



**MAHARASHTRA NATURAL
GAS LIMITED**

**Tender for Underwriting Group Term Life Insurance Policy for
MNGL employees.**

Bid No.: MNGL/CP/2026-27/72



MAHARASHTRA NATURAL GAS LIMITED

(A joint venture of GAIL(India) Ltd & BPCL)

**CNG & CITY GAS DISTRIBUTION PROJECT
FOR PUNE**

**Bid document for
Underwriting Group Term Life Insurance Policy for MNGL
employees.**

**UNDER OPEN DOMESTIC COMPETITIVE BIDDING
(THROUGH E-TENDERING MODE)**

Bid Document No.: MNGL/CP/2026-27/72 Dt: 16.07.2026.



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PART A

1. INVITATION FOR BIDS (IFB)

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INVITATION FOR BIDS (IFB)

M/s Maharashtra Natural Gas Ltd., Pune invites online bids (Technical & Financial) **UNDER SINGLE BID SYSTEM** from eligible bidders for the item(s) in complete accordance with the Bid Documents.

1.0 TENDER INFORMATION

Tender document number	MNGL/CP/2026-27/72 dated 16.07.2026.
Item(s)	Tender for Underwriting Group Term Life Insurance Policy for MNGL employees.
Type of Bid	Open Domestic Competitive Bidding
Time Schedule	As per Scope of Work of tender document
Earnest Money / Bid Security	Not applicable
Bid Security Validity	Not applicable
Tender Fee ((Non-refundable)	Not applicable
Bid Validity	1 (One) month from the bid due date
Pre-bid meeting date and time	Not applicable
Bid Submission at	https://etenders.gov.in
Bid submission due date and time	<u>23.07.2026 till 15:00 Hrs. IST</u>
Techno-commercial bid opening date and time	24.07.2026 at 16:00 Hrs. IST
Price bid opening date and time	Date and time shall be intimated later
Address for submission of EMD/Bid Security and venue for pre-bid meeting and opening of bids	Deputy Manager (C&P Department) Maharashtra Natural Gas Ltd., Pride Purple Coronet, 2 nd Floor, Baner Road, Baner, Pune – 411045
Contact details	Telephone: +91 (20) 25611157 / 1190 Email: balakrishna.thatikonda@mngl.in / gasaid@mngl.in
Bidders Eligibility Criteria (BEC) and Bid Evaluation Criteria	As per Annexure - I to IFB in tender document

NOTE: Bidders are advised to complete the registration with e-tender portal (<https://etenders.gov.in>) at least two working days prior to bid submission date.

Please note that in accordance with the general conditions of tender, MNGL may amend these dates of the tender process at its sole discretion. In case any of the specified dates are declared a public holiday, the deadline shall be the next working date.

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2.0 BIDDING PROCEDURE

Bidding will be conducted through Open Domestic Tendering. Single Stage Single Bid system is adopted for this tender. The submission and opening of bids will be through e-tendering mode at <https://etenders.gov.in/eprocure/app>. Tender document can be downloaded from the website <https://etenders.gov.in/eprocure/app> or from e-tender link given on official MNGL website www.mngl.in.

Note: To participate in the e-tendering, it is mandatory for the bidders to have user ID & password. For this purpose, the bidder has to register itself on CPPP's website <https://etenders.gov.in/eprocure/app>. Please also note that the bidder has to obtain digital signature token for applying in the tender and in general, activation of registration may take 24 hours subject to the submission of all requisite documents required in the process.

Note: MNGL in no way shall be responsible if the bidder fails to apply due to non-possession of Digital Signature & non-registration.

(The bids have to be submitted online in electronic form on <https://etenders.gov.in/eprocure/app> only. No physical bids will be accepted.)

3.0 DOWNLOADING OF TENDER DOCUMENT

The tender document is available for downloading from CPPP's e-tendering website <https://etenders.gov.in/eprocure/app> or from e-tender link given on official MNGL website www.mngl.in for viewing / participation of the eligible bidders. Bidders meeting the bid evaluation criteria who intend to submit their bid may download the tender for submission by the bid due date and time. Bidder shall give an undertaking on his letter head that the contents of the bidding document have not been altered or modified. Bid evaluation criteria shall be applicable for all the bidders.

