MNGL (India) Limited

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

CNG & CITY GAS DISTRIBUTION PROJECT
FOR PUNE

Bid document for
Underwriting Group Mediclaim Insurance Policy for MNGL (India) Limited employees.

UNDER OPEN DOMESTIC COMPETITIVE BIDDING

(THROUGH E-TENDERING MODE)

Bid Document No.: MNGL/CP/2026-27/137 dated 28.10.2026.

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PART A

1. INVITATION FOR BIDS (IFB)

MNGL (India) Limited	**Tender for Underwriting Group Mediclaim Insurance Policy for MNGL (India) Limited employees.** **Bid No.: MNGL/CP/2026-27/137**

INVITATION FOR BIDS (IFB)

M/s Maharashtra Natural Gas Ltd., Pune invites online bids (Technical & Financial) **UNDER TWO 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/2026-27/137** dated **28.10.2026**.
Item(s)	**Tender for Underwriting Group Mediclaim Insurance Policy for MNGL (India) Limited 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	**30.10.2026 (Friday), 11:30 am – 12:00pm** **Meeting Link:** https://meet.google.com/vfo-zwnz-kbw
Bid Submission at	https://etenders.gov.in
Bid submission due date and time	**04.11.2026 till 15:00 Hrs. IST**
Techno-commercial bid opening date and time	05.11.2026 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) MNGL (India) Limited, Pride Purple Coronet, 2nd Floor, Baner Road, Baner, Pune – 411045
Contact details	Telephone: +91 (20) 25611157 / 1190 Email: balakrishna.thatikonda@mngl.in / gasaid@mngl.in
Bidders Eligibility Criteria 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.

2.0 BIDDING PROCEDURE

Bidding will be conducted through Open Domestic Tendering. Single Stage Two 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 (India) Limited 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 (India) Limited 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 (India) Limited 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 (India) Limited 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

The bidder(s) or their designated representatives, who have downloaded the bid document, or to whom tender document has been issued and intend to bid are invited to attend the pre-bid meeting. Bidder(s) queries if any, must reach Purchaser office at least one day prior to pre-bid meeting date. The pre bid meeting can be organized through video conferencing or physically. In case of physical meeting, the venue of pre bid meeting is MNGL (India) Limited office at Pride Purple Coronet, 2nd Floor, Baner Road, Baner, Pune – 411045.

Non-attendance of the pre-bid meeting will not be a cause for disqualification of a bidder. Corrigendum / addendum, if any, to the tender document, shall be hosted on the website subsequent to the pre-bid meeting.

Bidders may also note that the registration process for new bidders on e-tender portal shall take a minimum of 24 hrs. Hence, bidders are advised to kindly complete their registration on e-tender portal well in advance of the pre-bid meeting.

In case of pre-bid meeting through video conferencing, Link shall be sent to all the interested bidders by the purchaser.

Instructions to bidders for Pre-bid meeting through video conferencing: All bidders intending to attend pre-bid meeting must send their interest through email (at least 2 hours prior to the scheduled time of pre-bid meeting) to the purchaser. E-mail received from bidders within specified timeline shall be invited through email to attend the meeting.

Advisories for the bidders attending the pre-bid meeting:

1) All the Bidders who have submitted their registration details and interest to attend the pre-bid meeting will be invited to join as guests through the link shared in mail.
2) All bidders/participants mandatorily have to pin MNGL (India) Limited screen on their computer screens during the pre-bid meeting.
3) Bidders shall be allowed to discuss their queries in sequence of their responses received.
4) Time slot shall be allotted to each bidder to ask his queries.
5) Recording of the pre-bid meeting by the bidders is strictly prohibited. Subsequent to pre-bid meeting, corrigendum shall be issued by the purchaser regarding clarifications or queries raised during meeting.

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.

