

भारतीय प्रबंध संस्थान इंदौर  
INDIAN INSTITUTE OF MANAGEMENT INDORE

प्रबंध शिखर, राऊ-पीथमपुर रोड, इंदौर - 453 556  
PRABANDH SHIKHAR, RAU-PITHAMPUR ROAD, INDORE - 453 556  
फ़ोन PHONE: +91-731-2439630/2439631; फ़ैक्स FAX: +91-731-2439800

निविदा क्रमांक Tender No: IIMI/2019-20/10



दिनांक/ Date: May 13, 2019

आईआईएम इंदौर के पीजीपी/आईपीएम/एफपीएम/ईपीजीपी/पीजीपी-एचआरएम छात्रों के लिए समूह स्वास्थ्य बीमा पॉलिसी के लिए निविदा आमंत्रण सूचना

NOTICE INVITING TENDER FOR GROUP HEALTH INSURANCE POLICY FOR IIM INDORE PGP/IPM/FPM/EPGP/PGP-HRM PARTICIPANTS

**(E-PROCUREMENT MODE ONLY)**

भारतीय प्रबंध संस्थान इंदौर (आईआईएम इंदौर) दो बोली प्रणालियों में निम्नलिखित मदों के लिए आईआरडीए से मान्यता प्राप्त बीमा कंपनियों ऑनलाइन बोली (ई- टेंडर) आमंत्रित करता है |  
Indian Institute of Management Indore (IIM Indore) invites bids from IRDA accredited Insurance companies in two bid systems.

निविदा का संक्षिप्त विवरण Brief Details of Tender:

कार्य का विवरण Work Description	अग्रिम जमा EMD (Rs.)
Group Health Insurance Policy For IIM Indore PGP/IPM/FPM/EPGP/PGP-HRM Participants	5,000/-

निविदा दस्तावेज <http://eprocure.gov.in/eprocure/app> से डाउनलोड किया जा सकता है और केवल इसी पोर्टल के माध्यम से जमा किये जाने की अंतिम तिथि और समय तक प्रस्तुत किया जाना चाहिए |

The Tender Document can be downloaded from Central Public Procurement (CPP) Portal <http://eprocure.gov.in/eprocure/app> and bid is to be submitted **online** only through the same portal up to the last date and time of submission of tender.

निविदा की महत्वपूर्ण तिथियाँ Critical Dates of Tender:

क्रमांक S. No.	विवरण Particulars	दिनांक Date	समय Time
01	निविदा के ऑनलाइन प्रकाशन / डाउनलोड की तिथि एवं समय Date & Time of Online Publication/Download of Tender	13-05-2019	1730 Hrs.
02	बोली जमा करने की प्रारंभ तिथि एवं समय Bid Submission Start Date & Time	13-05-2019	1730 Hrs.
03	बोली जमा करने की अंतिम तिथि एवं समय Bid Submission Close Date & Time	27-05-2019	1500 Hrs.
04	मूल अग्रिम जमा राशि को जमा करने की अंतिम तिथि एवं समय Closing date & time for Submission of Original EMD	27-05-2019	1500 Hrs.
05	तकनीकी बोलियों का खोला जाना Opening of Technical Bids	28-05-2019	1500 Hrs.

