



**POST GRADUATE SCHOOL
ICAR-INDIAN AGRICULTURAL RESEARCH INSTITUTE
NEW DELHI – 110 012**



No: PGS-II/78-07/2019-20

Dated: September 25, 2020

E-TENDER NOTICE

Invitation of Bids through online e-tendering for providing Group Health Insurance Policy to IARI Students.

On behalf of Director, IARI, New Delhi-110012, online e-tender in two bid system is hereby, invited from the leading Insurance Companies which are registered with Insurance Regulatory and Development Authority (IRDA) and are working in the field for the last minimum five years, to provide Group Health Insurance Policy for one year (extendable for one more year) for more than 1000 students (Postgraduate and Research Scholars) of ICAR-Indian Agricultural Research Institute as per the following schedule:

Name of the Work	Group Health Insurance Policy to IARI Students
Duration of Contract	One Year from the date of Order
Date of submission of tender	25.09.2020 at 4.00 PM
Date of closing of tender	16.10.2020 at 4.00 PM
Date of opening of tender	17.10.2020 at 4.00 PM
Place of Opening of E-tenders	Online
Issue of E-tender	Online eprocure.gov.in Online through CPP Portal at https://eprocure.gov.in

The detailed terms & conditions and E-tender form may be obtained from IARI website e-tender link www.iari.res.in and www.eprocure.gov.in

Asstt. Admin. Officer

Invitation to E-Tender for Providing Group Health Insurance Policy to IARI Students

BACKGROUND

The Indian Agricultural Research Institute (IARI) is India's largest and foremost Institute in the field of research and higher education and training in agricultural sciences. The Green Revolution was born in the fields of IARI and our graduates constitute the core of the quality human resource in India's agricultural research and education. There has been improvement in the agricultural education and training from time to time through the innovations of new research and technical advances. The Post Graduate School of Indian Agricultural Research Institute which was first established as a part of the Deemed to be University in 1958 has been engaged in providing high quality agricultural education at the post-graduate level in the country as a lead centre. From 1923 till 1958, the IARI extended agricultural education leading to 'Associateship of IARI' equivalent to M.Sc., which was awarded to 903 scholars. Till February 2020, Post Graduate School, IARI has awarded 4306 M.Sc., 63 M.Tech. and 4974 Ph.D. degrees to the students which includes 478 international students. In 1958, there were only six disciplines for admission to PG courses, which have now increased to 26 for M.Sc./M.Tech. and Ph.D. The Post Graduate School, IARI has made significant contributions by producing M.Sc./M.Tech. and Ph.D. degree holders who are occupying key positions at the national as well as international level.

1. GENERAL

Director, IARI invites online e-Tender in two bid system from Insurance Regulatory and Development Authority (**IRDA**) Accredited Insurance Companies for providing Group Health Insurance Policy to M.Sc./M.Tech. and Ph.D. students of IARI for one year from the date of order (extendable for one more year) by mutual consent of the Competent Authority and the service provider on the terms and conditions mentioned in the e-tender document and the contract agreement.

NAME AND ADDRESS OF THE TENDERING AUTHORITY:

DIRECTOR
ICAR-INDIAN AGRICULTURAL RESEARCH INSTITUTE,
PUSA CAMPUS, NEW DELHI-110012

ADDRESS OF THE TENDERING OFFICE:

AAO, PG SCHOOL-II, DIRECTORATE, IARI,
PUSA CAMPUS, NEW DELHI-110012

A. TERMS AND CONDITIONS OF THE TENDER

- **ONLINE E-TENDER DOCUMENT:** e-Tender form, terms & conditions along with prescribed documents can be downloaded from the website free of cost <http://eprocure.gov.in> and www.iari.res.in. Online bids complete in all respects should be submitted online through CPP portal <https://eprocure.gov.in> only on or before the last date. No Tender shall be accepted in physical form OR by e-mail OR by FAX and in case, it has been submitted in the physical form OR by e-mail OR by FAX only, it shall be rejected out rightly. Bids shall be opened as per time schedule mentioned in e-tender notice. DIRECTOR, IARI, NEW DELHI shall not be responsible for any delay in online submission of the bids due to any reason whatsoever. The conditional bids shall not be considered and may be rejected out rightly in very first instance.
- **EARNEST MONEY DEPOSIT (EMD):** The Tender should be accompanied with Earnest Money Deposit of Rs. 60,000/- (Rupees Sixty Thousand only) to be paid in the shape of account payee **Demand Draft/Fixed Deposit receipt/Bank Guarantee in the prescribed format as per Annexure-I from any commercial Bank in favor of DIRECTOR, Indian Agricultural Research Institute, New Delhi.** Exemption of EMD shall be extended to only those who have a valid Registration Certificate from MSME/NSIC only. The certificate clearly indicate the monetary limit and shall be valid as on due date of the tender. The EMD deposited by the tenderer in respect of another similar tender will not be considered against this tender. Apart from submission of EMD in physical form, scanned copy of EMD duly attested and countersigned by the firms shall also be uploaded and send the original EMD along with hard copies of the desired documents to AAO, PG School-II, Directorate, IARI, New Delhi-12. The EMD of unsuccessful tenders will be refunded after finalization/allotment of tender. No interest will be payable on the EMD. The EMD will be forfeited, if the tenderer withdraws his/her bid after submission of the Tender.
- **PERFORMANCE SECURITY DEPOSIT:** The successful bidder shall have to submit performance security Deposit of Rs. 3,00,000/- (Rupees Three lakhs only) amount meant for one year in the form of **Demand Draft/Fixed Deposit receipt/Bank Guarantee in the prescribed format as per Annexure-I from any commercial Bank in favor of DIRECTOR, Indian Agricultural Research Institute, New Delhi** having validity of one year from the date of contract agreement. After submission of the performance security by the successful Bidder, the corresponding EMD shall be released.
- **TECHNICAL BID:** The tenderer should submit self attested scanned copy of documentary proofs of his/her eligibility as mentioned in **'Schedule of Requirements: Technical Bid of this tender document'** failing which their bids shall be rejected and shall not be considered.

- **FINANCIAL BID:** The Financial bid shall be quoted by the bidder through e-tendering (online BOQ). The Financial Bid should contain rates only. The rates should be mentioned both in figures as well as in words. Any change in rate quoted by the tenderer afterwards shall entail cancellation of tender and blacklisting of the firm. **Financial Bid** of only those bidders shall be considered who qualify in the technical bid criteria through e-tendering process.
- The annual premium quoted shall be inclusive of all applicable taxes and service-charges for the policy. Only GST shall be payable extra if applicable and it should be mentioned in the column provided in the financial bid document (BOQ online). It is also clarified that any change in the GST (increase/decrease) shall be dealt with at actuals.
- Director, IARI, New Delhi reserves the right to renew policy for another one year i.e. Year 2021-22 with mutual written agreement on satisfactory performance and quoted rates.
- Any claim for increase in premium rates during the policy period on account of any reason whatsoever will not be entertained & shall be considered as breach of Terms & Condition of Tender/agreement.
- All the information furnished and documents produced with the tender shall be in English language only.
- Canvassing in any manner shall not be entertained and shall be viewed seriously leading to rejection of the bid.
- Notice inviting tender, bid documents, prescribed technical bid, price bid, terms & conditions shall form the part of the tender.
- The insurance company must be in the business of Group health/medical insurance for the last five years.
- Tender validity would be for 180 days from the last date of submission of e-tender/revised e-tender (if any).
- The operations of the insurance company must be at the national level.
- **Penalty:** In case, it is found that the insurer has breached any term & condition of tender/agreement document & has not given the correct information and flouted any condition or the company does not have all the appropriate licenses and all the statutory permissions, whatsoever required, to carry out the activity as required in these assignment then Director, Indian Agricultural Research Institute, New Delhi reserves the rights to cancel the order issued to them and award the assignment/Insurance policy in the manner as deemed fit to another Insurance Company at the risk & cost of defaulter company. Such an defaulter insurance company shall pay back the insurance premium + 5% interest per Quarter compounded.