5.4 The bid should be prepared by the "Sole Bidder" and should be sent to MNGL (India) Limited directly. MNGL (India) Limited 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 (India) Limited 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 (India) Limited 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)

PART A

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

ANNEXURE-I to IFB

1.0 BRIEF PROJECT DETAILS

MNGL (India) Limited is a joint venture company of M/s. GAIL (India) Limited & M/s. Bharat Petroleum Corporation Limited (BPCL). MNGL (India) Limited has been set up to distribute natural gas for household / commercial sectors including setting up CNG filling stations for vehicles 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 Mediclaim Insurance Policy for MNGL (India) Limited 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 (India) Limited 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 Technical & Financial Bid Evaluation Criteria and substantially responsive to the bid conditions would become eligible for the opening of the priced bids.

- Price Bids shall be evaluated **on overall L1 rate basis 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 insurance coverage at the lowest value (incl. taxes) shall be considered for the award of policy.**

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. 2023-24, 2024-25 and 2025-26.

- Techno Commercially qualified bidder with lowest total quoted amount shall be ranked as L1 and the rest of the bidders 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.

- If any bidder offers suo-moto discount after opening of un-priced bids but before opening of price bids, such reduction / discounts shall not be considered for evaluation. However, if the bidder happens to be the lowest evaluated bidder without considering such discount, then the benefit of discount will be availed at the time of award of work.

PART B
3. INSTRUCTION TO BIDDERS (ITB)

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://etendrs.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.

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.

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.

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" i**n 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**

PART B
4. FORMS AND FORMATS

CONTENTS

SR. NO. DESCRIPTION

1) LIST OF FORMS

i) Tender Acceptance Letter

ii) Undertaking

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 : Letter of Authority

vi) F – 6 : No Deviation Confirmation

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 (India) Limited / 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)

Name:

Designation:

Date:

UNDERTAKING

(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: Undertaking.

Tender Reference No: _____

Tender Title: _____

_____

Dear Sir,

We hereby confirm that we have submitted the quote based on the below details:

Claim Amount against expiring policy: Rs. 80,22,677/- (Rupees Eighty Lakh Twenty Two Thousand Six Hundred Seventy Seven Only)

Claim Report Date: 28-10-2026

Bidder to specify below any other information which is important for us to know.

_____

(Stamp & Signature of Bidder)

Name:

Designation:

Date:

F-1

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)

Name:

Designation:

Date:

F-3

BIDDERS FINANCIAL DETAILS

Date: _____

Bidders Legal Name: _____

i. <u>Annual Turnover data for the last 3 audited financial years.</u>

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)

Name:

Designation:

Date:

F-5

LETTER OF AUTHORITY
PROFORMA FOR LETTER OF AUTHORITY FOR ATTENDING AND SUBSEQUENT NEGOTIATIONS/CONFERENCES

Date:

To,
Maharashtra Natural Gas Limited,
Pride Purple Coronet, 2nd Floor,
Baner Road, Baner,
Pune - 411045

Dear Sir,

We _____ (Name of Bidder) hereby authorize following representative(s) to attend un-priced bid opening and price bid opening and for any other correspondence and communication against above Bidding Document:

1) Name & Designation _____ Signature _____

2) Name & Designation _____ Signature _____

We confirm that we shall be bound by all commitments made by aforementioned authorized representatives.

Yours faithfully,

Signature

Name & Designation

For and on behalf of

Note: This letter of authority should be on the letterhead of the bidder and should be signed by a person competent and having the power of attorney to bind the bidder.

Not more than two persons are permitted to attend techno-commercial un-priced and price bid opening.

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)

Name:

Designation:

Date:

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

SCOPE OF WORK (SOW) & SPECIAL CONDITIONS OF CONTRACT (SCC)

1.0 Special Conditions of Contract:

A. General Conditions:

(i) Scope of Coverage:

Insurance provider to provide Group Mediclaim Insurance coverage for all MNGL (India) Limited employees (on MNGL (India) Limited payroll).

(ii) Period of Coverage:

The period of aforesaid Insurance coverage shall be w.e.f. 21.12.2026 (midnight of 20.12.2026) for a period of 1 year i.e. upto midnight of 20.12.2027. However, insurance policy in this regard will be renewed / issued on annual basis.

(iii) Sum Insured:

Floater Sum Insured – Rs.5,00,000/- per employee.

(iv) List of Employees and Dependents:

Total Lives = 778 (213 Employees and 565 Dependents). List attached separately along with this tender document.

