatically without any notice. Please note the following points:
- Successful bidder should submit performance Security as prescribed above to the purchase Section / Account Section III, NITK Surathkal, on or before 30 days from the date of issue of order acknowledgment.**
 - Performance Security shall be for the due and faithful performance of the contract and shall remain binding, notwithstanding such variations, alterations for extensions of time as may be made, given, conceded, or agreed to between the successful bidder and the purchaser under the terms and conditions of acceptance to tender.
 - The successful bidder is entirely responsible for the due performance of the contract in all respects according to the terms and conditions of the tender.
 - The validity of the Performance Security must cover the warranty period / contract period plus two months.
- 12. The validity of bids:** The rate quoted should be valid for a minimum of 180 days. No claim for escalation of the rate will be considered after opening the Tender. The bid validity date will start from the last date of bid submission (Including date corrigendum)
- 13. Warranty/Guarantee & On-site skill support:** On-site comprehensive warranty will be effective from the date of successful installation and commissioning. The OEMs/Authorized Distributors and Dealers must attach a certificate of sales and service facilities, escalation support for on-call service or station engineer, etc.
- 14. Clarification of Tender Document: Through pre-bid Conference (Under Section 1, clause No. 34).**
- 15. Amendment of Tender document:** At any time before the last date for receipt of bids, Institute may for any reason, whether at its initiative or in response to a clarification requested by a prospective bidder, modify the Tender document by an amendment. Further, Institute may at its discretion extend the last date for the receipt of bids. Any amendments would be displayed through Institute website or procurement portal only.
- 16.** The bids shall be written in the English language and any information printed in another language shall be accompanied by an English translation, in which case for the purpose of the interpretation of the bid, the English translation shall govern.
- 17.** The Institute reserves the right of accepting any bid other than the lowest or even rejecting all the bids. The decision of the Purchase Committee is final in all matters of tender and purchase.
- 18. Cancellation of Tender:** Notwithstanding anything specified in this tender document, NITK Surathkal in its sole discretion, unconditionally and without having to assign any reasons, reserves the rights:
- To accept OR reject the lowest tender or any other tender or all the tenders.
 - To accept any tender in full or in part.
 - To reject the tender offer not conforming to the terms of the tender.
 - To give purchase preference to Public Sector undertakings when applicable as per Govt. Policy/ Guidelines.
- 19. Delivery Period:** The Delivery Period/Time shall be deemed to be the essence of the Contract and delivery must be completed not later than such date(s). If the Supplier does not perform its obligations within the Delivery Period/Date mentioned in the Contract, the same would constitute the breach of the Contract and the Institute shall have the right to cancel or withdraw the Contract for the unsupplied portion after the expiry of the original or extended delivery date or period stipulated in the Contract. Such cancellation of the contract on account of non-performance by the Supplier would entitle the Buyer to forfeit the EMD/Performance Security besides other actions such as debarment from the

Institute as per GFR 2017.

- 20. Liquidated Damages:** Timely delivery is the essence of the contract and hence if the Supplier fails to deliver Goods / service within the original/extended delivery period(s) specified in the contract, the Institute will be entitled to deduct/recover the Liquidated Damages for the delay, unless covered under Force Majeure conditions aforesaid, @ **1% per week or part of the week of the delayed period** as pre-estimated damages not exceeding 5% of the contract value without any controversy/dispute of any sort whatsoever.
- 21. Terms of Payment:**
- a. **Payment of the total quoted premium amount (including GST) would be done, after the award of the contract and execution of the contract agreement.**
 - b. Payment shall be made by Cheque or such other mode/electronic fund transfer offered by the Bank. NITK, Surathkal will not pay advance payment to the party. Any request for Advance payment will be rejected summarily. In case if it is necessary, the advance payment will be paid strictly against Bank Guarantee only.
 - c. Payment will be made by Standard Payment terms and conditions of NITK, Surathkal as per tender document only. Any request for a change in payment terms and conditions will not be accepted.
 - d. If the above conditions are not acceptable then tender will be rejected.
- 22.** Bidders are advised to inspect and examine the site and its surroundings and satisfy themselves before submitting their bid as to the nature of the installation site / service providing, the means of access to the site and in general shall themselves obtain all necessary information as to risks, contingencies and other circumstances which may influence or affect their tender. A bidder shall be deemed to have full knowledge of the site whether he inspects it or not and no extra charges consequent on any misunderstanding or otherwise shall be allowed. Submission of a bid by a bidder implies that the bidder has read this notice and all other contract documents and has made himself aware of the scope and specifications of the services to be done and local conditions and other factors having a bearing on the execution of the bid.
- 23.** If there are varying or conflicting provisions made in any one document forming part of the contract, the Accepting Authority shall be the deciding authority with regard to the intention of the document and his decision shall be final and binding on the bidder.
- 24.** The **premium rate quoted** by the bidder **shall be firm throughout the contract** period and there shall be no revision of the premium rates for any reasons whatsoever. It should be clearly understood that any claim for changes will not be entertained in any case once the bids are opened.
- 25. One bid per bidder:** Each bidder shall submit only one bid either by himself or by representing a firm.
- 26. Cost of bid:** The bidder shall bear all costs associated with the preparation and submission of his bid. The Institute in no case shall be responsible or liable for those costs.
- 27.** The bidder shall not make or cause any alteration, erasure, or obliteration to the text of the tender document.
- 28.** The Institute will declare a bidder ineligible, either indefinitely or for a specified period of time, at the sole discretion of the Institute, for the award of contract/ participating in any other tender, if at any time the Institute determines that he has furnished false information/ engaged in corrupt or fraudulent practices.
- 29.** If any overpayment is detected as a result of the post-payment audit, it shall be recovered by the Institute from the Supplier out of his Performance Security.
- 30. Price variation:** The premium rate, top up quote and the corporate buffer amount quoted by the bidder shall be firm throughout the contract period. No price variation clause applies to this contract.
- 31. CANVASSING:**
- a) Canvassing in connection with tenders is strictly prohibited and the Tenders submitted by the Tenderers who resort to canvassing shall be liable to rejection.