- **Confidentiality:** The insurance company shall maintain strict confidentiality of all the tender, information, data coming in possession of the insurance company as a result of awarding the contract and also an oral, written or other information disclosed for evaluation or for any other purpose shall be considered as confidential information passed on to the insurance company. Any violation of the same shall be liable for action under the law which shall entitle Director, Indian Agricultural Research Institute, New Delhi to claim damages apart from taking action under the appropriate law.
- **Usages of data/tender/information:** The Agency shall ensure that the tender, data information etc are/is not used or permitted to be used in any manner (directly or indirectly) unless the same is authorized by Director, Indian Agricultural Research Institute, New Delhi. The confidential information shall be safeguarded and the insurance company shall take all necessary action to protect Indian Agricultural Research Institute, New Delhi, its students and their interests against misuse, loss, destruction, alterations or deletion thereof. Any violation of the same shall be liable for action under the law which shall entitle Director, Indian Agricultural Research Institute, New Delhi to claim damages from the vendor apart from taking action under the appropriate law. This is an irrevocable condition and it shall continue to be enforce even if the agreement between the insurance company is terminated by Director, Indian Agricultural Research Institute, New Delhi.
- **Breach of clause:** In the event of any breach or threatened breach of any clause by the insurance company and/or individual assigned by the insurance company for the performance of the services, the insurance company shall be liable to pay damages as may be quantified by Director, Indian Agricultural Research Institute, New Delhi. Apart from the above, Director, Indian Agricultural Research Institute, New Delhi shall have the right to proceed against the insurance company and/or its assigned person/s under appropriate law.
- All disputes shall be subject to New Delhi Court/Jurisdiction only.
- Arbitration if any, shall be chaired by Director, IARI or its nominee & judgment thereof shall be binding to insurer & insured. If insurer goes against judgment for any legal redressal, then insured holds right to claim penalties/cost etc., as defined in this document from the insurer.
- The Director, Indian Agricultural Research Institute, New Delhi has right to accept/reject any or all tenders without assigning any reasons.

Special Terms and Conditions

1. Cashless facility should be provided on Pan India Basis. Details of the Hospitals are to be provided. All transactions with these hospitals should be totally cashless.
2. There should be a dedicated helpline (24x7) of Insurance Company and the contact details should be furnished in the tender. Contact details of the TPA should be provided by the Insurance Company including the name of the contact person, contact numbers and postal & email address.
3. Initially 20/25% of the total premium amount shall be transferred to Insurance Company and remaining amount shall be transferred within 3 months.
4. The amount of Group Health Insurance Premium would be refunded in case, student leaves/passes out or his/her name is struck off from the PG rolls of IARI.
5. Reports including the claims of individuals and the details of settlement are to be furnished to AAO (PGS-II), Directorate, IARI, Pusa Campus, New Delhi - 110012 on monthly basis or as and when required by at IARI.

SCHEDULE OF REQUIREMENTS

B) The e-Tender should contain the Self-attested scanned copies of following with consecutive Sr. No.:

- i. Valid Certificate of registration with IRDA.
- ii. No. of years since License given by IRDA as on 31/03/2020.
- iii. Brief profile of the insurance company along with claim settlement percentage against medical claim policies as per format given in Annexure-II.
- iv. EMD as mentioned.
- v. The scope of cover, benefits, exclusions as per terms and conditions.
- vi. The names of the cities where the Company has operations.
- vii. Details if any tie-up.
- viii. City wise list of hospitals where cash-less facility is tied up by insurance company.
- ix. Name(s) and phone/cell nos. of the authorized contact person(s) of company/hospital insurance.
- x. List of major clients where such group medical claim policies are under operation along with the name and contact number of the focal point of each client.
- xi. Letter/undertaking to the effect that they agree to abide by the clauses enumerated herein with a copy thereof duly signed and stamped by responsible officer/official (not below the rank of General Manager).
- xii. Affidavit to the effect that the insurance company is in the business of group medical claim insurance for the last five years and that the operations of the insurance company are at the national level.
- xiii. The bidder shall have minimum annual turnover of Rs. 5.00 Crores in each of last three financial years i.e. 2016-17, 2017-18 & 2018-19. Copies of financial statements shall be submitted as proof.
- xiv. Copy of GST/PAN.

NOTE: All the above mentioned documents and Annexure-III should be duly in order and are essential to qualify at Technical Bid Stage.

Financial Bid must contain:

- The amount of Premium per student after allowing all discounts (Annexure-IV).
- GST and other taxes/charges, if any.