Disclaimer clause: Bidders are advised to visit CPPP's e-tendering website and MNGL website regularly for any updates on the tender. The ignorance to visit the website will not be accepted as a reason for any gap / missing information like corrigenda, amendments, clarifications etc.

4.0 PRE-BID MEETING

Not Applicable for this tender.

5.0 OTHERS

5.1 Bid Document is non-transferable.

5.2 Bids complete in all respects should reach on or before the BID DUE DATE AND TIME. Bids through Fax/ E-mail shall not be considered.

5.3 The Bid Document calls for offers on single point "Sole Bidder" responsibility basis. Order will be placed on the "Sole Bidder" alone (in whose name the bid document has been issued) who will be responsible for all contractual purposes. Further the bidders are advised to ensure that their offer is on single bidder responsibility basis and in total compliance of scope of supply as specified in Bid Document.



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- 5.4 The bid should be prepared by the "Sole Bidder" and should be sent to MNGL directly. MNGL reserve the right to reject offers made by intermediaries' representatives.
- 5.5 Bidder shall ensure that Bid Security having a validity of 6(SIX) months (if applicable) from the bid due date, must accompany the offer in the format made available in the Bid Document.
- 5.6 This Invitation for Bids (IFB) is an integral and inseparable part of the enclosed Bid Document.
- 5.7 MNGL reserves the right to accept or reject any or all offers without assigning any reason, whatsoever.

5.8 ZERO DEVIATION TENDER

Bidder shall note that if any deviations are taken to the under mentioned provisions of Bid Documents by the Bidder the bid is liable to be rejected: -

- i) Firm Price
- ii) Scope of Work / Special Conditions of Contract
- iii) Specifications
- iv) Price Schedule
- v) Delivery/Completion Schedule
- vi) Period of Validity of Bid
- vii) Applicable Laws
- viii) Any other condition specifically mentioned in the tender documents else where that non-compliance of the clause lead to rejection of the bid.

However, MNGL reserve the right to request the bidder to withdraw the deviations against above-mentioned provisions of Bid Documents.

THIS IS NOT AN ORDER

Yours faithfully,
for Maharashtra Natural Gas Limited, Pune

Balakrishna Thatikonda
Deputy Manager (C&P)



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PART A

2. BIDDERS ELIGIBILITY CRITERIA (BEC) AND BID EVALUATION CRITERIA (ANNEXURE - I to IFB)



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ANNEXURE-I to IFB

1.0 BRIEF PROJECT DETAILS

Maharashtra Natural Gas Limited (**MNGL**) is a joint venture company of M/s. GAIL (India) Limited & M/s. Bharat Petroleum Corporation Limited (BPCL). MNGL has been set up to distribute natural gas for household / commercial sectors including setting up CNG filling stations for vehicle in Pune, Nashik-Dhule, Buldana-Nanded-Parbhani & Sindhudurg Geographical Areas in Maharashtra, Ramanagara in Karnataka and Nizamabad-Adilabad-Nirmal-Mancherial-Kumuram Bheem Asifabad-Kamareddy in Telangana.

2.0 BRIEF SCOPE OF WORK

This tender deals with **Underwriting Group Term Life Insurance Policy for MNGL employees.**

3.0 BIDDER'S ELIGIBILITY CRITERIA:

The following are the BEC parameters: -

Eligible Bidders:

Insurance Company / Insurance Brokers having valid registration with Insurance Regulatory Development Authority (IRDA) are eligible for bidding the subject tender.

Bidder must submit documentary evidence i.e., copy of valid registration with Insurance Regulatory Development Authority (IRDA) to fulfil the criteria mentioned above. If the bidder is an insurance broker, they must provide an authorization letter from the insurance company along with copy of valid registration with IRDA, they are quoting on behalf of.

In absence of requisite documents, MNGL reserves the right to reject the bid without making any reference to the bidder.

