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ODISHA POWER TRANSMISSION CORPORATION LIMITED

(A Government of Odisha Undertaking)

Regd. Office: Janpath: Bhubaneswar-751022.

Telephone: (0674) 2540051 (EPABX), Website: www.optcl.co.in

CIN:U4102OR2004SGC007553

e-TENDER NOTICE NO HRD-E&M-01/2024-25 **FOR GROUP HEALTH INSURANCE POLICY FOR**

- 1. Regular employees and their family members**
- 2. Ex-employees and their spouses.**

For and on behalf of OPTCL, the undersigned invites e-Tenders from IRDAI-recognized insurance companies to provide mediclaim/group health insurance cover to regular employees with their family members and ex-employees with their family members of OPTCL/SLDC/GRIDCO for a period of one year from the date of commencement of the policy.

Bidders would be required to enroll themselves on the tender portal www.tenderwizard.com/OPTCL for participation in the above tender. A complete set of documents are available in www.tenderwizard.com/OPTCL.

Important Dates of Tender :

Sl. No.	Particulars	Date	Time
1	Date of publication of tender	07.03.2024	
2	Pre-Bid meet	12.03.2024	11:00AM
3	Bid Submission Start Date	13.03.2024	10:00AM
4	Bid Submission Close Date	21.03.2024	05:30PM
5	Opening of Bids	22.03.2024	

N.B:- All subsequent addendums/corrigendum to the tender shall be hosted in the OPTCL's website www.optcl.co.in and www.tenderwizard.com/OPTCL only.

Sr. GM [HRD]

INDEX PAGE

SL. NO.	DESCRIPTION OF CONTENTS		PAGE NO
1		Notice Inviting Tenders	01
2		Instruction to bidders	03-06
3		Conditions of contract & qualification criteria	07-09
4	Part-I	Annexure-I (Policy Features/Specifications)	Separate sheet enclosed
5		Annexure-II (Declaration for non-blacklisting)	10
6		Annexure-III (Certificate of declaration for confirmation of IRDAI guidelines)	11
7		Annexure-IV (Bid securing declaration form)	12
8		Annexure-V (Evaluation criteria for technical bid)	13
9		Annexure-VI (Vendor confirmation)	14
10		Annexure-VII (Letter of authorisation for attending bid opening)	15
11	Part-II	Annexure-VIII (Financial Bid)	16

INSTRUCTION TO BIDDERS

ODISHA POWER TRANSMISSION CORPORATION LIMITED (OPTCL), one of the largest Transmission Utility in the country was incorporated under the Companies Act, 1956 as a Government of Odisha PSU to undertake the business of transmission and wheeling of electricity in the State. The registered office of the Company is situated at Bhubaneswar, the capital of the State of Odisha. Its projects and field units are spread throughout the State.

Presently the Company is carrying on intra-state transmission and wheeling of electricity under a license issued by the Odisha Electricity Regulatory Commission. The Company owns Extra High Voltage Transmission system and operates about 16,300 ckt Kms. Of transmission lines at 400 kV, 220 kV, 132 kV levels with 193nos. of substations throughout the state.

Odisha Power Transmission Corporation Limited (OPTCL) has more than 2600 active employees with 9000+ pensioners of various kinds.

Accordingly, bids are invited from interested Insurance Companies operating in India and dealing with Health / Medical Insurance to provide health insurance to these Employees, adhering to the following instructions and guidelines, etc.

The Bid document:

The bids shall be in two parts i.e. (i) The unpriced Technical Bid and (ii) The Financial Bid. The unpriced Technical Bids must be submitted in Annexure-I to Annexure-VII while the Financial Bid shall be in Annexure-VIII. Annexure-I to Annexure-VIII are mentioned above.

A. Unpriced Technical Bid:

The Technical Bid consisting of duly filled and attested copies of Annexure-I to Annexure-VII shall be uploaded to www.tenderwizard.com/OPTCL between the notified date.

B. Financial Bid:

The insurance companies will then upload the duly filled and attested copy of their Financial Bid (Annexure-VIII) on www.tenderwizard.com/OPTCL between the notified date.

Bidder should take into account any corrigendum published on the tender document before submitting their bids.

Bidders are to 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 and 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 rejection of the bid.

Out of the Bids so received, the Unpriced technical bid of the offers received will be opened first on the given time & date while the financial bid will be opened for only such bidders whose technical bids are found to be acceptable. The bidders should keep watching the organization's website, www.optcl.co.in and www.tenderwizard.com/OPTCL.

Offers submitted against tender documents only will be considered and the offer shall be in the name of the insurer on whose behalf the tender document has been issued. The insurer has to give an undertaking that they have submitted their bid as a single entity only and have not formed a consortium for the scheme.

