



THE BHAGIRATHI COOPERATIVE MILK PRODUCERS' UNION LTD.
Feeder Dairy, Panchanantala, Berhampore, Murshidabad

BU/HRM/GH/0778

August 13, 2025

NOTICE INVITING E-TENDER

The Bhagirathi Cooperative Milk Producers' Union Limited invites e-Tender (**2nd Call**) in Two bid system (Technical & Financial) from **IRDA registered Insurance Companies** for Group Health Insurance policy (cashless) for the employees and their dependants family members with sum insured of **Rs.7 lakh per family** (floating basis) initially for a period of one year may be extendable further subject to the satisfactory performance and mutual consent.

Important Date and Time Schedule:

Sl. No.	Particulars	Date & Time
1	Date of uploading (Publishing) of N.I.T. Documents (Online)	13/08/2025 at 1400 hrs
2	Documents download start date (Online)	13/08/2025 at 1405 hrs
3	Technical Bid proposal submission start date (Online)	13/08/2025 at 1410 hrs
4	Bid Submission end date (Online)	20/08/2025 at 1500 hrs
5	Technical bid opening date	22/08/2025 at 1505 hrs
6	Pre bid Meeting (Optional)	13/08/2025 to 20/08/2025 within 1000 hrs to 1400 hrs of working days
7	Financial Bid Opening date	To be notified later on

The details of work are given below:

Nature of Work	Group Health Insurance with coverage amount of Rs.7 lakh (floating basis)
Scope of Work	Covering of Health Insurance in respect of Annexure-1
Estimated Cost of Work	To be offered by the bidder as per prevailing market rate
Contract Period	One year which may be extended further if the Milk Union so desires
Bid Inviting Authority	The Managing Director of The Bhagirathi Cooperative Milk Producers' Union Limited
Eligibility Criteria	IRDA Accredited Company with Adequate experience in providing Group Health Insurance during past five years