4.0 BID EVALUATION CRITERIA AND AWARD OF WORK:

- Only the bids that are meeting the eligibility criteria and substantially responsive to the Bid conditions would become eligible for the opening of the priced bids.
- Price bids shall be evaluated on the basis of **overall lowest premium (L1 rate) to the purchaser (including all applicable taxes & duties)** and order shall be placed on L1 bidder accordingly.
- For the purpose of evaluation of quotations received from different bidders, premium rate quoted by the Insurance Provider considering all expenses and Goods & Service Tax will be taken into consideration as detailed in the tender document. As such, the evaluation of the priced bids would be done on overall L1 basis. **Accordingly, bidder providing the said group term life insurance policy at the lowest value shall be considered for the award of policy.**



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Note: In case of tie for L-1 bidder, the order shall be placed on the bidder having highest turnover during the preceding 3 Financial Years i.e. 2022-23, 2023-24 and 2024-25.

- Eligible bidders with lowest total quoted amount shall be ranked as L1 and the rest of the bidder would be ranked L2, L3 and so on based on ascending order of total quoted prices.
- The bidders are advised not to offer any discount / rebate separately and to offer their prices in the SOR after considering discount / rebate, if any. If any unconditional rebate has been offered in the quoted rates, the same shall be considered in arriving at the net tendered amount. No cognizance shall be taken for any conditional discount for the purpose of evaluation of the bids.
- Certification:

The proposal should be sent along with a certification that the quotations sent by them are as per the Tariff and there is no violation of the tariff provisions whatsoever. In case of any violation of the tariff provision by the insurance company in the above proposal, MNGL shall not be liable / responsible for any differential premium. Also, there should not be any adverse impact on the settlement of the claims, if any. However, in case there is any downward movement of the tariff provisions which are applicable to MNGL, the insurance company would ensure that the same is passed on to MNGL, at the earliest. Deviation to this is liable for the rejection of the bids.



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PART B

3. INSTRUCTION TO BIDDERS (ITB)

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INSTRUCTIONS TO BIDDERS

INSTRUCTION FOR ONLINE BID SUBMISSION

The bidders are required to submit soft copies of their bids electronically on the Central Public Procurement (CPP) Portal i.e. <http://etenders.gov.in/eprocure/app>, using valid Digital Signature Certificates. The instructions given below are meant to assist the bidders in registering on the CPP Portal, prepare their bids in accordance with the requirements and submitting their bids online on the CPP Portal.

REGISTRATION

- (i) Bidders are required to enroll on the e-Procurement module of the Central Public Procurement Portal (URL: <https://etenders.gov.in/eprocure/app>) by clicking on the link "Online Bidder Enrolment" option available on the home page. **Enrolment on the CPP Portal is free of charge.**
- (ii) During enrolment/ registration, the bidders should provide the correct / true information including valid email-id & mobile no. All the correspondence shall be made directly with the contractors / bidders through email-id provided.
- (iii) As part of the enrolment process, the bidders will be required to choose a unique username and assign a password for their accounts.
- (iv) For e-tendering, possession of valid Digital Signature Certificate (Class II or Class III Certificates with signing key usage) is mandatory which can be obtained from SIFY /nCode/eMudra or any Certifying Authority recognized by CCA India on eToken/ SmartCard.
- (v) Upon enrolment on CPP Portal for e-tendering, the bidders shall register their valid Digital Signature Certificate with their profile.
- (vi) Only one valid DSC should be registered by a bidder. Bidders are responsible to ensure that they do not lend their DSCs to others which may lead to misuse and should ensure safety of the same.
- (vii) Bidders can then log into the site through the secured login by entering their user ID/ password and the password of the DSC/ eToken.

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SEARCHING FOR TENDER DOCUMENTS

- 1) There are various search options built in the CPP Portal to facilitate bidders to search active tenders by several parameters. These parameters could include Tender ID, organization name, location, date, value, etc. There is also an option of advanced search for tenders, wherein the bidders may combine a number of search parameters such as organization name, form of contract, location, date, other keywords, etc., to search for a tender published on the CPP Portal.
- 2) Once the bidders have selected the tenders they are interested in, they may download the required documents / tender schedules. These tenders can be moved to the respective 'My Tenders' folder. This would enable the CPP Portal to intimate the bidders through SMS / e-mail in case there is any corrigendum issued to the tender document.
- 3) The bidder should make a note of the unique Tender ID assigned to each tender, in case they want to obtain any clarification / help from the Helpdesk.