No request for clarification received after the stipulated date and time shall be considered. Competent Authorities of OPTCL will issue clarification in writing only if deemed fit.

While submitting the bid, tenderers are requested to ensure that bids are in compliance with the regulations applicable under various statutes. Any fine, penalty, or expenses due to a breach arising thereon, will be borne by the tenderer, and OPTCL will bear no financial implication on this account.

For financial bids, it is a mandate for the companies they submit the bifurcated quotation as per Annexure-VIII.

If the last date of receiving / opening of the bids coincides with a holiday, then the next working day shall be the receiving/opening date.

The Bidder may seek clarifications on any clause of the tender document in the pre-bid meeting specified in the timeline. OPTCL will respond through e-mail and, if institute deems it necessary, it may amend the bid document as a result of any clarification.

The Bidders are requested to submit the bids after the issue of clarifications duly considering the changes made, if any. Bidders are totally responsible for incorporating/complying with the changes/amendments issued, if any, during the pre-bid meeting in their bid.

Amendment of bid document:

At any time prior to the deadline for submission of bids, OPTCL may, for any reason modify the Bidding documents by amendment by issuing an addendum/corrigendum hosting it on its website. The addendum/corrigendum will be binding on all the bidders.

In order to afford prospective bidders reasonable time to take the amendment into account in preparing their bids, **OPTCL** may or may not, at its discretion, extend the deadline for the submission of the Bid.

No oral statements/written statements made by the Bidder after submission of the tender shall be considered.

General conditions:

1. OPTCL at its sole discretion may extend the last date of tender submission by issuing a notice in its official website www.optcl.co.in or in www.tenderwizard/OPTCL
2. Each and every page of bid including any other documents must be signed under seal of the bidder.
3. The bids should be complete in all respects. Any bid incomplete in any manner would be liable for outright rejection.
4. Cutting or overwriting should be avoided. However, in case of the same being inescapable, every such cutting/ overwriting should be duly attested.
5. Bid being submitted must be the document duly downloaded from the organization website only and no other form. Bid in any other form or containing unrelated attachments or with conditions/riders shall not be entertained.
6. Bids should be supported with proper documentary evidence to substantiate all the requirement prescribed in the bid document.
7. Part-I and Part-II of the bid document besides the letter of award of contract issued by the Organization to the successful bidder shall form and be the integral parts of the contract.
8. Insurer/Bidder/Tenderer shall mean the company who submits the tender and enters into contract with concerned authorities of **OPTCL** and shall include their executors, administrators, and successors and permitted assignees.
9. Any conditional bid or a bid that is not in the prescribed Performa will not be accepted.
10. The bid shall remain valid for a minimum period of three months (90 days) from the last date of bid submission and it is must. No claim for escalation of the rate will be considered after the opening of the tender. No bidder shall be permitted to withdraw its bid before the aforesaid given time.
11. Each paper of the Bid Document must be signed under seal by the competent authority of the Bidder. Any document/ sheet not signed shall be tantamount to rejection of Bid.
12. The period of contract will initially be for one year which is extendable on mutually agreed terms and conditions. The contract is liable to be terminated with three months' notice if any lapse or unsatisfactory performance of the insurance company is noticed.

Canvassing, Fraud and Corrupt Practices:

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.

- a) "Corrupt practice" means the offering, giving, receiving, or soliciting of anything of value to influence the action of the public official.

- b) "Fraudulent practice" means a misrepresentation of facts in order to influence the Tender process or execution of a contract to the detriment of the scheme and includes collusive practice among bidding 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;
- c) **OPTCL** will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices.
- d) OPTCL will declare a firm ineligible, either indefinitely or for a stated period of time, for being awarded a contract if, at any time, it determines that the bidder/Insurers have engaged in corrupt and fraudulent practices in competing for, or in executing a contract.

Action against the Contractor / Insurer:

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

Disputes:

In respect of all tender conditions, and/or any matter connected therewith the decision of **OPTCL** shall be final and binding. In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the **Odisha Courts only**.

In case of a dispute of any claim, a committee consisting of the representative of the insurance company and **OPTCL** will be set up to resolve the dispute. However, this arrangement does not preclude the members from approaching the regulatory authorities.

Finally, all disputes or differences arising out of this tender, terms & conditions, or any matter related to this tender shall be resolved through arbitration. The Director of the OPTCL or his appointed nominee shall be the sole arbitrator who will decide the dispute as per the provision of 'The Arbitration & Conciliation Act 1996'. However, it is made clear that the venue of arbitration, if the situation so warrants, shall all the time and in every situation shall be at Bhubaneswar only.

Assistance to bidders:

Any queries relating to the tender document and the terms and conditions contained therein should be addressed to the Tender Inviting Authority through email at healthinsurance@optcl.co.in.