- b) Subject to the provisions concerning clarification of Bids, no Bidder shall contact the purchase committee on any matter relating to its bid from the time of the bid opening up to the time that the contract is awarded.
- c) Any effort by the Bidder or Bidder's representative however described to influence the purchase committee in any way concerning scrutiny, consideration, evaluation of the Bid(s) or decision concerning award of contract shall entail rejection of Bid and action against the bidder as deemed fit.
- d) The purchase committee will deal with the Bidder on a Principal basis, without involvement in any manner in India or abroad of any agent or consultant or associate or another person howsoever described.

33. Legal Matter: All Domestic and International disputes are subject to Mangaluru Jurisdiction only.

34. Pre-Bid Conference:

The clarification sought shall be through email only and starts from 06- 02-2024 @ 5:00 PM to 13-02-2024 @ 5:00 PM. if it is necessary, a pre-bid conference would be on 15- 02-2024 @ 11:00 AM as per the schedule.

- i. All prospective bidders, who wish to participate (by offline or online) in the pre-bid conference are requested to kindly submit their queries through E-mail to deanpd@nitk.edu.in and cc to hcc@nitk.edu.in & velu_888@nitk.ac.in ,so as to reach the buyer, on or before **5.00 p.m. of 13 - 02 - 2024**
- ii. A Pre-bid Conference shall be held as indicated in Invitation to Bid. All prospective bidders are requested to kindly attend the Pre-bid Conference. In order to facilitate NITK for the proper conduct of the Pre-bid Conference, all prospective bidders are requested to kindly submit their queries through E-mail to the indicated mail address (with Tender No. and Date) so as to reach the Buyer as indicated in Invitation to Bid.
- iii. NITK shall answer the queries during the pre-bid conference, which would become a part of the proceedings of the Pre-bid Conference. These proceedings will, in turn, become a part of clarifications/amendments to the bidding documents and would become binding on all the prospective bidders. These proceedings would also be hosted on the NITK website www.nitk.ac.in for the benefit of all prospective bidders. Before formulating and submitting their bids, all prospective bidders are advised to surf through the NITK website after the Pre-bid Conference, in order to enable them to take cognizance of the changes made in the bidding document.
- iv. Any Statement made at the pre-bid conference shall not modify the terms of the bidding documents unless such statement is made part of clarification in the proceeding of the Pre-Bid Conference
- v. Only queries formally submitted in advance, will be answered in the pre-bid conference and will become part of the Corrigendum/Amendment.

35. Relaxation for startups, MSEs will be as per GOI norms.

36. Estimated price put up in tender is inclusive of all.

37. Abnormally quoted low bid will be liable for rejection as per the OM No.F.12/17/2019-PPD of Department of Expenditure, Ministry of Finance dated 6th February 2020.

SECTION 2: CONDITIONS OF CONTRACT.

1. The supplier should quote the rate for Door Delivery (FOR).
2. The services should be for NITK Surathkal and this responsibility is with the bidder.
3. The GMIS Insurance premium rate, top up rate and corporate buffer amount quoted should be as per BOQ and requirements of NITK Surathkal
4. The premium rate, top up rate and corporate buffer amount quoted should be in currency INR only.
5. The premium rate, top up rate and corporate buffer amount quoted for GMIS and should be inclusive of all charges, TDS, and GST
6. **Payment:** No advance payment will be made. Payment of the total quoted premium amount (including GST) would be done, after the award of the contract and execution of the contract agreement.
7. The period required for the GMIS services should be specified conforming to Section 3 of this tender document.
8. In case of dispute, the matter will be subject to Mangaluru Jurisdiction only.

SECTION 3: SCHEDULE OF REQUIREMENTS AND ALLIED DETAILS

1. The Schedule of Requirements and Allied Details are given in Annexure - A, Annexure - B and Annexure - C
2. The list of documents to be uploaded to comply with qualification criteria is given in Annexure – D
3. The price indicated in the financial bid must be inclusive of Taxes and other expenses if any.
4. The format of financial bid submission is given in Section - 4.
5. The format for contract form is given in Section - 5.
6. The Bank Guarantee Format for Performance Security is given in Annexure - F
7. The duration of contract is for one year, extendable for further period of two years mutually agreed terms & conditions and with approval from the competent authority of NITK, Surathkal subject to satisfactory service.

SECTION 4 - FINANCIAL BID
 [To be used by the bidder for submission of the bid]
IN-PATIENT (IP)

E1

(I) PREMIUM FOR BASE INSURANCE OF RS. 5 LAKHS**(E1) - SERVING EMPLOYEES -SELF - PRIMARY MEMBER**

Age Band	Number of Serving Employees	PREMIUM PER PERSON (Inclusive of GST)
0-25 Years	10	
26-35 Years	50	
36-45 Years	142	
46-55 Years	130	
56-60 Years	60	
61-65 Years	17	
66-70 Years	0	
71-75 Years	0	
76-80 Years	0	
Above 80 Years	0	
Total (E1)	409	

IN-PATIENT (IP)**E2****(II) PREMIUM FOR BASE INSURANCE OF RS. 5 LAKHS****(E2) - SERVING EMPLOYEES AND DEPENDENTS FAMILY MEMBERS**

Age Band	Number of Dependent Family Members Covered as per Annexure -C	PREMIUM PER PERSON (Inclusive of GST)
0-25 Years	447	
26-35 Years	140	
36-45 Years	275	
46-55 Years	265	
56-60 Years	122	
61-65 Years	74	
66-70 Years	92	
71-75 Years	72	
76-80 Years	43	
Above 80 Years	34	
Total (E2)	1564	

(III) PREMIUM FOR TOP UP ABOVE BASE INSURANCE OF 5 LAKHS IN STEPS OF RS. 1 LAKH FOR IN-PATEINT**E3: SERVING EMPLOYEES' AND DEPENDENT FAMILY MEMBERS**