**विषय सूची**  
**TABLE OF CONTENTS**

<b>S.No.</b>	<b>Description</b>	<b>Page no.</b>
01	आईआईएम इंदौर के बारे में ABOUT IIM INDORE	3
02	तकनीकी विनिर्देश SCHEDULE OF REQUIREMENT	3-4
03	बयाना जमा विवरण EARNEST MONEY DEPOSIT DETAILS	4
04	अ. म. द. पात्रता मानदंड एवं तकनीकी मानदंड OI, ELIGIBILITY CRITERIA & TECHNICAL CRITERIA	4-5
05	वित्तीय बोली विवरण FINANCIAL BID DETAILS	5
06	समय सारणी TIME SCHEDULE	5
07	निविदा की उपलब्धता AVAILABILITY OF TENDER	5
08	बोली वैधता BID VALIDITY PERIOD	5
09	बोली प्रस्तुत करना BID SUBMISSION	6-7
10	बोली का खोला जाना BID OPENING	7
11	बोली का मूल्यांकन BID EVALUATION	7
12	भुगतान की शर्तें PAYMENT TERMS	8
13	हर्जाना परिसमापन LIQUIDATED DAMAGES	8
14	अनुबंध की अवधि CONTRACT PERIOD	8
15	प्रारंभ कार्यक्रम COMMENCEMENT SCHEDULE	8
16	नियम और शर्तें TERMS AND CONDITIONS	8-9
17	अनुलग्नक-I ANNEXURE – I	10
18	अनुलग्नक-II ANNEXURE – II	11
19	अनुलग्नक-III ANNEXURE – III	12-13
20	अनुलग्नक-IV ANNEXURE – IV	14

## 1. ABOUT IIM INDORE

Indian Institute of Management Indore is an institution of national importance under the Indian Institutes of Management Act, 2017.

## 2. SCHEDULE OF REQUIREMENT

Technical details	
Group Name	Indian Institute of Management Indore.
Commencement Date	08-July-2019
Period of coverage <u>One Year</u> In case the company has the facility for insurance coverage for 2 or 3 years. The same may be mentioned.	Actual number may slightly vary.
Claim Ratio Till 29-03-2019	159%
Insured Group Details	
Participants Strength As on	08-07-2019
Total number of lives	1723 approx. students/participants
Floater/Individual	Individual
Sum Insured bands	Rs. 1,50,000 per students/participants
Coverage & Benefits Details	
Domiciliary Hospitalization	Covered
Coverage of Pre Existing diseases	Covered
Day Care Surgeries	Covered
Cashless facility	Applicable
30 days waiting Period	Waived
1st Year and 2 years exclusions	Waived
30 Days Pre and 60 Days post hospitalization Expenses coverage	Covered
Room Rent Limit per day	3% of the sum assured maximum, i.e. Rs.4500/- per day
ICU Rent Limit per day	5% of the sum assured maximum, i.e. Rs.7500/- per day
Corporate Buffer	Rs 10,00,000/- Limit up to Sum Insured.
Other Conditions	New students/participants joining the Institute become automatically covered under the scheme from their date of joining the Institute and the premium amount will be paid by the Institute. There is no internal ceiling of treatment except room/ICU rent.
Claim Settlement Facility	List of network of authorized hospitals to be provided.
Cashless Facility	1. Cashless treatment to be provided atleast in the four of the following major Hospitals located in Indore: a) Bombay Hospitals Indore b) Choithram Hospitals and Research Centre Indore c) Apollo Hospital Indore d) Vishesh Hospital & Diagnostic Solutions e) CHL Hospitals Indore

	<p>f) Apple Hospitals Indore</p> <p>2. No deposit/treatment charges to be levied on the participants at the time of admission.</p> <p>3. Treatment should be initiated immediately after admission in the hospital on producing the insurance ID card/student ID from the Institute without waiting for any other documents/confirmation from the Insurance company / Institute.</p> <p>4. No amount to be retained by the hospital at the time of discharge. Students/participants are to be provided with medical treatment on their arrival at the hospital.</p>
Any Service Charges on Medical Bills	Should not be deducted from the individual Claim.
A copy of existing insurance policy document is attached for reference.	