Interpretation:

Should there be any misgivings or differences in the meaning or interpretation of any stipulation or clause of the bid document, the same shall referred to the **Director (HRD)** of the Organization whose decision in this regard shall be final and binding on the parties.

Jurisdiction

All disputes shall be subject to the jurisdiction of Odisha Courts only.

Conditions of Contract & Qualification Criteria

Qualifying Requirements for the Bidding Insurance Companies:

1. The bidder should be a registered Indian Insurer in accordance with the Insurance Act, (registered and licensed by IRDAI (Insurance Regulatory Development Authority of India) as Medical/Health Insurer and should have a license to carry out Medical insurance business on a Pan India basis. The company should be incorporated under the Companies Act, 1956 and/or 2013, in India.
2. Guidelines issued by IRDAI from time to time with regard to the Insurer's responsibility & liability towards insured shall be automatically applicable to this Insurance contract to the extent stipulated by OPTCL.
3. Should have an operational Registered /Branch Office in Bhubaneswar, Odisha, India.
4. The bidder shall have overall done the group health policy cover (excluding personal accident or travel cover) of at least 50,000 families in any last three completed financial years.
5. The bidder shall have a gross direct premium income of Rs. 200 crore from health insurance (excluding personal accident or travel cover) in any last three completed financial years.
6. Bidder should have PAN and a valid registration under GST.
7. Tenderer has to submit a declaration in Annexure-II 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 blacklisted by any of the Institutions, details of the same are to be furnished. Moreover, no restraint order has been passed by the competent court of law.

Technical Bid Evaluation Process:

SL. NO.	CRITERION	POINTS	TOTAL
1	Number of years since license given by IRDAI as on 31.03.2024		10
	Upto Three years	4	
	More than three years and upto five years	6	
	More than five years and upto Seven years	8	
	Above seven years	10	
2	Gross total premium underwritten within India (in crores) as on 31.03.2024		10
	Upto Rs. 100 crores	4	
	> Rs. 100 Crores - Rs. 200 Crores	6	
	> Rs. 200 Crores - Rs. 400 Crores	8	
	> Rs. 400 Crores	10	
3	Health Premium underwritten within India (In crores) as on 31.03.2024		10
	Upto Rs. 25 crores	4	
	> Rs. 25 Crores - Rs. 50 Crores	6	
	> Rs. 50 Crores - Rs. 150 Crores	8	
	> Rs. 150 Crores	10	

1. Bidders scoring equal to or more than 60% marks, as per the above evaluation in the technical bid, shall qualify for further process of bidding.
2. The evaluation of financial bids shall be done on an L-1 basis among all the companies that qualify for the technical bid. Taxes applicable shall be as per the prevailing rates.

OPTCL retains the right to seek clarification after the technical bids are opened or a pre-bid conference is scheduled to clarify the tender 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.

Notwithstanding anything contained in this document, the acceptance of tender will rest with OTPCL and OPTCL reserves full right to reject any or all tenders without assigning any reason whatsoever.

The tenderers are not entitled to any compensation for the expenses incurred in connection with the preparation and submission of tenders.

Currency for financial bids and payments shall be made in Indian Rupees only.

OPTCL takes no responsibility for delays, loss or non-receipt of tender documents or any letters sent by post/courier either way and also reserves the right to reject any offer in part or full without assigning any reasons thereof.

The Insurer/TPA should depute its official for document collection/report submission/grievance redressal for at least 1 day in a week for at least 1 hour to OPTCL Hqrs. Office, Bhubaneswar.

Award of Contract:

OPTCL reserves the right to amend the terms before entering into the contract subject to the consent of the successful bidder.

The criteria for deriving L1 bidder will be based upon their average financial bid quoted for GMI (Sl. No. 1) & Corporate Buffer (Sl. No. 2) and top-up (Sl. No. 3) of the financial Bid (Annexure-VIII), subject to other conditions of the tender.

The L1 vendor may have to match the best available facilities as quoted by the other vendors in Annexure I or as decided by the competent authority of OPTCL.

On acknowledgment of the work order conferred to the successful bidder, it will be assumed that the insurer (successful bidder) will follow and abide by all the terms & conditions mentioned in the tender documents herewith.

(ON COMPANY LETTER HEAD)

DECLARATION FOR NON-BLACK LISTING

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

I, further certify that I am the duly authorized representative of the under mentioned tenderer.

I, further certify that my company meets all the conditions of eligibility criteria laid down to take part in the tender.

I, further specifically certify that my company meets/is having Medical Insurance participation in minimum of three major companies/ institutions/ organizations etc in the last five years details of which are attached.