Age Group	Number of Persons	PREMIUM PER PERSON FOR TOP UP ABOVE BASE INSURANCE OF RS. 2 LAKHS IN STEPS OF Rs. 1 LAKH (Inclusive of GST)					
		1 Lakhs	2 Lakhs	8 Lakhs
0-25 Years	447						
26-35 Years	140						
36-45 Years	275						
46-55 Years	265						
56-60 Years	122						
61-65 Years	74						
66-70 Years	92						
71-75 Years	72						
76-80 Years	43						
Above 80 Years	34						
Total (E3)	1564						

E4

(VII) PREMIUM FOR CORPORATE BUFFER FROM Rs. 35 LAKHS IN STEPS OF Rs. 10 LAKHS (E4) FOR IN PATEINT

Corporate Buffer Amount	Rs. 35 Lakhs	Rs. 45 Lakhs	Rs. 55 Lakhs	Rs. 65Lakhs	Rs. 75 Lakhs	Rs. 85 Lakhs
Premium (E4) (Inclusive of GST)						

Note : The L-1 Evaluation will be done on the basis of Total of (E1+ E2 + E4 for 50 Lakhs)

PAN No. :

GST Registration No. :

Seal and Signature:

Name & Business Address:

Place:

Date:

SECTION 5: CONTRACT FORM

[To be provided by the bidder in the business letter head]

1. (Name of the Firm) hereby abide to provide the service as per the schedule mentioned in section 3 tender document, if the contract is awarded.
2. The service will be conforming to the clauses stated in the tender document and contract agreement without any defect and deviations.

Signature of the Bidder : _____

Name and Designation : _____

Business Address : _____

Seal of the Bidder's Firm

Place:

Date:

Annexure - A**Guidelines and other Conditions for Bids for Compliance in the Technical Bid****1.0 Requirements for the Tender Insurance Companies**

- a) (i) The Bidder must be a registered Indian Insurer in accordance with the Insurance Act, (registered and licensed by IRDA (Insurance Regulatory Development Authority) as Medical/Health Insurer and must have a license to carry out Medical insurance business on a Pan India basis.
- (ii) The Bidder must possess Income-tax PAN Number.
- (iii) The Bidder must possess a valid GST registration number.
- b) Guideline issued by IRDA/TAC from time to time with regard to Insurer's responsibility & liability towards insured, shall be automatically applicable to this Insurance contract to the extent stipulated by NITK-SURATHKAL.
- c) The Insurance Company must be in the Medical / Health Insurance business in India at least for five years as on last date of bid submission. The turnover in the medical insurance business during each of the last three financial years (FY 2020-21 to FY 2022-23) must have been Rs. **15 crore** or higher.
- d) (i) The Insurance Company must be having Medical / Health insurance participation in at least three major organizations having insured at least 1500 persons including employees and dependents in each organisation.
- (ii) The Bidder must have a service office with authorised representative within Karnataka state.
- e) Bidder has to submit a declaration as given in **Annexure -E**, stating that they have not been Black-Listed /De-listed or are put to any holiday by any Indian Institutional Agency/Government Department/Public Sector Undertaking in the last three years. In case they have been black listed by any of the Institutions, details of the same be furnished. Moreover, no restraint order has been passed by the competent court of law. Also Bidder has to submit contract form as given in **Section -5**.
- f) The Company must have a market share of a least 8 percent of Gross Direct Premium Income in India in the year 2022 - 2023.
- g) The Company must have an incurred claim ratio of at least 90% during the year 2022 -2023.
- h) The Company must have a wide coverage of its offices all over India so that serving employees availing the benefits of the policy could be able to make their reimbursement claims at the nearest office of their residence.
- i) If the company is using TPA Services, then Company must be in tie up with TPA who is rated by a reputed credit rating agency of India. TPA must offer web based services.
- j) The bidder must mention its latest **credit rating** along with proof thereto, duly accorded by a reputed credit agency of India. It's credit rating shall be taken in to account while evaluating the technical bids
- k) The TPA must be registered with IRDA and the CoR must be with latest certificate.
- l) IPD Claims of Mangaluru and Udupi at the hospitals given in the subsequent clause (o) shall have to be cashless. TPA having good reputation / working in the city of Mangaluru and Udupi may be preferred.
- m) The Company must have good presence in Group Health Insurance policy business.
- n) The company / TPA must depute its official for grievance redressal for at least 2 days in a week for 3 hours at NITK Health Care Centre. Space will be provided by the Institute.
- o) Apart from having mandatory PAN India Coverage, it is essential to have tie up with any 5 out of 7 the following hospitals (Compulsory) in the city of Mangaluru and Udupi for cashless facility. If cashless facility is not available in any of the following hospital, the successful bidder must take necessary arrangements with such hospital to provide cashless facility within 30 days from date of award of contract.

- i. A.J. Hospital & Research Centre, Kuntikana, Mangalore
 - ii. K.M.C. Hospital / Manipal Hospitals, Manipal, Udupi
 - iii. K.M.C. Hospital, Attavar, Mangalore
 - iv. K.M.C Hospital, Dr. B.R. Ambedkar Circle, Mangalore
 - v. Prasad Nethralaya, Mangalore
 - vi. Srinivas Institute of Medical Sciences And Research Centre, Mukka, Surathkal
 - vii. Yenepoya Hospital, Kodialbail, Mangalore
- p) Apart from having mandatory PAN India Coverage, it is desire to have tie up with the following hospitals in the city of Mangaluru and Udupi for cashless facility.
- i. Fr. Muller's Charitable Institution, Kankanady, Mangalore
 - ii. Mangalore Nursing Home, Upper Bendoor, Mangalore
 - iii. Prashanth Nethralaya, Bunts Hostel Road, Mangalore
 - iv. S.D.M.Ayurvedic Hospital, Udyavara, Udupi
 - v. S.D.M.Ayurvedic Hospital, Bejai, Mangalore
 - vi. S.D.M.Yoga & Nature Cure Hospital, Ujire, Dharmasthala
 - vii. S.D.M. Naturopathy & Yoga Hospital, Pareeka, Manipal
 - viii. Tejasvini Hospital, Kadri Temple Road, Mangalore
 - ix. Unity Health Centre, Highlands, Mangalore
 - x. Atharva Orthocare, Surathkal
 - xi. Chirashree Nursing Home, Surathkal, Mangalore
 - xii. Padmavathi Hospital, Surathkal, Mangalore
- q) It must provide cashless facility in its network hospitals throughout India, including the hospitals mentioned above in the Mangalore and Udupi (clause-o). Such list of network hospitals in different cities has to be provided.

