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Tamluk-Ghatal Central Co-operative Bank Ltd.

Regd. No. 25, Date : 26.01.65

P.O. : Tamluk , Dist. : Purba Medinipur, Pin – 721636, West Bengal



HEAD OFFICE

Memo No. G/234/1986

Date : 24/11/2025

Tender No.TGCCBL/eTender/002/2025-26

NOTICE INVITING QUOTATION

TENDER ID – 2025_COD_958461

Online Quotations are hereby invited in two bid system (Technical & Financial bid in two separate envelopes) for Group Health Insurance Scheme for Employees(regular &/retired) & their family members of Tamluk Ghatal Central Co-operative Bank Ltd., Tamluk, Purba Medinipur from reputed IRDA Accredited Insurance Companies having experience in providing cashless health insurance to the employees of state or central Govt. Departments, PSUs, reputed corporate sectors, organizations for a period of more than 10 yrs and has Corporate tie up for Insurance Business with this Bank through online eProcurement system of West Bengal <https://www.wbtenders.gov.in> initially for a period of one year, may be further extendable for another term of one year subject to the satisfactory performance and mutual consent.

Sl no	Description of employee families for health insurance.	Last date of Tender submission
1.	No. of regular employees=241 No. of their family members =809 Total beneficiaries = 1050	24.12.2025 at 10-00 a.m

Bid documents consists of two parts is available at E-tender website of Govt. of W.B. <https://www.wbtenders.gov.in>

The details are summarized below:-

a.	Purchaser	Tamluk Ghatal Central Co-operative Bank Ltd
b.	Scope of Tender	Cashless Group Health Insurance Scheme for regular/retired employees & their family of Tamluk Ghatal Central Co-operative Bank Ltd.
c.	Specifications	Technical/ Detail item specifications of the items are given in Annexure-A
d.	Web page for details of tender	Web page: https://www.wbtenders.gov.in
f.	Application fees	NIL
g.	Address for communication	Chief Executive Officer Tamluk Ghatal Central Co-operative Bank Ltd Tamluk , Purba Medinipur , West Bengal Pin-721636, Email – insurance@tgccb.co.in & dgm.administration.development@tgccb.co.in
g.	Mode of submission	Online through E-tender website of Govt. of W.B. Web page: https://www.wbtenders.gov.in
h.	Submission of tender	From 26.11.2025 at 9.00 a.m to 24.12.2025 upto 10.00 a.m
i.	Date of opening of Technical Bid (Envelop-1)	26.12.2025 at 10.30 a.m
j.	Date of opening of Financial Bid (Envelop-2)	26.12.2025 at 4.00 p.m
k.	Selection Method	Least Cost Selection (L1)

Eligibility :

1. The Bidder should be a registered private or public owned insurance company incorporated under The Companies Act, 1956 and/or 2013, in India.
2. The Bidder should be registered with the IRDAI to carry out health insurance business for at least 10 (Ten) years and has Corporate tie up for Insurance Business with this Bank. For the avoidance of doubt, for the purposes of this Tender and determining health insurance business, health insurance business will exclude personal accident travel cover, whether explicitly stated or not.
3. The Bidder should unconditionally accept the terms and conditions of this Tender Document.
4. IRDA Accreditation Certificate.
5. Cashless facility should be provided in all major hospitals in India and at least one each prominent hospitals located in Tamluk, Ghatal and Haldia.
6. 24 X 7 helpline in case of house claim /TPA along with contact details.
7. The Bidder should not be blacklisted to participated in Govt. tenders.

9. Solvency ratio of insurance company should be more than 1.5 . A declaration regarding solvency margin to be submitted.
10. Incurred ratio of insurance company should be more than 80% . A declaration regarding incurred ratio to be submitted .
11. Top up facility to be provided to the employees, if applied.

General terms & conditions:

Insurance Partner of the Tamluk Ghatal Central Co-Operative Bank Ltd. only eligible for the participate in this Bid

1. Application to participate in quotation as per prescribed format (Annexure-I,II & III) .
- 2.a) Technical Bid to be submitted in prescribed format (Annexure-II) along with following documents and duly signed necessary photocopies thereof :
 - i) Registration certificate of firm /company .
 - ii) IRDAI Accreditation Certificate. A certificate of declaration for confirmation of IRDA guidelines (Annexure-IV) to be submitted .
 - iii) Declaration for non-Blacklisting .(Annexure-V)
 - iv) Self declaration of solvency ratio to be submitted.
 - v) IT return for the Assessment Year 2022-23, 2023-24 ,2024-25 .
 - vi) GST Registration certificate along with latest challan.
 - vii) PAN Card.
 - viii) Signed copy of Tender submission undertaking.
 - ix) List of Government/Semi -government/ Govt. of India Undertaking/Autonomous Body or Cooperatives for which such Insurance Scheme has already been provided along with the proof (Any three).
 - x)Details of TPA (if required)
 - xi) A dummy copy of Group Health Insurance Policy with detailed terms & conditions.
 - xii) Application money details .
 - xiii) Duly filled schedule of BOQ-1
 - xiv) Offer letter/ Last & First Pages of MOU of Corporate tie up .
- b) Financial Bid to be submitted in prescribed format (Annexure-III).