### 3. EARNEST MONEY DEPOSIT DETAILS

- a) **EMD of Rs. 5,000/- (Rupees Five Thousand only)** in the form of Demand Draft/Banker's Cheque from Nationalized/scheduled bank in favour of Indian Institute of Management Indore, payable at Indore, should be submitted. The EMD should be valid for at least 90 days.
- b) EMD of all unsuccessful bidders will be returned after finalization of the tender. EMD of the successful bidder will be returned only after receipt of satisfactory service.
- c) The amount of EMD is liable to be forfeited, if the tenderer withdraws from the offer after submission of the tender or after the acceptance of the offer and fails to remit the Performance Security Deposit.
- d) No interest will be paid on the EMD.
- e) The details pertaining to EMD are to be filled as per Annexure-I.

### 4. OID, ELIGIBILITY CRITERIA & TECHNICAL CRITERIA

#### 4.1 OID (Other Important Documents)

OID viz. Firm Incorporation Certificate, PAN details, TIN/CST/ST etc. details are to be provided.

#### 4.2 Eligibility Criteria

- a) The Bidder should give self-declaration certificate for acceptance of all terms & conditions of tender documents. A duly completed certificate to this effect is to be submitted as per the Annexure-I.

- b) The firm should be neither blacklisted by any Government Dept., nor is any criminal case registered / pending against the firm or its owner / partners anywhere in India. A duly completed certificate to this effect is to be submitted as per Annexure-II.
- c) The firm should have valid accreditation certificate with IRDA on the date of submission of the tender. A duly sealed & signed valid certificate submitted to this effect.
- d) Bidders should have experience in providing Group Health Insurance for last five years from the date of submission of the tender. The details of the same along with supporting document/copy of insurance policy are to be submitted

#### 4.3 Technical Criteria

Bidders required to sealed & signed of each page of technical bid and submit as per Annexure-III. Unsigned technical bid or the bids not in prescribed format will be rejected without assigning any reason.

#### 5. FINANCIAL BID DETAILS

Financial bid given with tender to be submitted after filling all relevant information. The priced bid should be submitted strictly as failing which the offer is liable for rejection.

#### 6. TIME SCHEDULE

S. No.	Particulars	Date	Time
a.	Date of Online Publication of Tender	13-05-2019	1730 Hrs.
b.	Bid Submission Start Date	13-05-2019	1730 Hrs.
c.	Bid Submission Close Date	27-05-2019	1500 Hrs.
d.	Closing date & time for Submission of Samples, original EMD along with Annexure-I	27-05-2019	1500 Hrs.
e.	Opening of Technical Bids	28-05-2019	1500 Hrs.

#### 7. AVAILABILITY OF TENDER

The tender document can be downloaded from <http://eprocure.gov.in/eprocure/app> or Institute website [www.iimidr.ac.in](http://www.iimidr.ac.in) and be submitted only through the CPP Portal <http://eprocure.gov.in/eprocure/app>.

#### 8. BID VALIDITY PERIOD

The bid will remain valid for 90 days from the date of opening as prescribed by IIM Indore. A bid valid for a shorter period shall be rejected, being non-responsive.

## 9. BID SUBMISSION

### 9.1 Instruction to Bidder

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. **The registration is completely free of charge.**

Possession of a valid Class II/III DSC in the form of smart card / e-token is a prerequisite for registration and participating in the bid submission activities. DSCs can be obtained from the authorised certifying agencies recognized by CCA India (e.g. Sify/TCS/nCode/eMudhra etc).

Bidders are advised to register their valid email address and mobile numbers as part of the registration process. These would be used for any communication from the CPP Portal.

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 DSCs to others which may lead to misuse.

The Bidders are required to log in to the site through the secured log-in by entering their respective user ID / password and the password of the DSC.

The CPP portal also has user manuals with detailed guidelines on enrollment and participation in the online bidding process. The user manuals can be downloaded for reference.

Any queries related to process of online bid submission or queries related to CPP Portal in general may be directed to the 24x7 CPP Portal Helpdesk. The Toll Free contact numbers for the helpdesk are 1800 3070 2232, 7878007972 and 7878007973.