Terms and Conditions

- r) In case there are any guidelines issued by IRDA on Medical Insurance the same way be furnished along with Technical bid envelope.
- s) In case of any change in IRDA guidelines / rules & regulation the same shall be intimated to NITK SURATHKAL through e-mail and also in hard copy.
- t) Notwithstanding anything stated above, NITK-SURATHKAL reserves the right to assess the Medical Insurer's capacity and capability to perform the Medical Insurance business must the circumstances warrant or such an assessment is thought to be in the overall interest of NITKSURATHKAL. If required, the past performance of the insurers may be taken into consideration for evaluation of offers to award & distribute the medical insurance business.

Canvassing, Fraud and Corrupt practices:

- 1) Bidders are hereby informed that canvassing in any form for influencing the process of notification of award would result in disqualification of the Bidder. Further, they shall observe the highest standard of ethics and will not indulge in any corrupt, fraudulent, coercive, undesirable or restrictive practices, as the case may be.
 - i. **“Corrupt practice”** means the offering, giving, receiving or soliciting of anything of value to influence the action of the public official.
 - ii. **“Fraudulent practice”** means a misrepresentation of facts in order to influence bid process or an execution of a contract to the detriment of the scheme and includes collusive practice among bid Insurers/Authorized Representative (prior to or after bid submission) designed to establish bid prices at artificially non-competitive levels and to deprive the scheme the benefit of free and open competition;
 - iii. NITK SURATHKAL will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices.
 - iv. NITK SURATHKAL will declare a firm ineligible, either indefinitely or for a stated period of time, for being awarded a contract if it at any time, it determines that the bid Insurer/Insurers have engaged in corrupt and fraudulent practices in competing for, or in executing, a contract.
- 2) Any conditional bid or a bid that is not in the prescribed Performa will not be accepted.
- 3) The bid shall remain valid for a minimum period of three months from the date of award of contract and it is must. No Bidder shall be permitted to withdraw its bid before the aforesaid given time and doing so shall render its EMD to entire forfeiture.
- 4) Each paper of bid Document must be signed under seal by the competent authority of the Bidder. Any document/ sheet not signed shall tantamount to rejection of bid. Each paper of bid Document must be signed by the competent authority of the Bidder.
- 5) Any document/ sheet not signed shall tantamount to rejection of bid.

Bid Evaluation Process

- A. NITK-SURATHKAL may opt for any or none of the policy based on the premium quotes received.
- 1) The evaluation of financial bids shall be done on **L-1 basis**, which is evaluated as total of (E1+E2 +E4 for 50 Lakhs for In-patient) among all the companies that qualify the technical bid. Rates to be quoted are to be inclusive of GST. GST applicable shall be as per the prevailing rates.
 - 2) Technical bids would be evaluated by a committee constituted for this purpose. Whether a Bidder qualifies or not would depend upon apart from the criteria given in **Annexure-D** on the following factors.
 - i. Existing customer base in terms of other major academic institutions, public and private sector undertakings etc.
 - ii. Coverage of ailments/surgeries etc. requiring one day or more of hospitalization. Coverage of other procedures/surgeries/ailments etc that require one day or less of hospitalization.
 - iii. Exclusions (if any) from the reimbursable expenses.
 - iv. Ceilings (if any) within the insured amount under individual expense heads (like room rent etc.) including the minimum period of pre and post hospitalization expenses covered in the scheme. Note that the pre and post hospitalization reimbursement shall be for a minimum of 30 and 60 days respectively.
 - v. Whether additional individual family top-up insurance coverage is provided for and if yes, the ceiling on this amount.
 - vi. Nature of non-empanelled hospitals where expenses are reimbursable in case of emergency treatment and ceiling if any.
 - vii. Any other terms & conditions not included in the factors listed above but looks significant to the committee once technical bids are opened.
 - 3) NITK-SURATHKAL retains the right to seek clarification after the technical bids are opened. A pre-bid meeting (conference) is scheduled to clarify the bid document clauses. The Bidders may also be asked to make presentations. Each of the technical bids after opening would be evaluated by a committee and marked "acceptable" or "unacceptable" for each of the above mentioned factors. **Only those bids that score "acceptable" on all the factors would be considered to have passed the technical screening.** The decision of the evaluation committee in this regard would be final.
 - 4) Notwithstanding anything contained in this document, the acceptance of bid will rest with NITK-SURATHKAL and NITK-SURATHKAL reserves full right to reject any or all bids without assigning any reason whatsoever.
 - 5) The Bidders are not entitled to any compensation for the expenses incurred in connection with the preparation and submission of bids.
 - 6) Currency for financial bids and payments shall be made in Indian Rupees only.
 - 7) It shall be the responsibility of the Bidder that no advisor / broker / middle man is involved in entire bid process.

1.1 SALIENT FEATURES OF THE GROUP MEDICLAIM POLICY

(a) Policy Coverage for Treatment

- i. The Policy shall cover Part 1 IPD treatment at Hospitals already recognized for treatment by NITK, Surathkal and network hospitals of company throughout India with cashless facility for both Serving Employees and their dependent family members of NITK, Surathkal.
- ii. The IPD treatment in the hospitals other than those with cashless feature are to be covered under reimbursable basis.