(v) Claim MIS of expiring policy:

List attached separately along with this tender document.

(vi) Terms of Payment:

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

(vii) During the coverage period, number of employees / beneficiaries may change on account of appointment, resignation, superannuation, etc. Accordingly, MNGL (India) Limited will provide data with regard to manpower at the end of each calendar month latest by 10th day of the following month. Accordingly, premium amount shall be proportionately adjusted. Sum insured may be revised at the discretion of MNGL (India) Limited during the currency of the policy with pro-rata adjustment/payment of premium.

(viii) Further, during the coverage period insurance provider shall provide the claim MIS on a monthly basis to MNGL (India) Limited.

B. Other Conditions:

(i) The entire scope of coverage as specified in the Bidding Document shall be treated as Insurance Contract.

(ii) The bidder shall quote the Base premium rates against respective areas of coverage for respective sum insured as per format of price Schedule. The total premium will be inclusive of all expenditures to be incurred by the bidders viz. applicable taxes, duties, Goods & service tax, surcharge, administrative expenses, stamp duty and other expenses. As such no expenditure other than

those quoted in the SOR will be paid by MNGL (India) Limited on any account for the defined scope of coverage.

(iii) Base premium rate to be quoted by the bidders will be in Indian Rupees only on firm price basis and shall remain valid during the currency of the policy.

(iv) All employees shall be covered under the policy irrespective of their age / gender / grade / years of service / place of posting (India & Abroad) without any medical test / history.

(v) Claims for which all the relevant documents have been provided by MNGL (India) Limited is to be settled by the insurance provider within 30 days of receipt of the documents.

(vi) The terms & conditions of cover and the wordings of the policies, warranties and clauses should be strictly inline with IRDA provisions & draft policy issued by IRDA time to time.

(vii) Bidders are required to quote for entire scope of insurance cover as mentioned in the bid document.

(viii) Bidder is further required to give detailed plans with regard to administration and operation of the scheme in terms of accounts, addition/deletion of claims, etc. In absence of these documents, the quotation is liable to be rejected summarily without any reference to the bidder.

(ix) WHENEVER ANY NEW EMPLOYEE JOINS THE ORGANIZATION INITMATION TO THAT EFFECT SHALL BE GIVEN BY AUTHORIZED PEROSN OF THE COMPANY AND INSURANCE COVERAGE FOR THE NEW JOINEE SHOULD START FROM DAY ONE. CD BALANCE SHALL BE MAINTAINED FROM COMPANY'S SIDE WITH INSURANCE PROVIDER IN CASE OF ADDITION OF NEW EMPLOYEES.

THE UNCONDITIONAL COMPLIANCE TO THE ABOVE WOULD BE A PREREQUISITE FOR OPENING OF PRICE BID. SUBJECTIVE / PART COMPLIANCE SHALL BE LIABLE FOR REJECTION OF THE BID.

SCOPE OF INSURANCE COVERAGE

Scope:

MNGL (India) Limited wants to underwrite Group Mediclaim Insurance Policy for MNGL (India) Limited employees for the period of 1 year i.e. from 21 Dec 2026 to 20 Dec 2027.

Features required:

No.	Features required	Terms & Conditions requested	Bidder's confirmation
1	Family Definition	1 + 5 (Employees + Spouse), (Dependent 1st Child + 2nd Child (in case of twins both shall be considered as 2nd child) & (2 Dependent Parents)	
2	Floater Sum Insured	Rs.5,00,000/-	
3	Corporate buffer	Corporate buffer of Rs.50,00,000/- available upon exhaustion of sum insured on communication from EIC. No capping / exclusion on treatments done from Corporate Buffer.	
4	Age Bracket	0 – 90 years	
5	1st & 2nd Year Exclusion	Waived	
6	1st 30 days exclusion	Waived	
7	Pre-existing disease exclusion	Waived	
8	Reasonable & customary clause	Waived	
9	Maternity Benefits	Rs.25,000/- for Normal & C – Section	
10	Pre / Post Natal expenses	Included in the maternity section, IPD & OPD Both.	
11	9 month waiting period for maternity:	Waived	
12	New Born Baby coverage from Day 1	To be covered under Family Floater Sum Insured from Day 1	
13	Room rent or Room Type restriction	1% of the sum insured for Regular Hospitalization & ICU rent at actuals	
14	Pre and Post Hospitalization coverage	30 days Pre Hospitalization & 60 days Post Hospitalization respectively	
15	Ambulance charges:	INR 5000 per hospitalization	
16	Hospitalization / injury arising out terrorism	Covered	
17	Congenital Internal disease	Covered	