C) SCOPE OF WORK FOR PROVIDING GROUP HEALTH INSURANCE FACILITY TO MORE THAN 1000 STUDENTS OF IARI, NEW DELHI:

TERMS AND CONDITIONS/ INSTRUCTIONS FOR THE TENDERER/BIDDER:

Insured	IARI Students
Family Description	SELF
Standard Hospitalization	COVERED
Corporate Buffer	10 LAKH*
No. of Lives	>1000 (Average Age - 24 years)
Sum Insured	3 lakh per student
Pre-Existing Disease	Covered
Waiver of 1 st , 2 nd , 3 rd & 4 th Year Exclusion	Covered
Pre-Hospitalization	30 days
Post-Hospitalization	60 days
Room Rent Capping	No Capping
Disease Wise Capping	No Capping
Pan-India Coverage	Covered
Waiver of 1 st 30 Days Exclusion	Covered
TPA	CASHLESS Facility

**Note:- To be used in emergency at discretion of the Institute for any one or more student to cover medical exigency over the individual cover of Rs. 3.00 Lakh.*

- **Professional sports and games etc.** shall include for purpose of medical claim participation of insured students in any sports activity wherein the students represents IARI.
- **Premium coverage of the students:** Any student who is on rolls of the IARI on the day insurance premium is made to the insurance company shall be deemed to have been covered by the insurance policy whether he/she is registered or not in the insurance record of the company. Proof of student being enrolled in IARI will however be provided to the company by the PG School-II, Directorate, IARI.
- **Information through electronic means i.e. e-mail, cell phone, landline, SMS:** The prospective insurance company shall provide information to AAO (PGS-II), Directorate, IARI, Pusa Campus, New Delhi - 110012 including the insured students of IARI regarding insurance details & contact person in case of any eventually to students.
- **Dedicated customer care service & public/student grievance redressal system including the well defined claim procedure:** The prospective insurance company shall have designate customer care service & or public/student grievance system.

STUDENT STRENGTH AND SETTLEMENT CLAIMS

- The total student strength as on date is more than 1000. It may increase or decrease depending on number of students admitted during academic year.
- Date for inclusion of the students in the group health insurance policy shall be provided to insurance company in September and after admission in current academic year. In case any student is admitted during academic year, company will intimate the pro-rata premium amount to be paid.
- The copy of the endorsement for addition of students will be sent to insurer for issuance of identity/health cards. It should reach to insured's office (AAO (PGS-II), Directorate, IARI, Pusa Campus, New Delhi - 110012) within seven days.
- Claim cheques (if any) shall be forwarded by the insurer to individual student within 30 days of receiving claim under intimation to the insured in case cashless facility is not available.
- The insurance company shall provide one dedicated executive to deal/guide the Students of IARI.

PROCEDURE FOR OPENING THE BIDS

- The procedure of opening of the bid shall be as under:
- First TECHNICAL BID shall be downloaded at the time & date mentioned in the bid notice by the Tendering Committee on behalf of the Director, Indian Agricultural Research Institute, New Delhi.
- Financial bid of Technically qualified bidders shall be opened (online) only.

EVALUATION OF OFFER:

- The authority for the acceptance/rejection of the tender vests with Director, Indian Agricultural Research Institute, New Delhi. The tenders received shall be evaluated by the tendering committee constituted by the Director, Indian Agricultural Research Institute, New Delhi.
- However, Director, Indian Agricultural Research Institute, New Delhi, shall not be bound to accept the lowest or any other tender or to assign any reason for non- acceptance or rejection of a tender.

(On office letterhead)

Ref. No.

Date:/0/2020

To,

AAO (PG School-II)
Directorate
Indian Agricultural Research Institute,
Pusa Campus, New Delhi-110012

Sir,

Sub: Notice Inviting Tender for Group Health Insurance Policy for IARI Students

Ref: Tender No. – dated

With reference to the above, I am/We are enclosing our bids for the Group Health Insurance Policy for IARI Students.

I/We here by reconfirm and declare that I/We have carefully read and understood the above referred Tender document including instructions, terms & conditions, special terms and conditions and all the contents stated therein and all subsequent corrigendum published on Institute website or any other portal.