(b) Sum Insured:

- i. The Institute will provide family floater base insurance of Rs. 5 Lakh sum to each employee and family as per the eligibility given in **Annexure B** and **Annexure - C**.
- ii. Policy further envisages a corporate buffer of Rs. 35 Lakh with family floater of Rs 2.00 Lakh per family for serving employees only in addition to the assured base sum cover of Rs. 5 Lakhs as per item. The Insurer shall also quote for a corporate buffer of block of additional Rs. 10 Lakh. The Institute will bear the additional premium as percentage of the corporate buffer amount for this purpose. The company may quote premium in steps of Rs. 10 Lakhs over and above Rs. 50 Lakhs.
- iii. The employees can pay additional premium for inclusion of family members who are not included in the family as per **Annexure - B** in the family floater base insurance as per item (i) and (ii).
- iv. Even if the corporate buffer amount is completely exhausted in a specific insured period, the Insurance Company will still evaluate the expenditure and calculate the amount to be reimbursed as per its norms. The Insurance Company can quote a transaction fee for evaluating these expenditure bills and preparing the claim beyond the buffer amount.
- v. The new additions to Policy due to new-born and spouse of the newly married employee or any dependent as per **Annexure B** will be considered as part of the family and no additional premium will be paid.
- vi. In cases,
 - a) Where the employee retires from the service during the currency of the policy, the policy for only the employee and his/her spouse will continue to be covered in the family floater policy, excluding the dependents.
 - b) when the employee/s' expire while in service during the currency of the policy, the policy of the employee will be terminated and the premium paid by NITK Surathkal for such employee/s' shall be adjusted against any new addition of the employee/s' as authorised by NITK-Surathkal.

(c) Top-Up of the Sum Insured:

- (a) The employee can top-up the base insurance sum to higher sum by payment over and above the base insurance sum through payment of the additional premium module.
- (b) The features of the top-up cover including number of family members covered in the top-up shall be the same as base insurance cover opted by the member.
- (c) The top-up cover shall be available for utilisation by the member after corporate buffer is completely exhausted.

(viii) Room Rent:

Room rent will be 2% of the sum insured per day i.e. including top-up for normal hospitalization and no cap for ICU charges.

- (ix) Maternity benefit with ceiling limit **Rs.1.00 Lakhs and baby cover** to be provided from day one.
- (x) The Policy shall cover hospitalization as indoor patient as well as other surgeries/procedures etc. that do not require hospitalization but are generally covered by health insurance policies as day care procedures, such as Dialysis, Chemotherapy, Radiotherapy, Cataract, Lithotripsy, Tonsillectomy etc., where the hospitalization is less than 24 hours.
- (xi) The policy must cover accident treatment
- (xii) The policy must cover critical illness.
- (xiii) Cataract surgery: Cataract surgery is capped up to INR 50,000/- per eye. (Pre and post hospitalization expenses shall be reimbursable extra)
- (xiv) Treatment for Refraction Error Correction + or -7.5 without spectacles.
- (xv) Coverage for pre (30days) and post (60days) hospitalization expenses.
- (xvi) Dental treatment to be covered in case of an accident.
- (xvii) Psychiatric and wellness treatment is capped at Rs 1,00,000/-
- (xviii) All internal and external congenital Diseases – Covered.
- (xix) Treatment for infertility–covered up to maternity limit.
- (xx) Expenses incurred on hospitalization under AYUSH systems of medicine can be covered without sub limits.
- (xxi) Treatment of Chronic liver disease.
- (xxii) Dietary supplements and substances including Vitamins, Minerals and other organic substances as part of the treatment is required to reimbursed.
- (xxiii) Expenses related to correction of eye sight due to refractive error less than 7.5 diopters is also required to be covered, without spectacles.
- (xxiv) In case of COVID treatment or any pandemic disease related diagnosis and treatments including Home Isolation, Medicines, Teleconsultation, Oxygen etc shall be covered without any limits. The cost of PPE kits and other protective gear equipment's shall be allowed without any limits.
- (xxv) The following treatments are also to be covered:
 - a. Oral Chemotherapies/Cyber knife therapy.
 - b. Hormonal Therapies.
 - c. Intra Vitreal Injections.
 - d. D&C (Both Therapeutic &Diagnostic).
 - e. Anti-Rabies Vaccinations with Immunoglobulin's.
 - f. Vaccinations for Comorbid conditions like COPD etc.
 - g. Psychiatric Ailments to be capped at Rs. 100,000/-
 - h. Broncho Scopy.
 - i. Merena insertion.
 - j. Yag Laser
 - k. Any biopsy for diagnostic and therapeutic purpose.
 - l. All cancer related chemotherapy drugs/injections including immunotherapy.

- m. Stemcells therapy.
- n. Biological treatments/medicines for rheumatoid arthritis/Dermatology conditions.
- o. Circumcision without restriction
- p. New approved therapies recognized by DGCA.
- q. Holep including equipment and machine charges.
- r. Cystoscopy
- s. Intra articular visco supplements for OA
- t. Endoscopy both therapeutic and diagnostic
- u. TAVI
- v. Sleep apnea and its complications
- w. Liver and Renal Transplantations
- x. Any other treatments, apart from the above, permitted by IRDA from time to time without any limits. Once the treatment is allowed by IRDA, the cost of treatment shall be allowed without any limits.
- y. All the Old and Modern treatment methods and advancements in technologies to be covered. As and when IRDA approves any treatment for any disease with Modern treatment methods and advancements in technologies, the claims shall be allowed for treatments without any limits.

(xxvi) Hospitalization/Injury arising out of acts of God and all kinds of risks including terrorism, accidents in laboratories and other accidents etc. should be covered.

(xxvii) Reimbursement for Ayurvedic Treatment if the treatment is taken in a government hospital or any institute/hospital recognized by the government, excluding health rejuvenation procedures.

(xxviii) Ambulance services – 1% of the sum insured or actual whichever is less shall be reimbursable.

(xxix) It is expected that Insurance Company will have arrangements with an extensive network of reputed Hospitals all across the country for treatment with cashless facility.

(xxx) Financial and technical bid must include information on which of these are empanelled by the Insurance company. The Bills of Hospitals (clause o and p) already recognized for treatment by NITK, Surathkal shall be eligible for cashless facility/ reimbursement/settlement by the Insurer.

(xxxi) The scheme has to necessarily cover all pre-existing illnesses of the insured employees and dependents.

(xxxii) There will be no age limit on the insured covered by this scheme.

(xxxiii) The policy shall cover serving employees and their dependent family members. The number of serving employees, their dependents along with their age profiles are given as enclosed in **Annexure -C**.

(xxxiv) The number of serving employees may change over time and thus the quotation must clearly indicate the premium for different age groups.