### 9.2 Online Bid Submission Procedure

**OID:** The file should be saved in a PDF version and should comprise of the following items:

1. Packet-1: Duly Completed Scanned PDF of PAN Card.
2. Packet-2: Duly Completed Scanned PDF of Registration Certificate Details.
3. Packet-3: Duly Completed Scanned PDF of GST.

**Cover-1:** The file should be saved in a PDF version and should comprise of the following items:

1. Packet-1: Duly Completed Scanned PDF copy of Annexure-I with copy of DD or Banker's Cheque for EMD.
2. Packet-2: Duly Completed Scanned PDF copy of Annexure-II.

3. Packet-3: Duly Completed Scanned PDF copy of Annexure-III.
4. Packet-4: Duly Completed copy of IRDA Accreditation certificate.
5. Packet-5: Duly Completed copy of documents as per clause 4.1 (d).
6. Packet-6: The details of at least 4 major Hospitals located in Indore for Cashless Treatment
7. Packet-7: The details of the Claim Settlement Facility along with contact details.
8. Packet-8: Duly Completed Copy of Statuary documents as per Annexure-V.

**Cover-2:** The BOQ should be downloaded from the website and should comprise of the following items.

1. Packet-1: Financial Bid in XLS version Filled with all relevant information.

### 9.3 Offline Submission of EMD

It is also required to submit signed EMD along with duly completed Annexure-I in original in a sealed envelope superscripted “**Notice Inviting Tender for Group Health Insurance Policy for IIM Indore PGP/IPM/FPM/EPGP/PGP-HRM Participants**” at the following address on or before 27-05-2019 at 1500 hrs.

Stores & Purchase Office  
First Floor, Administrative Block  
Indian Institute of Management Indore  
Prabandh Shikhar, Rau-Pithampur Road  
Indore-453 556 (M.P), India  
Phone: 0731-2439631-34  
Email: [stores@iimidr.ac.in](mailto:stores@iimidr.ac.in)

## 10. BID OPENING

- a) Bids will be opened on 28-05-2019 at 1500 Hrs.
- b) Bids should be summarily rejected, if all required documents (mentioned in clause 9) are not submitted within stipulated date / time.
- c) Financial bids of technically qualified parties shall be opened at a later date.

## 11. BID EVALUATION

The Technical Evaluation Committee of the Institute constituted for the purpose shall assess the ability of the agencies to render the requisite services based on the company profile, rating and on such other criteria as it may fix and the Financial Bids of only those firms qualifying the technical evaluation will be considered.

## **12. PAYMENT TERMS**

Payment to be made to the successful bidder along with the order by the concerned dept.

## **13. LIQUIDATED DAMAGES**

- a) In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
- b) In case of failure in settlement of claims within the time frame, the penalty will be enforced as per Institute norms.

## **14. CONTRACT PERIOD**

The policy will be issued as under one year.

The Institute reserve the right to accept policy covers for more than one year provided the company has provision to issue such policies. However this will not be a factor in evaluating the tenders & selecting the successful tenderer.

## **15. COMMENCEMENT SCHEDULE**

The successful bidder has to commence the service w.e.f. 08 July 2019.

## **16. TERMS AND CONDITIONS**

### **16.1 General Terms & Conditions:**

- a) The bidder has to submit the relevant & readable files only as indicated in the tender documents. In case of any irrelevant or non-readable files, the bid may be rejected.
- b) IIM Indore reserves the right to accept or reject any or all the tenders in part or in full or may cancel the tender, without assigning any reason thereof.
- c) IIM Indore reserves the right to relax / amend / withdraw any of the terms and conditions contained in the tender document without assigning any reason thereof. Any inquiry after submission of the quotation will not be entertained.
- d) IIM Indore reserves the right to modify/change/delete/add any further terms and conditions prior to issue of purchase order.
- e) Conditional tenders will not be considered in any case.
- f) Tenders sent by fax & e-mail will not be accepted.
- g) In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of IIM Indore shall prevail.
- h) The Courts of Indore alone will have the jurisdiction to try any matter, dispute or reference between the bidders and the Institute arising out of this service. It is specifically agreed that no court outside and other than Court in Indore shall have jurisdiction in the matter.