(Signature of the authorized person)

Date:

Name of the Contact Person

Contact Details :+91

E-mail Address:

Annexure-I

FORMAT FOR BANK GUARANTEE

Beneficiary : **Director, ICAR-IARI** (*herein after referred to as Beneficiary /Government*)
Date :[*Insert date of issue of BG*]
PERFORMANCE BANK GUARANTEE No. :[*Insert guarantee number*]
PERFORMANCE BANK GUARANTEE Amount :[*Insert guarantee amount*]
Applicant / Seller : [*Insert Seller Name and Address*]
Guarantor :[*Insert name and address of the issuing Bank*]

1. The Applicant/Seller named above has entered into above referred contract with the Beneficiary, for the supply of Goods and / or Services as defined in the said contract. According to the conditions of the Contract, a performance security is required to be furnished by the Seller to the Beneficiary for due performance of the contract.
2. At the request of the Applicant, we as Guarantor, hereby irrevocably undertake to pay the Beneficiary any sum or sums not exceeding in total an amount of [*insert amount in figures*][*insert amount in words*], upon receipt by us of the Beneficiary's demand stating that the Applicant is in breach of its obligation(s) under the Contract, without the Beneficiary needing to prove or to show grounds for your demand or the sum specified therein.
3. We do hereby undertake to pay the amount due and payable under this Guarantee without any demur, merely on a demand from the Beneficiary/Government. Any such demand made on the Bank shall be conclusive as regards the amount due and payable by the Bank under this Guarantee. However, our liability under this guarantee shall be restricted to an amount not exceeding Rs. _____
4. We undertake to pay the Government any money so demanded notwithstanding any dispute or disputes raised by Seller(s) in any suit or proceeding pending before any Court or Tribunal relating thereto liability under this present being absolute and unequivocal.
5. The payment so made by us under this Bond shall be a valid discharge of our liability for payment there under and the Seller (s) shall have no claim against us for making such payment.
6. We further agree that the Guarantee here in contained shall remain in full force and effect during the period that would be taken for the performance of the said Contract including Guarantee/Warranty period and that it shall continue to be forceable till all the dues of the Government under or by virtue of the said Contract have been fully paid and its claims satisfied or discharged.
7. We further agree with Government that the Government shall have the fullest liberty without our consent and without affecting in any manner our obligations hereunder to vary any of the terms and condition of the said Contract or to extend time of performance by the said Seller (s) from time to time or to postpone any time or from time to time powers exercisable by the Government against the said Seller (s) and to forbear or enforce any of the terms and condition relating to the said Contract and we shall not be relieved from our liability by reason of any such variation, or only extension being granted to the said Seller (s) or for any forbearance, act or omission on the part of the Government or any indulgence by the Government to the said Seller (s) or by any such matter or thing whatsoever which under the law relating to sureties would, but for this provision, have effect of so relieving us.

8. Notwithstanding anything contained herein above our liability under the Guarantee is restricted to Rs _____ and shall remain in force until _____ [Should be for a period of 12 months from the date of issue in case EMD & 30 months from the date of issue in case of Performance security]
9. This Guarantee will not be discharged Due to be change in the constitution of the Bank or the Seller(s).
10. We lastly undertake not to revoke this Guarantee during its currency except with the previous consent of the Government in writing.

Dated _____ For _____
(Indicate the name of the Bank) Signature _____
Name of the Officer _____
Designation of the officer _____ Code no _____
Name of the Bank and Branch _____

ANNEXURE-II
Eligibility Requirements

Technical Requirements	Complied Yes /No	Supporting documents to be enclosed. Yes/No
1.IRDA Accreditation Certificate		
2.Number of Years Since License given by IRDA as on 31/03/2020		
3.Gross Total Premium underwritten within India (INR) as on 31.03.2020		
4.Health Premium underwritten within India (INR) as on 31.03.2020		
5.Minimum of 10 number of Group Medical Insurance Policies being serviced where Total Lives covered are 2,000 Lives in Each Policy for the last three Financial Year i.e. 2016-17, 2017-18 & 2018-19. \$*		
6. Minimum of 10 number of Group Medical Insurance Policies where the Premium is more than INR 50 Lakhs for the Financial Year 2018-19##* #		
7.Minimum annual turnover of Rs. 5.00 Crores in each of last three financial years i.e. 2016-17, 2017-18 & 2018-19.		
8.Tender documents duly signed on each page.		
9.Cashless treatment at least 30 major multi-specialty hospitals located in Delhi and NCR, Kolkata, Chennai and Mumbai and 15 to10(depending on the city) for Bengaluru and Bhopal. Name of such Hospitals to be provided.		
10.24X7 helpline of TPA along with contact details of TPA		
11.A dummy copy of Group Health Insurance policy		