(xxxv) For the new employees who may join the Institute from time to time, identical coverage has to be made available from the day one of joining though the premium paid may be based on the fractional period involved on pro-rata basis.

- (xxxvi) In case the insured obtains treatment from a non-network hospital during emergency, the claim shall be reimbursed as per terms of the contract.
- (xxxvii) For all claims (other than cashless ones) the claim would be expected to be submitted to the insurance company directly by the employee within 45 days of discharge from the hospital. Such claim must be settled within 30 days of submission and payment will be made directly to the insured. An interest of 2% p.m. on the reimbursement amount due to employee would be payable beyond this period.
- (xxxviii) The policy shall cover medical insurance of new born babies from time of birth.
- (xxxix) Any other treatments, apart from the above, permitted by IRDA from time to time without any limits. Once the treatment is allowed by IRDA, the cost of treatment shall be allowed without any limits.
- (XL). All the Old and Modern treatment methods and advancements in technologies to be covered. As and when IRDA approves any treatment for any disease with Modern treatment methods and advancements in technologies, the claims shall be allowed for treatments without any limits.
- (XLI) Expenses incurred on hospitalization under AYUSH systems of medicine can be covered without sub Limits
- (XLII) Hospital discount if any allowed by the Hospital to the Insurance company shall be passed on the Insured person in reimbursement.
- (XLIII) All new employees with their dependent family members and all existing insured with their new born and newly wedded spouse are to be considered for mid term inclusion from day one. Such addition shall be informed by the members within two months of the event along with an authorization from NITK, Surathkal.
- (XLIV) The insurance company shall arrange to issue smart card to each insured person/family directly at their cost within 15 days after the award of the contract. The process can be facilitated at NITK, Surathkal.

1.2 Award of Contract and Signing of Agreement:

- a) The Notification of Award will be issued with the approval of the Bid Accepting Authority.
- b) NITK SURATHKAL reserves the right to amend the terms before entering into the contract subject to the consent of successful Bidder.
- c) The Bidder to whom the contract is finally awarded, shall have to furnish a non judicial stamp paper of 100 rupees value in its name and cost for preparing and signing of the contract agreement.
- d) **The Successful bidder has to provide a Performance Security of 3 % of contract value in terms of Bank Guarantee by scheduled banks for the total period of contract.**
- e) The Bidder to whom the contract is finally awarded, shall have to sign the contract agreement within 7 days of the award of the contract failing which the contract may be offered to the next Bidder in order of merit besides being penalized in the manner as the Institute may deem appropriate and the penalty so imposed by the Institute shall not subject any question, whatsoever.

2.0 General Terms

The general terms and conditions etc. of the contract are described here as under:

- (i) The requirements and terms and conditions mentioned in the entire bid document besides the letter of award of contract issued by the Institute to the successful Bidder shall form and be the integral parts of the contract.
- (ii) Insurer/Bidder/Bidder shall mean the company who submits the bid and enters into contract with NITK-SURATHKAL and shall include their executors, administrators, and successors and permitted assignees.

3.0 Other Terms & Conditions

- i) The Premium to include cost of services offered by Third Party Administrator (TPA) for all claims settled by the insurance company. For claims prepared by insurance company but to be reimbursed by NITK SURATHKAL due to exhaustion of buffer amount, fee per transaction for preparation of claim can be quoted.
- ii) During the validity of the current policy, no revision in premium shall be considered by NITK-SURATHKAL on the basis of actual claim ratio or any enhancement in the premium pointed out by any statutory or other authority.
- iii) The period of insurance contract will be for two years from the effective date of award of contract which may further be extended for a period up-to three years on the discretion and review of the Institute.
- iv) Premium shall be paid on quarterly basis. Insurance company must raise an invoice for every quarter in advance and NITK-SURATHKAL would make the payment within 30 days of raising of the invoice. This invoice must be accompanied by an electronic list (soft copy) of all the insured with their roll number as well as age. Adjustments to the premium for the previous quarter due to additions/deletions must be invoiced separately. Reconciliation of the premium paid to the insurance company would be carried out at the end of the contract period.
- v) The insurance company will have no right to reject membership of a Employee and his/her spouse as defined by NITK-SURATHKAL whose membership has been approved by NITK-SURATHKAL.
- vi) Once assigned the medical insurance for any given period, the insurance company shall have no right to unilaterally terminate the operation of the policy during this period. In case the insurance company fails to provide the service (implying reimbursements) to the community at large (not referring to odd individual disputed claims) for a period of time of say two months as per the terms of this agreement, NITK-SURATHKAL reserves the right to levy a penalty of 100% on all premiums paid.
- vii) The Services of the Company and / or TPA services being offered by the Insurance Co. must be able to provide a 24x7 telephone facility to cater to all the members.
- viii) Confidentiality of all NITK-SURATHKAL information/documents to be ensured at all times.
 - ix) The performance of the Insurer and discharge of obligation under the policy shall be monitored by a Committee constituted for this purpose by Director, NITK SURATHKAL. The decision of the Director, NITK SURATHKAL shall be final & Insurer shall be abide by the directions of the Director, NITK SURATHKAL.

4.0 Action against the Contractor / Insurer

Furnishing incorrect information in the offer, failure to act according to tender condition, nonfulfillment of any or whole of the contract may entail black listing of Insurer in addition to taking other appropriate action against the Insurer.

5.0 Disputes

- i. In respect of all bid conditions, and / or any matter connected therewith the decision of NITK-SURATHKAL shall be final and binding. In the event of any dispute arising out of the bid, such dispute would be subject to the jurisdiction of the Mangalore Courts only.
- ii. In case of dispute of any claim, a committee consisting of the representative of the insurance company and NITK-SURATHKAL will be set-up to resolve the dispute. However, this arrangement does not preclude the members to approach the regulatory authorities.
- iii. Finally, all disputes or difference arising out of this bid, terms & conditions or any matter relation to this bid shall be resolved through arbitration. The Director of Institute or his nominee shall be sole arbitrator who will decide the dispute as per the provision of The Arbitrator & Conciliation Act 1996. However, it is made clear that the venue of arbitration, if situation so warrants, shall all the time and in every situation shall be at Mangalore only.