Earnest Money Deposit	The EMD amounting to Rs. 5,000/- should be deposited online through Net Banking, NEFT/RTGS in favor of The Bhagirathi Cooperative Milk Producers' Union Limited payable at Berhampore. EMD shall not carry interest. Tenderers will select the Tender to bid and initiate payment of pre-defined EMD for that tender by selecting from either of the following payments modes (vide Finance Department Memorandum no. 3975-F(Y) Dt. 28/07/2016): 1. Net banking (any of the banks listed in the ICICI Bank Payment gateway) in case of payment through ICICI Bank Payment Gateway. 2. RTGS/NEFT in case of offline payment through bank accounts in any Bank. <u>Payment procedure:</u> A) Payment by Net Banking (any listed bank) through ICICI Bank Payment Gateway- 1. Bidder will make the payment after entering his Unique ID and password of the bank to process the transaction. 2. Bidder will receive a confirmation message regarding success/failure of the transaction. 3. If the transaction is successful, the amount paid by the bidder will get credited in the respective Pooling account of The Bhagirathi Cooperative Milk Producers' Union Limited maintained with the Focal Point Branch of ICICI Bank at R.N. Mukherjee Road, Kolkata for collection of EMD/Tender Fees. 4. For transaction failure, the bidder will again try for payment by going back to the first step. B) Payment through RTGS/NEFT: 1. On selection of RTGS/NEFT as the payment mode, the e-Procurement portal will show a pre-filled challan having the details to process RTGS/NEFT transaction. 2. The bidder will print the challan and use the pre-filled information to make RTGS/NEFT payment using his Bank account. 3. Once payment is made, the bidder Will come back to the e-Procurement portal after expiry of reasonable time to enable the NEFT/RTGS process to complete, in order to verify the payment made and continue the bidding process. 4. If verification is successful, the fund will get credited to the respective Pooling account of The Bhagirathi Cooperative Milk Producers' Union Limited maintained with the Focal Point Branch of ICICI Bank at R.N. Mukherjee Road for collection of EMD/Tender Fees. 5. Hereafter, the bidder will go to e-Procurement portal for submission of his bid. 6. But if the payment verification is unsuccessful, the amount will be returned to the bidder's account. B. Refund/Settlement Process: i. After opening of the bids and technical evaluation of the same by the Quotation inviting authority through electronic processing in the e-Procurement portal of the State Government, the Quotation inviting
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	authority will declare the status of the bids as successful or unsuccessful which will be made available, along with the details of the unsuccessful bidders, to ICICI Bank by the e-Procurement portal through web services. ii. On receipt of the information from the e-Procurement portal, the Bank will refund, through an automated process, the EMD of the bidders disqualified at the technical evaluation to the respective bidders' bank accounts from which they made the payment transaction. Such refund will take place within T+2 Bank Working Days where T will mean the date on which information on rejection of bid is uploaded to the e-Procurement portal by the Tender inviting authority. iii. Once the financial bid evaluation is electronically processed in the e Procurement portal, EMD of the technically qualified bidders other than that of the L1 and L2 bidders will be refunded, through an automated process, to the respective bidders' bank accounts from which they made the payment transaction. Such refund will take place within T+2 Bank Working Days where T will mean the date on which information on rejection of financial bid is uploaded to the e-Procurement portal by the Quotation inviting authority. However, the L2 bidder should not be rejected till the LOI process is successful. iv. If the L1 bidder accepts the LOI and the same is processed electronically in the e-Procurement portal, EMD of the L2 bidder will be refunded through an automated process, to his bank account from which he made the payment transaction. Such refund will take place within T+2 Bank Working Days where T will mean the date on which information on Award of Contract (AOC) to the L1 bidder is uploaded to the e-Procurement portal by the tender inviting authority. v. As soon as the L1 bidder is awarded the contract (AOC) and the same is processed electronically in the e-Procurement portal – a) EMD of the L1 bidder for tenders of State Government offices will automatically get transferred from the pooling account to the State Government deposit head "8443-00-103-001-07" through GRIPS along with the bank particulars of the L1 bidder. b) EMD of the L1 bidder for tenders of the State PSUs/Autonomous Bodies/Local Bodies/PRIs, etc will automatically get transferred from the pooling account to their respective linked bank accounts along with the bank particulars of the L1 bidder. In both the above cases, such transfer will take place within T+1 Bank Working Days where T will mean the date on which the Award of Contract (AOC) is issued. vi. The Bank will share the details of the GRN No. generated on successful entry in GRIPS with the E-Procurement portal for updation. vii. Once the EMD of the L1 bidder is transferred in the manner mentioned above, Tender fees, if any, deposited by the bidders will be transferred electronically from the pooling account to the Government revenue receipt head "0070-60-800-013-27" through GRIPS for Government tenders and to the respective linked bank accounts for State PSU/Autonomous Body/Local Body/PRIs, etc tenders. viii. All refunds will be made mandatorily to the Bank A/c from which the payment of EMD & Tender Fees (if any) were initiated.
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Statutory and non-statutory documents	The Technical Bid Document should contain the following documents: 1. IRDA Accreditation Certificate 2. GST/PAN Number 3. Experience during past five years
Bid documents	The bid document is available in the E-Tendering Portal of Govt. of West Bengal https://wbtenders.gov.in .
Technical Bid Evaluation	The Technical Bid will be evaluated by the Tender Committee. Bidders shall upload all the necessary documents in the Technical Folder which will be verified and evaluated by the Tender Committee. Participation in Pre bid meeting is mandatory for qualifying in Technical Bid Evaluation else the respective bidder shall be treated as disqualified.
Financial Bid	Rate shall be quoted in the Financial bid only. The bidder shall quote the rate online through Computer only in the space marked for quoting rate in the Bill of Quantities (BOQ). Total quoted amount of aggregate of two items mentioned in BOQ shall only be considered for bid comparison. Only downloaded copies of the above documents, digitally signed by the bidder are to be uploaded (Excel file).
Validity of Bid	365 days
E Tender registration and bidding	ONLINE BIDS: ➤ The bidders interested to submit the bid Online shall get registered and get a digital signature as per the procedure described below: ➤ Companies\ Agencies\ bidders who are interested in participating e tenders are requested to contact the representatives of NIC for registration, computer setting and clarification on e-tendering. ➤ Online tenders can be submitted by logging in the e -Tendering portal of Govt. of West Bengal i.e. https://wbtenders.gov.in . ONLINE BID SUBMISSION: ➤ The bidders are required to submit the Technical and Financial bid documents ONLINE i.e. uploading of the documents complete in all respect by following the Online Bid submission procedure.
Important Instructions	➤ Names of the technically qualified bidders as per the bid criteria after verification with original & evaluation will be displayed in the e-portal. ➤ The financial bid documents of the technically qualified bidders will only be opened. ➤ List of Financial comparison chart of bidders will be published after opening of Financial Bid. The Managing Director, Bhagirathi Cooperative Milk Producers' Union Limited reserves the right to reject or cancel any or all pre-qualification documents and bid document without assigning any reasons whatsoever. ➤ All duties, taxes, and other levies payable by the Bidders under the Contract to the State / Central Government for any other cause, shall be included in the rates, prices and total Bid price submitted by the bidder.