PREPARATION OF BIDS:

- (i) For preparation of bid, Bidders shall search the tender from published tender list available on site and download the complete tender document and should take into account corrigendum if any published before submitting their bids.
After selecting the tender document same shall be moved to the 'My favourite' folder of bidders account from where bidder can view all the details of the tender document.
- (ii) Bidder shall go through the tender document carefully to understand the documents required to be submitted as part of the bid. Bidders shall note the number of covers in which the bid documents have to be submitted, the number of documents – including the names and content of each of the document that need to be submitted. Any deviations from these may lead to rejection of the bid.
- (iii) Any pre-bid clarifications if required, then same may be obtained online through the tender site, or through the contact details given in the tender document.
- (iv) Bidders should get ready in advance the bid documents in the required format (PDF/xls/rar/dwf/jpg formats) to be submitted as indicated in the tender document/schedule. **Bid documents may be scanned with 100 dpi with black and white option which helps in reducing size of the scanned document.**
- (v) Bidders can update well in advance, the documents such as experience certificates, annual report, PAN, EPF & other details etc., under "My Space/ Other Important Document" option, which can be submitted as per tender requirements. This will facilitate the bid submission process faster by reducing upload time of bids.

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SUBMISSION OF BIDS:

- (i) Bidder should log into the site well in advance for bid submission so that he/ she uploads the bid in time i.e. on or before the bid submission time. Bidder will be responsible for any delay.
- (ii) Bidder should prepare the EMD as per the instructions specified in the NIT/ tender document. The details of the DD/BG/others physically sent, should tally with the details available in the scanned copy and the data entered during bid submission time. Otherwise, the uploaded bid will be rejected.
- (iii) While submitting the bids online, the bidder shall read the terms & conditions (of CPP portal) and accepts the same in order to proceed further to submit their bid.
- (iv) Bidders shall select the payment option as offline to pay the EMD and enter details of the DD/BG/others.
- (v) Bidder shall digitally sign and upload the required bid documents one by one as indicated in the tender document.
- (vi) Bidders shall note that the very act of using DSC for downloading the tender document and uploading their offers is deemed to be a confirmation that they have read all sections and pages of the tender document without any exception and have understood the complete tender document and are clear about the requirements of the tender document.
- (vii) Bid documents may be scanned with 100 dpi with black and white option which helps in reducing size of the scanned document. For the file size of less than 1 MB, the transaction uploading time will be very fast.
- (viii) **If price quotes are required in XLS format, utmost care shall be taken for uploading Schedule of quantities & Prices and any change/ modification of the price schedule shall render it unfit for bidding.**

Bidders shall download the Schedule of Quantities & Prices i.e. Schedule of Rates, in XLS format and save it without changing the name of the file. Bidder shall quote their rate in figures in the appropriate cells, thereafter, save and upload the file in financial bid cover (Price bid) only.

If the template of Schedule of Quantities & Prices file is found to be modified/corrupted in the eventuality by the bidder, the bid will be rejected and further dealt as per provision of clause no 17.0 of ITB including forfeiture of EMD.



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The bidders are cautioned that uploading of financial bid elsewhere i.e. other than in cover 2 will result in rejection of the tender.

- (ix) Bidders shall submit their bids through online e-tendering system to the Tender Inviting Authority (TIA) well before the bid submission end date & time (as per Server System Clock). **The TIA will not be held responsible for any sort of delay, or the difficulties faced during the submission of bids online by the bidders at the eleventh hour.**
- (x) After the bid submission (i.e. after Clicking “Freeze Bid Submission” in the portal), the bidders shall **take print out of system generated acknowledgement** number and keep it as a record of evidence for online submission of bid, which will also act as an entry pass to participate in the bid opening.
- (xi) Bidders should follow the server time being displayed on bidder’s dashboard at the top of the tender site, which shall be considered valid for all actions of requesting, bid submission, bid opening etc., in the e-tender system.
- (xii) All the documents being submitted by the bidders would be encrypted using PKI (Public Key Infrastructure) encryption techniques to ensure the secrecy of the data. The data entered cannot be viewed by unauthorized persons until the time of bid opening. The confidentiality of the bids is maintained using the secured Socket Layer 128-bit encryption technology.