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

Signature of the Tenderer

(ON COMPANY LETTER HEAD)

**CERTIFICATE OF DECLARATION FOR CONFIRMATION OF IRDA
GUIDELINES**

I, _____ hereby certify that our offer no. _____ specification No. _____ dated against tender 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 OPTCL 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, further certify that I am the duly authorized representative of the Insurer and competent to agree as above

Signature of the Tenderer

(ON COMPANY LETTER HEAD)

BID SECURING DECLARATION FORM

To,
The Sr. GM(HRD),
OPTCL Hqrs. Office, Bhubaneswar.

I/We. The undersigned, declare that:

I/We understand that, according to your conditions, bids must be supported by a Bid Securing Declaration.

I/We accept that I/We may be disqualified from bidding for any contract with you for a period of one year from the date of notification if I am / We are in a breach of any obligation under the bid conditions, because I/We

- a) Have withdrawn/modified/amended, impairs or derogates from the tender, my/our Bid during the period of bid validity specified in the form of Bid; or
- b) Having been notified of the acceptance of our Bid by the purchase during the period of bid validity (1) fail or refuse to execute the contract, if required, or (1) fail or refuse to furnish the Performance Security, in accordance with the instructions to Bidders.

I/We understand this Bid Securing Declaration shall cease to be valid if I am/we are not successful Bidders, upon the earlier of (1) the receipt of your notification of the name of the successful Bidder; or (ii) thirty days after the expiration of the validity of my/our Bid.

Officer authorized to sign the bid documents on behalf of the bidder.

Specimen Signature: _____

Name: _____

Designation: _____

Duly authorized to sign the bid for an on behalf of

Dated on _____ day of _____ Year _____

Corporate Seal (where appropriate)

(ON COMPANY LETTER HEAD)

ITEMS RELATING TO EVALUATION CRITERIA FOR TECHNICAL BID

Subject: Proposal for Group Health Insurance Policy for regular and ex-employees of OPTCL and their family members against e-Tender Call notice no-

Sl. No.	Criteria Item	Documents to be enclosed (Attested photocopies)	Submitted (Yes/No)
1	Should have been registered with IRDAI under the health insurance category	Copy of certificate of registration with IRDAI	
2	Should have an operational registered/branch office in Bhubaneswar, Odisha	Valid proof of office address in Bhubaneswar	
3	Bidder should have experience of providing health insurance to large corporate bodies/government institutions during the last five years	Copies of work orders/agreements	
4	Bidder should have PAN and a valid registration under GST	Copies of GSTN and PAN	
5	The agency should not have been blacklisted by Central/State Govt./PSU at any point of time, nor is any criminal case registered/pending against the agency or its owner/partners anywhere in India	A declaration to be submitted in original (Annexure-I)	
6	Policy coverage, special conditions, extensions offered, coverage exclusions and other conditions etc., applicable under the policy	Detailed list/enclosures to be submitted	
7	Bid securing declaration form (Annexure-IV)	A declaration to be submitted in original	
8	Vendor Confirmation (Annexure-VI)	A vendor confirmation to be submitted	
9	Panel of recognized TPAs	Detailed list to be submitted	

- The successful L1 bidder has to submit the empanelled TPAs and OPTCL will suggest and decide the selection of TPA for the policies.
- The bid without any of these documents shall be treated as incomplete. The bids with documents not matching with above eligibility criteria and incomplete documents will be declared as not eligible.
- All the above documents should be clearly stamped and signed by the authorized signatory of the bidder. All supporting documents in support of the above clauses shall be produced along with technical bid documents. All documents shall be serially numbered.

Date:

Place:

Signature:

Full name:

Seal

VENDOR'S CONFIRMATION

The terms & conditions mentioned in the price inquiry, mentioned above, are acceptable to us. We have submitted our offer accordingly, we have not taken any technical and/or commercial deviations and in case of an order, we will provide service as per the details specified in the price inquiry/RFQ specified above.

Name of Insurance Company	
Branch Office Address	
PAN Number	
GSTIN Number	
Name of the authorised signatory	
Designation of the authorised signatory	
E-mail address of the authorised signatory	
E-mail address of alternate contact person	
Mobile number of the authorised signatory	
Telephone number of the insurer	
Fax number of the insurer	

(ON COMPANY LETTER HEAD)

**LETTER OF AUTHORIZATION FOR ATTENDING TECHNICAL BID
OPENING**

Subject: Proposal for Group Health Insurance Policy for regular and ex-employees of OPTCL and their family members against e-Tender Call notice no-

The undermentioned person is hereby authorized to attend the bid opening for the tender mentioned above on behalf of _____ on _____.

Name: _____

Specimen Signature: _____

Officer authorized to sign the bid documents on behalf of the bidder.

Signature: _____

Name: _____

Designation: _____

Date: _____

Official Seal:

Note:

1. Only one representative will be permitted to attend the bid opening, Alternate representative will be permitted when a regular representative is not able to attend.
2. Permission for entry to the hall where bids are opened may be refused in case authorization as prescribed above is not received.