Download of Tender	1. Download of Tender Tender to be downloaded only from the e-Tendering portal of Govt. of West Bengal i.e. https://wbtenders.gov.in .The tender will be submitted in two bid system i.e. Technical bid & Financial bid only through online. 2. Online Bid submission procedure i. Registration of Bidders: Agencies/Bidders who are interested in participating e-tenders will have to get enrolled & registered with the Government e-Procurement system. through logging on to https://wbtenders.gov.in ii. Digital Signature certificate (DSC): Each bidders is required to obtain a class-II or Class-III Digital Signature Certificate (DSC) having Signing and Encryption certificate for submission of tenders from the approved service provider of the National Information's Centre (NIC) on payment of requisite amount or any service provide as may be allowed by the Finance Department, Govt. of West Bengal. iii. Tender Download: The bidders can search & download NIT & Tender Documents electronically from computer once he logs in to the e-Tendering portal https://wbtenders.gov.in using the Digital Signature Certificate. This is the only mode of collection of Tender Documents. iv. Submission of Tenders: General process of submission, Tenders are to be submitted through online to the stipulated website in two folders, (one is Technical Bid & the other is Financial Bid) before the prescribed date & time using the Digital Signature Certificate (DSC). The documents are to be uploaded duly digitally signed. The documents will get encrypted (transformed into non readable formats).
Award of Contract	The bidder selected after evaluation of financial bid (Total quoted amount of mentioned in BOQ shall only be considered for bid comparison) by the tender committee will be given Award of Contract, subject to fulfillment of Terms and Conditions provided in the tender and subject to approval of the competent authority of the Milk Union.
Publication of Tender	1. E-Procurement Portal of the Government of West Bengal (https://wbtenders.gov.in) 2. Website of the Milk Union (www.bhagirathimilk.com) 3. Two Daily newspaper (Aajkaal-Bengali & Business Standard-English)

Basic Terms & Conditions:

SL	Particulars	Coverage
1	Insured amount	Rs. 7 lakh per family (Floating basis)
	Corporate buffer	Minimum Rs.10 lakh
2	Extensions	i) Family Floater (Employee, Spouse, Children, Inlaws and Parents) ii) Waiver of 30 days Waiting Period iii) Waiver of First Year Exclusions iv) Waiver of First Two Years Exclusions v) Cover for Pre Existing Diseases vi) Child Cover from day one is desired Floater Sum Insured vii) <u>Maternity Benefits limits</u> : -- Normal - Rs. 50000 Caesarean - Rs. 75000 -- Waiver of 9 month waiting period
3	Family Definition	Family Floater (Employee, Spouse, Children, Inlaws and Parents)
4	Room Rent/ Boarding / Nursing Charges:	Extends to Single standard AC Room and ICU at actual. If the Insured occupies a room/ICU with a room rent limit other than eligibility as per the insurance policy, then all the other charges shall be limited to the charges applicable for the eligible room rent or actual, whichever is lower
5	Maternity Benefits	Normal - Rs. 50000 Caesarean - Rs. 75000 -- Benefits applicable only for the Employee or Dependent spouse -- Pre and Post Natal Expenses Limit - Rs. 5000/- (within mentioned maternity limits)
6	Pre-post hospitalization	- Pre Hospitalization - 30 Days - Post Hospitalization - 60 Days. - Pre hospitalisation expenses incurred prior to inception of policy with the Company is inadmissible.
7	Ambulance Expenses	Rs.1,000/- per hospitalisation and Rs.2,000/- per policy period
8	Sub Limits	Sub limits only for cataract with Rs.30,000/- per eye
9	Claim settlement	Claims must be settled through Inhouse claims team/without TPA
10	Hospital Treatment other than network	In the case of Medical Emergencies treatment can be taken in other Hospitals where network hospitals remain unavailable. In all cases immediate intimation shall be given to Call Center within 24 hours of Hospitalisation.
11	Day Care Procedure	All day care procedures are required to be covered
12	ID Card	Required for insured persons
13	Mode	Cash less treatment facilities