ASSISTANCE TO BIDDERS:

- (i) Any queries relating to the tender document and the terms and conditions contained therein should be addressed to the Tender Inviting Authority for a tender or the relevant contract person indicated in the tender.
- (ii) Any queries relating to the process of online bid submission or queries relating to CPP Portal in general may be directed to the 24X7 CPP Portal Helpdesk. The 24 x 7 Help Desk Number 0120-4001002, 0120-6277787 and 0120-4001005. The helpdesk email id is support-eproc@nic.in



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PART B

4. FORMS AND FORMATS

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SR. NO. DESCRIPTION

- 1) LIST OF FORMS
 - i) Tender Acceptance Letter
- 2) LIST OF FORMATS
 - i) F – 1 : Bidder's General Information
 - ii) F – 2 : Not Applicable
 - iii) F – 3 : Bidders Financial Details
 - iv) F – 4 : Not Applicable
 - v) F – 5 : Not Applicable
 - vi) F – 6 : No Deviation Confirmation



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TENDER ACCEPTANCE LETTER

(To be given on Company Letter Head)

Date: _____

To,
M/s Maharashtra Natural Gas Limited
Pride Purple Coronet, 2nd Floor,
Baner Raod, Baner,
Pune – 411045

Sub: Acceptance of Terms & Conditions of Tender.

Tender Reference No: _____

Tender Title: _____

Dear Sir / Madam,

1. I / We have downloaded / obtained the tender document(s) for the above mentioned 'Tender/Work' from the web site(s) namely: _____ as per your advertisement, given in the above mentioned website(s).

2. I / We hereby certify that I / we have read the entire terms and conditions of the tender documents from Page No. _____ to _____ (including all documents like annexure(s), schedule(s), etc.), which form part of the contract agreement and I / we shall abide hereby by the terms / conditions / clauses contained therein.

3. The corrigendum(s) issued from time to time by your department / organization too have also been taken into consideration, while submitting this acceptance letter.

4. I / We hereby unconditionally accept the tender conditions of above mentioned tender document(s) / corrigendum(s) in its totality / entirety.

5. I / We do hereby declare that our Firm has not been blacklisted/ debarred/ terminated/ banned by any Govt. Department/ MNGL/MoP&NG/Oil Public Sector Enterprise(s) undertaking.

6. I / We certify that all information furnished by our Firm is true & correct and in the event that the information is found to be incorrect/untrue or found violated, then your department/ organization shall without giving any notice or reason thereof summarily reject the bid or terminate the contract, without prejudice to any other rights or remedy including the forfeiture of the full said earnest money deposit absolutely.

Yours Faithfully,

(Stamp & Signature of Bidder)



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BIDDER'S GENERAL INFORMATION

1.1 Bidders Company Name : _____

1.2 Number of Years in Operation : _____

1.3 Registered Address : _____

1.4 Operation Address : _____
(if different from above)

1.5 Mobile Number : _____

1.6 Telephone Number : _____
(Country Code) (Area Code) (Telephone No.)

1.7 E-mail address : _____

1.8 Website address : _____

2.0 Contact Person Details

Name : _____

Mobile No : _____

Email ID : _____

Bidder shall indicate the name of the Insurance Company along with Servicing Branch:

3.0 Name of the Insurance Company: _____
(if different from above)

3.1 Servicing Branch : _____

(Stamp & Signature of Bidder)

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F-3

BIDDERS FINANCIAL DETAILS

Date: _____

Bidders Legal Name: _____

i. Annual Turnover data for the last 3 audited financial years.

Year	Currency	Amount	Exchange Rate (*)	Amount (INR) (*)
Year 1: 2024-25				
Year 2: 2023-24				
Year 3: 2022-23				

* Exchange Rate is applicable in case of currency is other than INR.

1. The information supplied should be the Annual Turnover of the Bidder.
2. A brief note should be appended describing thereby details of turnover along with audited balance sheet with profit & loss account statement for the last 3 years.