2.Standards of performance

The Service Provider shall deliver the services and carry out its obligations under the contract with due diligence and efficiency in accordance with generally accepted professional standards and practices. The Service Provider shall always act in respect of any matter relating to this contract as a faithful Service Provider to the Client. The Service Provider shall always support and safeguard the legitimate interests of the Client, in any dealings with a third party. The Service Provider shall conform to the standards laid down in the tender in totality.

3. Confidentiality

- a) Confidential information shall mean and include any and all confidential or proprietary information furnished, in whatever form or medium, or disclosed verbally or otherwise by the Service Provider and/ or the Client to each other including, but not limited to, the services, plans, financial data and personnel statistics, whether or not marked as confidential or proprietary by the parties. The Service Provider shall ensure that while providing services, all the details and information is kept confidential.
- b) During the execution of the project except with the prior written consent of the Client, the Service Provider or its personnel shall not at any time communicate to any person or entity any confidential information acquired in the course of the contract.
- c) The Service Provider will maintain the confidentiality of the data stored on the computer systems of the end customer. The Service Provider will be required to take appropriate actions with respect to its personnel to ensure that the obligations of non-use & non-disclosure of confidential information are fully satisfied. In case of failure, the Client has the right to take legal action against the firm.

4. Tender documents are to be collected from the E-Tender website of Govt. of W.B. website <https://www.wbtenders.gov.in>

5. The bidder whose bid has been accepted will be notified by the Quotation Inviting & Accepting Authority through acceptance letter/Letter of acceptance. The notification of award will constitute the formation of the contract. After final selection of agency, a formal agreement may be executed within 7 (Seven) days from the date of receipt of the work order with the concerned authority of the health institution in a non judicial stamp paper.

6. Application Money of ₹5000-00 (five thousand) only to be deposited in favour of Tamluk Ghatal Central Cooperative Bank Ltd, Tamluk through NEFT to A/c No. 113005768235, IFSC: WBSC0TCCB23 of the Bank and the UTR No has to be mentioned in the quotation. . A copy of Application Money challan to be enclosed.

7. Bids, which are late/ vague/conditional/incomplete/ not confirming to the laid down procedure in any respect will be rejected .

8. In case of differences arising in the terms & conditions of the tender documents with the company(s), the decision of TGCCBL shall prevail.

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9. The offered rate should be Excluding of GST . No other form of charges will be borne by the bank.

10. Members of Tender Committee of the Tamluk Ghatal Central Co-operative Bank Ltd. shall assess the ability of the agencies to render the services based on the company profile, rating, solvency margin, settlement claim ratio and on such other criteria as it may fix and the financial Bids of only those firms qualifying the technical evaluation will be considered.

11. The successful company shall at its own cost comply with the provision of orders and notification issued by the Bank.

12. In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.

13. In case of failure in settlement of claims within the period, the penalty will be enforced as per Bank's norms.

14. The period of contract will initially be for one year and can be extended on mutually agreed terms and conditions on satisfactory services provided by the company.

15. Tamluk Ghatal Central Co-op. Bank Ltd reserves the right to modify/ change/ add any further terms & conditions prior to issue of agreement.

16. The bank is not bound to accept the lowest rate if otherwise ineligible .

17. Annexure-1 of NIQ to be furnished in the Company's official letter head with full address and contact number etc., otherwise it will be treated as canceled.

18. **The company should provide details of at least two point of contact persons of different hierarchy under company payroll with due certification .**

19. All the above terms & conditions has to be accepted by the bidder.

20. Submission of Tender:

The intending bidder should submit the quotations alongwith all relevant documents through online E-Tender website of Govt. of W.B. <https://www.wbtenders.gov.in> from 26.11.2025 at 10.00 a.m to 24.12.2025 upto 10.00 a.m . Only online submission of tender is acceptable .

21. Financial Bid Submission:

The intending Bidder has to quote the premium amount excluding GST for sum insured of ₹ 6,00,000-00 per family floater basis .

22. Opening of Technical Bid:

The technical bid of tenders will be opened on 26.12.2025 at 10.30 a.m

23. Opening of Financial Bid:

The Financial Bid of only technically qualified bidders will be opened on the 26.12.2025 at 2.00 p.m. The Bank has every right to offer Award of contract(AOC) to fittest bidder considering all terms & conditions and performance of the insurance company, L1 will not be the only criteria to be selected or the Bank may scrap the tender as a whole at any time if it thinks fit.

24. Evaluation of Bids:

If there is discrepancy between the amount quoted in Financial Bid in the column amount written in words will prevail.