ANNEXURE-1

SL	EMP-DOB	Relation with Emp & DOB		Relation with Emp & DOB		Relation with Emp & DOB	
1	23.01.1968	Wife	15.02.1981	Son	17.09.2003		
2	11.01.1978	Wife	12.09.1978	Son	11.07.2003	Mother-in-law	01.01.1953
3	04.02.1974	Father	22.07.1937	Mother	01.04.1941	Daughter	12.11.2002
4	25.02.1974	Father	13.05.1953	Mother	06.07.1960		
5	01.03.1978	Wife	14.03.1984	Daughter	24.12.2006	Mother	01.01.1945
6	14.01.1976	Wife	02.01.1982	Father	16.01.1955	Mother	10.05.1960
7	01.01.1977	Wife	02.05.1980	Father	19.05.1945	Mother	17.04.1954
8	17.02.1975	Wife	15.09.1988	Son	16.10.2011		
9	20.10.1968	Wife	11.07.1970	Son	15.04.1990	Son	17.01.1995
10	05.05.1969	Wife	01.01.1975	Daughter	15.11.1991	Daughter	24.06.1994
11	05.07.1969	Wife	04.05.1975	Son	14.12.1999		
12	01.02.1970	Wife	04.05.1983	Son	18.09.1999	Mother	11.11.1955
13	28.12.1976	Wife	02.11.1980	Daughter	15.05.2008	Mother in law	16.09.1961
14	03.04.1987	Wife	04.07.1992	Son	07.11.2016	Father	20.05.1957
15	02.12.1973	Wife	02.03.1977	Son	25.05.1998	Son	25.05.1998
16	17.07.1975	Wife	09.08.1978	Son	25.12.2006		
17	31.12.1972	Wife	06.03.1979	Son	08.02.2008	Brother	04.04.1976
18	01.01.1975	Son	10.11.1995	Son	09.11.2003		
19	04.04.1986	Wife	09.08.1988	Daughter	02.09.2010	Son	20.08.2022
20	02.01.1973	Wife	10.04.1974	Son	17.09.1995	Daughter	08.10.1999
21	22.12.1989	Wife	09.04.1995	Mother	04.10.1964	Son	25.07.2017
22	11.04.1993	Wife	02.05.1996	Son	02.06.2016	Son	11.05.2021
23	12.10.1982	Wife	04.05.1994	Son	12.02.2017		
24	10.01.1982	Wife	24.01.1991	Father	11.05.1960	Mother	01.01.1967
25	10.09.1990	Wife	16.06.1998	Father	01.01.1957	Mother in law	01.01.1972
26	13.04.1992	Wife	15.07.1992	Daughter	29.11.2019	Mother	10.01.1967
27	04.04.1989	Wife	01.02.1995	Father	15.04.1952	Mother	07.03.1958
28	31.07.1990	Wife	27.11.1991	Father	23.03.1952	Mother	31.08.1961
29	19.01.1981	Father	08.08.1952	Son	05.02.2018		
30	12.10.1982	Wife	10.03.1993	Daughter	06.03.2014	Mother	03.12.1964
31	03.08.1987	Wife	01.05.1994	Son	29.06.2016	Mother	01.12.1956
32	01.04.1985	Wife	08.09.1996	Father	17.03.1945	Mother	09.07.1957
33	27.10.1995	Wife	16.04.1999	Daughter	28.01.2020	Mother in law	15.01.1983
34	13.08.1994	Wife	27.05.1999	Mother	15.09.1967		
35	01.12.1990	Husband	01.01.1973	Daughter	06.09.2013	Mother	01.01.1972
36	06.02.1987	Wife	20.07.1997	Son	05.06.2022	Mother-in-law	01.01.1974
37	07.01.1989	Wife	22.04.1995	Father	23.08.1958	Mother	25.10.1963
38	27-01-1980	Daughter	05.08.2012	Father	18.07.1953	Mother	01.01.1959
39	21.07.1972	Wife	03.09.1974	Daughter	17.10.2012		
40	24.08.1996	Wife	09.05.1998	Mother	06.01.1960		
41	20.01.1995	Wife	26.06.2002	Father	01.03.1965	Mother	15.08.1975
42	30.03.1993	Wife	24.09.1996	Son	07.12.2018	Mother	06.03.1968
43	01.01.1985	Wife	24.02.1985	Daughter	05.12.2008	Mother	01.01.1967
44	04.07.1992	Father	26.02.1962	Mother	27.12.1974	Daughter	26.09.2013

Summary of strength (Employees and their dependants) to be cover under the group health insurance policy are furnished below:

SL	Particulars	Nos.
1	Employees	44
2	Spouse	38
3	Children (Below the age of 25 years)	28
3 (a)	Children (Above the age of 25 years)*	11 *
3 (b)	Siblings*	1 *
4	Parents	38
5	In-laws	5
	TOTAL =	165

[N.B: Inclusion of SL-3 (a) & 3 (b) are subject to the prevailing rules & regulations as stipulated in the different Insurance Company's policy for bidding the rate in BOQ will be accepted by the Milk Union for bidding comparison]

Milk Union reserves the right to cancel/modify the tender wholly or partially in any time without assigning reason thereof.

Sd/-
Managing Director
The Bhagirathi Cooperative
Milk Producers' Union Ltd.

Copy forwarded for publication to:

1. E-Procurement portal of Govt. of West Bengal (<https://wbtenders.gov.in>)
2. Official Website (www.bhagirathimilk.com)
3. Two Daily newspaper (Aajkaal-Bengali & Business Standard-English)