6.0 Interpretation

Must there be any misgivings or difference in the meaning or interpretation of any stipulation or clause of the bid document, the same shall referred to Director of the Institute whose decision in this regard shall be final and binding on the parties.

7.0 Jurisdiction

All disputes shall be subject to jurisdiction of Mangalore Courts only.

NATIONAL INSTITUTE OF TECHNOLOGY KARNATAKA, SURATHKAL**Definition of Eligible Dependents as per NITK SURATHKAL Norms**

Eligible dependents of family in case of both serving employees are defined by NITK SURATHKAL as follows.

(a) SERVING EMPLOYEES:

The term 'family' for the purpose of Group Medical Insurance Scheme shall mean the same as that mentioned in the Central Services (Medical Attendance) Rules 1944.

"Family" shall mean spouse of the employee and parents, children, stepchildren, sisters, widowed sisters, widowed daughters, brothers, Divorced/separated daughters and stepmother wholly dependent on the member of staff. For the purpose of determining dependency, the following will be the criteria:-

- i. Son- Till he starts earning or attains the age of 25 years whichever is earlier.
- ii. Son suffering from any permanent disability of any kind (physical or mental)- Irrespective of age-limit.
- iii. Daughter -Till she starts earning or gets married whichever is earlier irrespective of the age limit.
Parents- whose income from all sources including pension does not exceed Rs. 9,000/- p.m. plus DA, as applicable from time to time.
- iv. Minor brother(s) - Up to the age of becoming a Major or starts earning or gets married, whichever is earlier.
- v. A female employee can choose either her parents or her parents-in-laws to claim medical facilities.
- vi. When both husband and wife are employed in the Institute either of them can choose to claim the medical facilities on behalf of self and family by declaring the fact, through a joint declaration.
- vii. When the spouse of a staff member is employed in a State/Central /Govt./another Autonomous/Corporate body, he/she can choose to claim the medical facility if it is not available or when it is available for self only. A letter to this effect must be produced from the employer.

ANNEXURE- C**AGE PROFILE OF SERVING EMPLOYEES AND THEIR DEPENDENTS****Note :**

- (a) The Number of Persons given in the table below is subject to variation due to the following factors:
- (i) Variations in Number of Employees
 - (ii) Changes in the dependent persons in the family
 - (iii) Inclusion of more Non-dependent parents by means of additional premium borne by the employee. Quote the Premium considering this aspect of increasing number of persons.
- (b) As and when employee join Institute, medical facility will have to be provided

Age Band	Number of Serving Employees	Number of Dependents of Serving Employees	Total Number of Persons in the Age Band
0-25 Years	0	405	405
26-35 Years	20	80	107
36-45 Years	129	125	254
46-55 Years	127	114	241
56-60 Years	60	50	110
61-65 Years	17	47	64
66-70 Years	0	78	78
71-75 Years	0	66	66
76-80 Years	0	40	40
Above 80 Years	0	33	33
Grand Total	360	1038	1398

Annexure - D**Check List for Submission of Documents along with Technical Bid to meet Qualification Criteria and Essential Conditions****(a) Check List for Submission of Documents to meet Qualification Criteria**

It is hereby certified that, I /we have uploaded the relevant documents as per the tender requirement in compliance with qualifying Criteria by checking 'yes" against each of them.

SI No.	Qualifying criteria	Compliance (Yes/No)	Compliance Document Uploaded (Yes/No)
1	The Bidder must be a registered Indian Insurer in accordance with the Insurance Act, (registered and licensed by IRDA (Insurance Regulatory Development Authority) as Medical/Health Insurer and must have a license to carry out Medical insurance business on a Pan India basis.		
2	List of authorised Representatives with their Designation and their contact numbers		
3	The Bidder must possess Income-tax PAN Number.		
4	The Bidder must possess a valid GST registration number		
5	The Bidder must have a service office with authorised representative at Mangalure		
6	The Insurance Company must be in the Medical / Health Insurance business in India at least for five years as on last date of bid submission. The turnover in the medical insurance business during each of the last three financial years (FY 2016-17 to FY 2018-19) must have been Rs. 15 crore or higher		
7	The Insurance Company must be having Medical / Health insurance participation in at least three major organizations having insured at least 1500 persons insured including employees and dependents in each organisation.		
8	Bidder has to submit a declaration as in Section – 2 on its letter head		
9	Bidder has to submit contract form as in Section – 5 on its letter head		
10	The Company must have a market share of a least 8 percent of Gross Direct Premium Income in India in the year 2022 – 2023 (certificate from C.A)		
11	The Company must have an incurred claim ratio of at least 90% during the year 2022 – 2023 (Declaration to be submitted with proof)		
12	The Company must have a wide coverage of its offices all over India so that serving employees availing the benefits of the policy could be able to make their cashless / reimbursement claims at the nearest office of their residence.		
13	The Company must be in tie up with TPA who is rated by a reputed credit rating agency of India. TPA must offer web based services.		
14	The bidder must mention its latest credit rating along with proof thereto, duly accorded by a reputed credit agency of India. It's credit rating shall be taken in to account while evaluating the technical bids.		
15	The TPA must be registered with IRDA and the CoR must be valid till 31.03.2024.		
16	IPD Claims of Mangaluru and Udupi at the list of hospitals given in the Clause 1.0 (o) of Annexure -A shall have to be cashless. TPA having good reputation / working in the city of Mangaluru and Udupi may be preferred.		
17	All India Empanelled Hospital List for IPD Coverage		
18	The Company must have offices throughout India in Group Health Insurance policy business.		
19	Credit rating along with proof thereto, duly accorded by a reputed credit agency of India (Proof to be enclosed)		
20	Claim ratio of at least 90% during the year 2022 -2023 (Declaration to be submitted with proof)		

(b) Check List for Compliance of the bid to the Essential Requirements Specified in the tender

I/we hereby certify that, our bid complies with essential requirements specified in the tender and the acceptance of the requirement is given by checking 'yes" against each of them.