S Point No 5 – Required Details

Details in respect of each such policy to be provided as under:

Name of the Company & Contact Person (s)	No. of Lives Covered	Premium Per Life Covered	Total Yearly Premium (INR) (Exclusive of Tax)

#Point No 6 – Required Details

Details in respect of each such policy to be provided as under:

Name of the Company & Contact Person(s)	No. of Lives Covered	Premium Per Life Covered	Total Yearly Premium (INR) (Exclusive of Tax)

***For Point Number 5 and 6 mentioned above, the following conditions will apply:**

- Policies where your company is a Co-Insurer will not be considered.
- Only Group Health Medical Insurance Policies will be considered for the Technical Bid.
- Company that does not have any policy of the required size will not be considered.

*Indian Agricultural Research Institute reserves the right to verify the information provided against item Nos.5&6 above.

Signature of the Authorized Person

Name:

Contact Details+91

Email ID

Date

Seal of the Firm/Agency

ANNEXURE-III

Technical Bid for the Group Health Insurance Policy for IARI Students

Insured	IARI Students
Family Description	SELF
Standard Hospitalization	COVERED
Corporate Buffer	10 LAKH*
No. of Lives	>1000 (Average Age - 24 years)
Sum Insured	3 lakh per student
Pre-Existing Disease	Covered
Waiver of 1 st , 2 nd , 3 rd & 4 th Year Exclusion	Covered
Pre-Hospitalization	30 days
Post-Hospitalization	60 days
Room Rent Capping	No Capping
Disease Wise Capping	No Capping
Pan-India Coverage	Covered
Waiver of 1 st 30 Days Exclusion	Covered
TPA	CASHLESS Facility

****Note:- To be used in emergency at discretion of the Institute for any one or more student to cover medical exigency over the individual cover of Rs. 3.00 Lakh.***

- **Professional sports and games etc.:** shall include for purpose of medical claim participation of insured students in any sports activity wherein the students represents IARI.
- **Premium coverage of the students:** Any student who is on rolls of the IARI on the day insurance premium is made to the insurance company shall be deemed to have been covered by the insurance policy whether he/she is registered or not in the insurance record of the company. Proof of student being enrolled in IARI will however be provided to the company by the institute.
- **Information through electronic means i.e. e-mail, cell phone, landline, SMS:** The prospective insurance company shall provide information to AAO (PGS-II), Directorate, IARI, Pusa Campus, New Delhi - 110012 including the insured students of IARI regarding insurance details & contact person in case of any eventually to students.
- The amount of Group Health Insurance Premium would be refunded in case, student leaves/passes out or his/her name is struck off from the PG rolls.
- **Dedicated customer care service & public/student grievance redressed system including the well defined claim procedure:** The prospective insurance company shall have designate customer care service & or public/student grievance system.

Signature of the Authorized Person

Name:

Contact Details+91

Email ID

Date

Seal of the Firm/Agency

ANNEXURE-IV

FINANCIAL BID FOR GROUP HEALTH INSURANCE POLICY FOR IARI STUDENTS

Sl. No.	Particulars	Total Premium amount in Rupees
1	Premium for coverage of Rs.3.00 Lakh per Student for a period of one year including all discounts	To be filled in BOQ online mode only.
2	Taxes (if any) GST/Service Charge etc.	
3	Total in Figures	
	Total in Words	

Note: In case of tie in price, the L-1 would be decided on the basis of insurance company which have higher number of policies vide item no. 5 and 6. If tie still persists, the company having more annual turnover during last 3 years vide item no.7 of technical requirements would be selected. If there is still tie, the company registered earlier as per IRDA or other regulatory body would be selected. In case the tie still persists, company served higher number of Govt. Organizations/Universities/Colleges etc. would be given preference.

Signature of the Authorized Person

Name:

Contact Details+91

Email ID

Date

Seal of the Firm/Agency