18	External congenital disease	Covered	
19	Lasik surgery	Covered if correction index is +/- 7.5D	
20	Member addition and deletion:	Addition & Deletion of Employee & their dependents will be done from Date of Joining & Date of Leaving respectively on pro-rata basis.	
21	Midterm inclusion of dependents	Spouse on Marriage and baby on child birth	
22	Dental Treatments	Treatment arising out of accident only	
23	Day Care Procedure	Day care procedures should be covered with or without pre-auth. In Network or non-network hospital; new medical procedures or drugs that replace hospitalization to be included as Day Care Procedures.	
24	Any treatment / procedure which requires hospitalization advised by a Medical Practitioner even for less than 24 hours to be covered	Covered	
25	Claims intimation	No claims intimation required for reimbursement claims & Day Care Procedure claims	
26	Reimbursement claims reporting submitting period	Claim reporting / submission period to be extended for 45 days from the Date of Discharge	
27	Limit on any one disease or ailment	No Limit or Sub Limit on any disease / ailment. Also no limit or sub-limit on the types / methods of treatment	
28	Limit on surgeon charges, Asst. Surgeon charges, anesthetic charges, stent charges, monitor charges etc.	No capping / No Limit or sub-limit	
29	Co-pay clause	No Co-pay	
30	Hospitalization / injury arising out of terrorism	Covered for all up to SI	
31	Any treatment / procedure which requires hospitalization advised by a Medical Practitioner even for less than 24 hours to be covered	Covered for all	
32	Home Care Treatment for Covid19:	The coverage, terms, and conditions for 'Home Care Treatment' is given below. a. Home Care Treatment means Treatment availed by the Insured Person at home for Covid-19 on positive	

		diagnosis of Covid-19 in a Government authorized diagnostic Centre, which in normal course would require care and treatment at a hospital but is actually taken at home maximum up to 14 days per incident provided that: i. The Medical Practitioner advises the Insured Person to undergo treatment at home ii. There is a continuous active line of treatment with monitoring of the health status by a medical practitioner for each day through the duration of the home care treatment iii. Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained. iv. Insured shall be permitted to avail the services as prescribed by the Medical Practitioner. Cashless facility shall be offered under home care expenses if the treatment is through a network provider. v. In case the insured intends to avail the services of non-network provider claim shall be subject to reimbursement, a prior approval from the Insurer / TPA needs to be taken before availing such services. b. In this benefit, the following shall be covered if prescribed by the treating Medical Practitioner and is related to treatment of COVID: i. Diagnostic tests undergone at home or at diagnostics center ii. Medicines prescribed in writing iii. Consultation charges of the medical practitioner iv. Nursing charges related to medical staff	
33	Continuity and Portability Benefits for exiting / retiring employees:	If Any Claim is settled for any member before leaving the company due to retirement or normal separation then that ailment for which claim has been settled should not be considered as pre-existing diseases if the member is part of the policy for 3 years or more. Also If employees wish to opt for a retail	