S.No.	Provisions / Facility	Offered in the Bid (Yes / No)
1	Ward entitlement 2% of the sum insured per day i.e. including top-up for normal hospitalization and no cap for ICU charges	
2	Coverage for pre-existing diseases/conditions without any waiting time	
3	Coverage of ailments/surgeries etc. requiring one day or more of hospitalization.	
4	Coverage of other procedures/surgeries/ailments etc that require day care procedures.	
5	Day one coverage for new employees and their dependents	
6	Maternity Benefit with Ceiling Limit of Rs. 1.0 Lakhs	
7	Coverage of Critical Illness	
8	Day one coverage for the new born	
9	Annual Health Check-up Package	
10	The pre and post hospitalization reimbursement shall be for a minimum of 30 and 60 days respectively	
11	No age limit for the insured	
12	Cashless facility for IPD in the Mangalore /Udupi Hospitals as per clause 1.0 (o) of Annexure - A	
13	Cashless facility for IPD up to the assured amount in all empaneled hospitals throughout India	
14	Top-Up of Sum Insured in steps of 1 Lakh upto total amount of Rs. 10Lakh over the base insurance of Rs. 2 Lakh	
15	Corporate Buffer of Rs. 35 Lakhs and above is provided	
16	Coverage of Non-dependents with additional premium module paid by the employee	
17	Acceptance of the condition to prepare claims for NITK, Surathkal reimbursement even when the insured limit is exhausted	
18	All other conditions / stipulations provided in the bid document.	

ANNEXURE – E**DECLARATION**

I/we have not tampered/modified the tender forms in any manner. In case, if the same is found to be tampered/modified, I /we understand that my/our tender will be summarily rejected and full Earnest money deposit will be forfeited and I /we are/are liable to be banned from doing business with NITK, Surathkal and/or prosecuted.

I/we, hereby certify that all the information and data furnished by me with regard to this bid requirements are true and complete to the best of my knowledge. I have gone through the requirements, conditions and stipulations in details and agree to comply with the requirements and intent of specification.

I/we, further certify that my company meets all the conditions of qualification criteria laid down to take part in the bid. I/we, further specifically certify that my company meets/is having Medical Insurance participation in minimum three major companies/ institutions/ organizations etc in the last five years details of which are attached.

I/we, further specifically certify that my company has not been Black Listed/De Listed or put to any Holiday by any Institutional Agency/ Govt. Department/ Public Sector Undertaking in the last three years.

I/we certify that our this bid against tender notification no. _____, dated _____ does not amount to any breach of IRDA guidelines. I further confirm that in the event of disclosure at a later stage that the same are not in line with IRDA Guidelines and NITK-SURATHKAL is put to any disadvantage or face cancellation of the Policy or any claim becomes substandard/untenable, the whole liabilities arising out of this shall lie squarely on us.

I/we, further certify that I am the duly authorized representative of the Insurer and competent to agree as above.

Signature of the Bidder :

Name and Designation

Business Address

.....

Seal of the Bidder's Firm

Place:

Date:

BANK GUARANTEE FORMAT FOR PERFORMANCE GUARANTEE BOND

(To be typed on Non-judicial stamp paper of the value of Indian Rupees of One Hundred) (TO BE ESTABLISHED THROUGH ANY OF THE NATIONAL BANKS (WHETHER SITUATED AT MANGALORE OR OUTSTATION) WITH A CLAUSE TO ENFORCE THE SAME ON THEIR LOCAL BRANCH AT MANGALORE OR ANY SCHEDULED BANK (OTHER THAN NATIONALISED BANK) SITUATED AT MANGALORE. BONDS ISSUED BY CO-OPERATIVE BANKS ARE NOT ACCEPTED.)

To,

Registrar,

National Institute of Technology Karnataka, Srinivasnagar P.O., Surathkal

Mangalore - 575025

LETTER OF GUARANTEE

WHEREAS National Institute of Technology Karnataka (Buyer) has invited Tenders vide Tender

No _____ Dt _____ for purchase of _____ AND WHEREAS the said

tender document requires that any eligible successful tenderer (seller) wishing to supply the equipment / machinery, etc. in response thereto shall establish an irrevocable Performance Guarantee Bond in favour of "**Director, National Institute of Technology Karnataka, Surathkal**" in the form of Bank Guarantee for Rs _____ { **3% (Three percent) of the purchase value**} and valid till **one year plus two months (14 months) or up to the contract period plus two months whichever is later** from the date of issue of Performance Guarantee Bond may be submitted within 30 (Thirty) days from the date of Order Acknowledgement as a successful bidder.

NOW THIS BANK HEREBY GUARANTEES that in the event of the said tenderer (seller) failing to abide by any of the conditions referred in tender document / purchase order / performance of the equipment / machinery, etc. this Bank shall pay to National Institute of Technology Karnataka, Surathkal on demand and without protest or demur Rs (Rupees _____).

This Bank further agrees that the decision of National Institute of Technology Karnataka, Surathkal (Buyer) as to whether the said Tenderer (Seller) has committed a breach of any of the conditions referred in the tender document/purchase order shall be final and binding.

We, _____ (name of the Bank & branch) hereby further agree that the Guarantee herein contained shall not be affected by any change in the constitution of the Tenderer (Seller) and/ or National Institute of Technology Karnataka, Surathkal (Buyer).

Notwithstanding anything contained herein:

1. Our liability under this Bank Guarantee shall not exceed Rs _____ (Indian Rupees _____ only).
 2. This Bank Guarantee shall be valid up to _____ (date) and _____ (date).
 3. We are liable to pay the guaranteed amount or any part thereof under this bank guarantee only and only if National Institute of Technology Karnataka (NITK) Surathkal serve upon us a written claim or demand on or before _____ (date).
- This Bank further agrees that the claims if any, against this Bank Guarantee, shall be enforceable at our branch office at _____ situated at _____ (Address of local branch).

Yours truly,

Signature and seal of the guarantor:

Name of Bank & Address:

Date:

Instruction to Bank: Bank must note that on expiry of Bond Period, the Original Bond will not be returned to the Bank. The bank is requested to take appropriate necessary action on or after expiry of bond period.