- i) Arbitration- All dispute and differences which may arise between the IIM Indore and the Insurance Company shall be referred to Director, IIM Indore whose decision shall be binding on all concerned.
- j) Bids which are late/vague/conditional/incomplete/not confirming to the laid down procedure in any respect will be rejected.
- k) IIM Indore may issue corrigendum to tender documents before due date of submission of bid. The bidder is required to read the tender documents in conjunction with the corrigendum, if any, issued by IIM Indore. The bidder is not to modify the tender document.

#### **16.2 Special Terms and Conditions:**

- a) Cashless facility should be provided in at least four of these major multi-specialty hospitals located in Indore as stated in the technical bid. All transactions with these hospitals should be totally cashless. No deposit/treatment charges to be levied on the participants at the time of admission and no amount to be retained by the hospital at the time of discharge. Students/participants are to be provided with medical treatment on their arrival at the hospital.
- b) All PGP/IPM/FPM/EPGP/PGP-HRM participants of IIM Indore irrespective of age group should be eligible to join the scheme. New students/participants joining the Institute become automatically covered under the scheme and the premium will be paid by the Institute.
- c) There should be a dedicated helpline (24 x 7) / TPA from the Insurance Company and the contact details should be furnished in the tender. Contact details of the claim settlement person should be provided by the Insurance Company including the name of the contact person, contact numbers and postal & email address.
- d) Door-step reimbursement facility for cases of reimbursement to individual and reimbursement amount can be made directly to the members only preferably within 15 days from the date of submission of required documents.
- e) Reports including the claims of individuals and the details of settlement are to be furnished to the Institute on monthly basis or as and when required by the Institute.
- f) Admission and discharge to and from the hospital preferably on 24x7 basis.
- f) The successful agency shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government from time to time.
- g) Provide/access to retrieve the update Claim Dump / MIS in MS Excel Format only with each and every claim details on quarterly basis.

## ANNEXURE – I

To  
**The Officer (Stores & Purchase)**  
Indian Institute of Management  
Prabandh Shikhar,  
Rau – Pithampur Road  
Indore

### Sub: - EMD Details.

Ref : -Tender No. IIMI/2019-20/10 dated 13-05-2019  
(Notice Inviting Tender for Group Health Insurance Policy for IIM Indore PGP/IPM/FPM/EPGP/PGP-  
HRM Participants)

Sir,

1. I /we hereby submit our tender for Group Health Insurance Policy for IIM Indore PGP/IPM/FPM/EPGP/PGP-HRM Participants along with other required documents.
2. I/ We enclosed herewith the following in favor of Indian Institute of Management Indore towards EMD

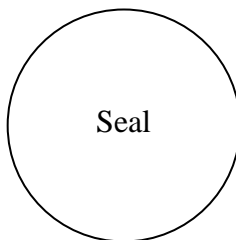
Particular	Amount	Transaction No. & Date	Bank Name	Supporting documents are to be attached along with the Annexure-I
EMD	₹5,000/-			

3. I / We hereby reconfirm and declare that I / We have carefully read, understood & complying the above referred tender document including instructions, terms & conditions, scope of work, schedule of quantities and all the contents stated therein. I / We also confirm that the rates quoted by me / us are inclusive of all taxes, duties etc., applicable as on date.
4. I /we have gone through all terms and conditions of the tender document before submitting the same.

Date:

Place:

Designation:



Authorized Signatory

Name:

Contact No.:

**ANNEXURE – II**

**CERTIFICATE  
(to be provided on letter head of the firm)**

I hereby certify that the above firm neither blacklisted by any Central/State Government/Public Undertaking/Institute nor is any criminal case registered / pending against the firm or its owner / partners anywhere in India.