		policy on the basis of corporate policy continuity even if they are not leaving the company then such policies to be issued with out any medical underwriting.	
34	Expenses For Oral Chemotherapy & Peritoneal Dialysis :	Covered even if treatment administered at home including treatment done on OPD basis and any injections given to patient related to the treatment. All expenses to be covered upto SI.	
35	Crosspathy:	Covered including treatment provided from BHMS & BAMS doctors for Allopathic line of treatment	
36	Dependent Coverage In Case of Employee Death	In the event of demise of the primary member the dependent will continue to be covered till the date of expiry of the current policy	
37	Surgeries For Correction / Treatment of Deviated Nasal Septum / Cochlear Implant Treatment	Up to Sum Insured	
38	Coverage of Psychiatric/ Psychosomatic Disorders & Treatment	Covered, subject to sublimit of INR 25,000	
39	Physiotherapy	Covered Including OPD Bases Expenses With A Sub Limit Of INR 25,000. Coverage Of This Benefit Will Trigger Form The 61st Day Of Discharge As Till 60 Days From Date OF Discharge Will Be Covered Under Post Hospitalization Benefit. Physiotherapy Taken At Home And Home Visit Charges Of Physiotherapist Also Covered	
40	AYUSH Treatments	Covered without any sublimit, subject to the hospital being government & / or registered hospital	
41	**M**odern **T**reatment **M**ethods and **A**dvancements in **T**echnology (MTMAT)	No capping / sublimits on any type of treatment or disease / ailment. To be covered upto SI.	
42	Third Party Administrator	Will be finalized only with discussion with EIC	
43	Name of the insurance Company along with Servicing Branch in Pune.	-	

Important : Considering COVID-19, it is important that the Mediclaim policy covers COVID-19 treatment (either hospitalization or at home). The need for at home treatment is for the reason that many hospitals run out of beds and placing patients in home quarantine. The corporate buffer proposed for Rs.50 lacs needs to cover all kind of hospitalization (all types of treatments / ailments and not just critical illness) for employee and family members.

Highly Important: While MNGL (India) Limited will share the copy of the previous policy with the new insurer, it is to clearly mention that the new insurer shall not copy / adapt the capping or limits or sublimits on any disease / ailment nor shall impose any capping / limit or sublimit on any forms or types or methods of treatment from the previous policy. In case any insurer wants to impose any sub-limit / capping, then they must acquire MNGL (India) Limited's approval before quoting in the tender. Insurer's quoting "No Capping" in the tender and imposing restrictions in the actual policy, will be liable for legal proceedings on grounds of misrepresentation / fraud.

Also, it will be mandatory for the bidder to submit the detailed monthly claims MIS to MNGL (India) Limited and no reasons / excuses will be entertained in this matter. In case any party is not adhering to the condition, MNGL (India) Limited shall approach to the appropriate Insurance regulatory body.

Also, MNGL (India) Limited requires below mentioned services to be provided by the Insurer.

1. 24 X 7 customer support.
2. Claims and Hospitalization support.

List of Employees (provided separately) and Dependents : Total Lives = 778 (213 Employees and 565 Dependents).

Some of the Day Care Surgeries Payable By Insurance With Less Than 24 hrs Hospitalizations are as under:

- Operation on the Ears
MICROSURGICAL OPERATIONS ON THE MIDDLE EAR
Stapedotomy
Revision of a Stapedotomy
Other operations on the auditory ossicles
Myringoplasty(Type 1 tympanoplasty)
Closure of an eardrum perforation and reconstruction of the auditory of a tympanoplasty)
Revision of a tympanoplasty
Other microsurgical operations on the middle ear

- OTHER OPERATIONS ON MIDDLE AND INTERNAL EAR
Paracentesis(myringotomy)
removal of a tympanic drain
incision of the mastoid process & middle ear
Mastoidectomy
reconstruction of middle ear
other excision of middle ear & inner ear
Fenestration of the inner ear
revision of fenestration of the inner ear
incision & destruction (elimination) of the inner ear

other operation on middle & inner ear

- OPERATION ON THE NOSE & THE NASAL SINUSES
Excision & destruction of diseased tissue of the nose
Operation on the turbinate (nasal concha)
Other operation on the nose
Nasal sinus aspiration

- OPERATION ON THE EYES
Incision of tear glands
Other operation on the tear ducts
Incision of diseased eyelids
Excision & destruction of diseased tissue of the eyelids
Operation on the canthus & epicanthus's
Corrective surgery for entropies & ectropion
Corrective surgery for blepharaptosis
Removal of a foreign body from the cornea
Incision of the cornea
Operation for pterygium
Other operations on the cornea
Removal of a foreign body from the lens of the eye
Removal of a foreign body from the posterior chamber of the eye
Operation for Glaucoma
Operation of cataract with IOL