25. Disqualification:

TGCCBL may at its sole discretion and at any time during the evaluation of bids, disqualify any bidder, if the bidder has:

- a) Made misleading or false representations in the forms, statements and attachments submitted in bid documents.
- b) Exhibited a record of poor performance such as abandoning works, not properly completing the contractual obligations, inordinately delaying completion or financial failures, etc. in any project in the preceding three years.
- c) Failed to provide clarifications related thereto, when sought;
- d) Submitted more than one bid (directly / indirectly);
- e) Declared ineligible by the Government of India / State / UT Government for corrupt and fraudulent practices or blacklisted.
- f) Imposed fine by regulatory body for any reason.
- g) Submitted a bid with price adjustment/variation provision.
- h) Documents are not submitted as specified in the tender document.
- i) Suppressed any details related to bid.
- j) Submitted incomplete information, subjective, conditional offers and partial offers submitted.
- k) Not submitted documents as mentioned in this tender.
- l) Submitted bid with lesser validity period.
- m) Any non-adherence/non-compliance to applicable tender content.

26. Force Majeure:

In the event of any unforeseen circumstances directly interfering with the supply of goods/work/service arising during the execution of order such as war, hostilities, acts of the public enemy, civil commotion, sabotage, fires, floods, earthquakes, explosions, epidemics, quarantine restrictions, strikes, lockouts, or acts of God, the Bidder shall, within a week from the commencement thereof, notify the same in writing to the Purchaser with reasonable evidence thereof. Either party shall have the option to terminate the contract on expiry of 90 days of commencement of such force majeure by giving 14 days "notice to the other party in writing. In case of such termination, no damages shall be claimed by either party against the other.

27. Code of Ethics:

The Purchaser as well as the Bidder shall observe the highest standard of ethics including laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988", during the procurement or execution of such


contracts. If the bidders are found in Bid pooling or against law against fraud and corruption, then their firms may be blacklisted.

28. Jurisdiction:

In the event of any dispute the legal matter shall be subjected to the jurisdiction of Calcutta High Court only.

Special Terms & Conditions :

1. Cashless facility should be provided in all major Hospitals in India and at least one each prominent hospital located in Tamluk, Ghatal and Haldia sub-div. Details of such Hospitals are to be provided. All transactions with these hospitals should be totally cashless.
2. Baby cover from Day 1 All type of disease including Mental Illness/ Genetic Disorder /Cancer/HIV etc. to be covered.
3. Advanced procedures including robotic surgery to be covered.
4. There should be a dedicated helpline (24 x 7) from the Insurance Company available and the contact details should be furnished in the tender.
5. Doorstep 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. The response time at the time of admission should be maximum of six hours.
6. Reports including the claims of individuals and the details of settlement are to be furnished to TGCCBL on monthly basis or as and when required by TGCCBL.
7. Admission and discharge to and from the hospital preferably on 24x7 basis.
8. Adequate experience in providing Group Insurance during past 10 years (Attach proof).


(Sri. Sohan Das)
Dy. RCS, Govt. of W.B.
&
Chief Executive Officer
Tamluk Ghatal CCB Ltd

Procedure for E-Tender to follow :

This Tender will follow e-Tendering process of eProcurement System of Government of West Bengal Website

<https://www.wbtenders.gov.in>

Following procedures to be followed to submit the eTender :

To submit an e-tender in West Bengal, you must first register on the www.wbtender.gov.in and obtain a valid Digital Signature Certificate (DSC). After logging in, search for the desired tender, download the documents, fill out the e-tender form, and upload the required documents in the correct technical and financial covers. Finally, make the necessary bid security payment and submit your bid online before the deadline.

Step 1: Registration and DSC

• **Register:**

Go to the West Bengal e-Procurement portal at wbtenders.gov.in and enroll as a bidder through the "Click Here to Enroll" option.

• **Get a DSC:**

Obtain a Class-II or Class-III Digital Signature Certificate (DSC) from a government-authorized certifying authority.

• **Register DSC:**

Log in to the portal with your credentials and register your DSC by following the instructions. This DSC must be used for all future transactions.

Step 2: Tender selection and preparation

• **Log in:** Use your user ID and password to log in to the portal.

• **Search for tenders:** Browse and search for the tender you want to bid for.

• **Download documents:** Download the tender documents and schedules carefully and go through them to understand the requirements.

• **Upload documents:** Use the "My Documents" option to upload common documents like certificates in advance to save time during submission.

Step 3: Filling and submission

• **Fill the form:**

Start filling out the e-tender form, ensuring all details are accurate and complete.

- **Upload documents:**

Upload the scanned copies of the required documents as specified in the tender document. These will be uploaded in two separate folders for the technical and financial bids.

- **Make payment:**

Make the required payment for the tender, including the Earnest Money Deposit (EMD), through the online payment gateway or RTGS/NEFT.

- **Preview:**

Preview your entire bid to ensure everything is correct before submitting.

- **Submit:**


Click the final submit button. Your bid will be encrypted after submission.

Memo no. G/2341/986

date: 24.11.2025

Copy forwarded for necessary information to:

1. Deputy General Manager (Systems), Tamluk Ghatal Central Co-operative Bank Ltd. He is requested to upload the tender notice at Bank's website.
2. Assistant Registrar of Co-operative Societies, Purba Medinipur-I Range/Paschim Medinipur.
3. District Magistrate, Purba Medinipur.
4. Chairman, Tamluk Ghatal Central Co-operative Bank Ltd.


(Sri Sobhan Das)
Dy. RCS, Govt. of W.B.
&
Chief Executive Officer
Tamluk Ghatal CCB Ltd