I also certify that the above information is true and correct in any every respect and in any case at a later date it is found that any details provided above are incorrect, any contract given to the above firm may be summarily terminated and the firm blacklisted.

**Date:**

**Authorized Signatory**

**Name:**

**Place:**

**Designation:**

**Contact No.:**

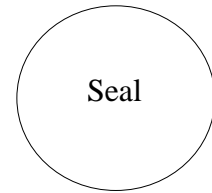
**ANNEXURE – III**

**TECHNICAL BID**

<b>Technical details</b>	
Group Name	Indian Institute of Management Indore.
Commencement Date	08-July-2019
Period of coverage <u>One Year</u> In case the company has the facility for insurance coverage for 2 or 3 years. This may be mentioned.	Actual number may slightly vary.
Claim Ratio Till 29-03-2019	159%
<b>Insured Group Details</b>	
Participants Strength As on	08-07-2019
Total number of lives	1723 approx. students/participants
Floater/Individual	Individual
Sum Insured bands	Rs. 1,50,000 per students/participants
<b>Coverage &amp; Benefits Details</b>	
Domiciliary Hospitalization	Covered
Coverage of Pre Existing diseases	Covered
Day Care Surgeries	Covered
Cashless facility	Applicable
30 days waiting Period	Waived
1st Year and 2 years exclusions	Waived
30 Days Pre and 60 Days post hospitalization Expenses coverage	Covered
Room Rent Limit per day	3% of the sum assured maximum, i.e. Rs.4500/- per day
ICU Rent Limit per day	5% of the sum assured maximum, i.e. Rs.7500/- per day
Corporate Buffer	Rs 10,00,000/- Limit up to Sum Insured.
Other Conditions	New students/participants joining the Institute become automatically covered under the scheme from their date of joining the Institute and the premium amount will be paid by the Institute. There is no internal ceiling of treatment except room/ICU rent.
Claim Settlement Facility	List of network of authorized hospitals to be provided.
Cashless Facility	<ol style="list-style-type: none"> <li>1. Cashless treatment to be provided atleast Four of the following major Hospitals located in Indore:                             <ol style="list-style-type: none"> <li>a) Bombay Hospitals Indore</li> <li>b) Choithram Hospitals and Research Centre Indore</li> <li>c) Apollo Hospital Indore</li> <li>d) Vishesh Hospital &amp; Diagnostic Solutions</li> <li>e) CHL Hospitals Indore</li> <li>f) Apple Hospitals Indore</li> </ol> </li> <li>2. No deposit/treatment charges to be levied on the participants at the time of admission.</li> </ol>

	<p>3. Treatment should be initiated immediately after admission in the hospital on producing the insurance ID card/student ID from the Institute without waiting for any other documents/confirmation from the Insurance company / Institute.</p> <p>4. No amount to be retained by the hospital at the time of discharge. Students/participants are to be provided with medical treatment on their arrival at the hospital.</p>
Any Service Charges on Medical Bills	Should not be deducted from the individual Claim.
A copy of existing insurance policy document is attached for reference.	

**Name and Signature of Authorized Person**



**ANNEXURE –IV**

**Statutory Documents (Copies of documents to be enclosed)**

<b>Name of the Party</b>		
<b>Date of Incorporation / Establishment</b>		<b>Supporting documents are to be attached along with the Annexure-IV</b>
<b>PAN Number</b>		
<b>GST Registration Number</b>		
<b>Registered Office Address</b>		
<b>Authorized Signatory Details</b>	<b>Name</b>	
	<b>Designation</b>	
	<b>Email</b>	
	<b>Phone</b>	
<b>Details of Contact other than Authorized Signatory</b>	<b>Name</b>	
	<b>Designation</b>	
	<b>Email</b>	
	<b>Phone</b>	

**Signature and Seal of the Tenderer:**

**Name in Block Letter:**

**Designation:**

**Contact no.**

**Full Address:**