(Stamp & Signature of Bidder)

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F-6

NO DEVIATION CONFIRMATION

EXCEPTION AND DEVIATION STATEMENT

Bidder may stipulate exceptions and deviations to Bid Document, if considered unavoidable as per the following format:

SR. NO.	CLAUSE NO.	PAGE NO. OF TENDER DOCUMENT	DEVIATION	REASONS FOR DEVIATION

Any exceptions / deviations brought out by us elsewhere in our Offer shall not be considered as valid and should be ignored by the Owner.

NOTE - In case of no exceptions / deviations, bidder needs to mention "No Deviations" in above table. Blank table with sign and stamp of the bidder to be presumed as "No Deviations" taken by the bidder.

(Stamp & Signature of Bidder)



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PART C
**5. SCOPE OF WORK (SOW) & SPECIAL
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SCOPE OF WORK (SOW) & SPECIAL CONDITIONS OF CONTRACT (SCC)

SCOPE OF INSURANCE COVERAGE

MNGL wants to underwrite Group Term Insurance Policy (GTIP) for MNGL employees (on-roll employees) for a period of one year.

Features required:

Bidders are requested to submit the confirmation to following features on their letterhead:

1) MNGL on-roll employees (217)

The Base Sum Insured would be 100 times of monthly last drawn basic salary for MNGL on-roll employees.

Benefits	Benefits Description
Death Base Sum Assured	100 times of monthly last drawn basic salary

The policy has been placed since last 6 years and had only 1 claim in Nov 2025 for Sum Insured of Rs.65,55,100/-.

Policy period: August 09, 2026 to August 08, 2027.

The list of MNGL on-roll employees (at present 217 Nos.) along with details is as under:

A) MNGL on-roll employees:

- **Total 217 employees**
- **Total Sum Assured – INR 141,67,62,989 /-**
- **Highest Sum Assured – INR 3,09,15,500 /-**

MNGL Group Term Insurance Policy (GTIP) for MNGL employees (on-roll employees.)

The following coverage is required for the above:

The Group Term Insurance Policy purchased by the Company shall provide 24 hours' coverage.

All new employees become a part of the GTIP & the cover starts from the day 1 i.e., from the date of joining the employer.

Coverage up to Minimum **Free Cover Limit (FCL) of Rs. 2 Crores** shall be provided **without the need for individual medical underwriting.**

Cover may grow with salary / promotion. The sum assured can be proportionately increased in



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future as per revised basic salaries of the employees in case of MNGL on-roll employees.

Benefits are exempted from income-tax in the hands of beneficiaries/ employees (section 10(10D) of Income Tax Act, 1961).

A premium paid by the employer is not taxable as a perquisite in the hands of employee.

Option to employees dependents to receive Death Benefit Sum assured in installments.

In the policy year we can do endorsement for mid joiners and mid leavers.

Death base sum assured is payable in the event of death of the life assured due to any reason (natural or accidental). Death claims as a result of suicide will be payable.

Policy Administration: The insurer shall ensure timely issuance of master policy and individual certificates (if applicable), Support with claim processing and settlements in a time-bound manner

Terms of Payment:

100% payment on account of premium will be released in advance.



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6. SCHEDULE OF RATES (SOR) - INSTRUCTIONS



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SCHEDULE OF RATES (SOR) - INSTRUCTIONS

**"Schedule of Rates (SOR) / BOQ is enclosed on e-tendering portal
<https://etenders.gov.in>"**

Note:

- a. *Bidder is cautioned that rates are to be quoted in financial bid only i.e., in SOR excel sheet and to be uploaded on above mentioned portal, revealing the rates elsewhere i.e., other than financial bid will result in rejection of the bid.*
- b. Evaluation shall be done on overall least cost basis to the MNGL & order will be placed on the L1 bidder only.
- c. Quoted unit rates shall be inclusive of all other charges except GST.
- d. Allowed decimal points in unit rate shall be up to 2 (two) decimal points. Unit rate quoted in negative shall lead to rejection of the bid.
- e. Taxes & Duties if any shall be indicated clearly in your quotation and total amount should be inclusive of all taxes etc.
- f. *"Prices quoted shall be inclusive of all taxes / duties and nothing extra shall be payable by the owner except for statutory variation in Goods & service tax rate during the contractual period. Bidder shall note that any error in estimating these taxes & Duties (GST) will be to Bidder's Account".*

(Stamp & Signature of Bidder)