- TRAUMATOLOGICAL SURGERY AND ORTHOPAEDICS
Incision on bone, septic & aseptic
Closed reduction and internal fixation on fracture
Suture and other operations on tendons and sheath
Reduction of dislocation under GA
Arthroscopic knee aspiration

- OPERATION ON THE BREAST
Incision of the breast abscess
Operation on the nipple

- OPERATION ON THE DIGESTIVE TRACT
Incision & excision of tissue in the perianal region
Surgical treatment of hemorrhoids
Dilation of the anal sphincter (spinterectomy)
Other operations on the anus
Ultrasound guided aspirations
Sclerotherapy etc

- OPERATIONS ON THE FEMALE SEXUAL ORGANS
Incision of the ovary
Intubation of the Fallopian tubes
Other operations on the Fallopian tube
Dilation of the cervical canal
Contraction of the uterine cervix
Other operations on the uterine cervix

Incision of the uterus (hysterectomy)
Therapeutic curettage
culdotomy
Incision of the vagina
Local excision and destruction of diseased tissue of the vagina
Douglas
Incision of the vulva
Operations on the Bartholin glands (cyst)

- OPERATIONS ON THE MALE SEXUAL ORGANS
OPERATIONS ON THE PROSTATE AND SEMINAL VESICLES
Incision of the prostate
Transurethral excision and destruction of prostate tissue
Transurethral and percutaneous destruction of prostate tissue
Open surgical excision and destruction of prostate tissue
Radical prostate vasiculectomy
Other excision and destruction of prostate tissue
Operations on the seminal vesicles
Incision and excision of peri prostate tissue
Other operations on the prostate

- OPERATIONS ON THE SCROTUM AND TUNICA VAGINALIS TESTIS
Incision of the scrotum and tunica
Operation on a testicular hydrocele
Excision and destruction of diseased scrotal tissue
Plastic reconstruction of the scrotum and tunica
Other operations on the scrotum and tunics

- OPERATIONS ON THE TESTES
Incision of the testis
Excision and destruction of diseased tissue of the testis
Unilateral orchidectomy
Bilateral orchidectomy
Orchidopexy
Abdominal exploration in crypto orchidism
Surgical repositioning of an abdominal testis
Reconstruction of the testis
Implantation, exchange and removal of a testicular prosthesis
Other operations on the testis

- OPERATIONS ON THE SPERMATIC CORD, EPIDIDYMIS AND DECTUS DEFERENS
Superficial treatment of a varicocele and a hydrocele of the Spermatic cord
Excision in the area of the epididymis
Epididymectomy
Reconstruction of the spermatic cord
Reconstruction of the ductus deferens and epididymis
Other operations on the spermatic cord, epididymis and ductus Deference

- OPERATIONS ON THE PENIS
Operations on the foreskin
Local excision and destruction of diseased tissue of the penis

Amputation of the penis
Plastic reconstruction of the penis
Other operations on the penis

- OPERATIONS ON THE URINARY SYSTEM
Cystoscopical removal of stones

- OTHER OPERATIONS & PROCEDURES
Lithotripsy, Diaysis, Raditherapy, Chemotherapy
Coronary angiography

- OPERATIONS ON THE SKIN & SUBCUTANEOUS TISSUES
Incision of a pilonidal sinus
incisions of the skin & subcutaneous tissues
wound debridment & removal of diseased tissue of the skin & subcutaneous tissues
local excision of diseased tissue of the skin & subcutaneous tissue
Simple restoration of surface continuity of the skin & subcutaneous tissues
Free skin transplantation, donor site
Free skin transplantation, recipient site revision of skin plasty
Other restoration & reconstruction of the skin & subcutaneous tissues
Chemosurgery to the skin
Destruction of diseased tissue in the skin & subcutaneous tissues

- OPERATIONS TO THE TONGUE
Incision, excision & destruction of diseased tissue of the tongue
Reconstruction of the tongue
Other operations on the rouge
Partial glossectomy

- ERATIONS ON THE SALIVARY GLANDS & SALIVARY DUCTS
Incision & lancing of a salivary gland & a salivary duct
Excision of diseased tissue of a salivary gland & a salivary duct
Resection of a salivary gland
Reconstruction of a salivary gland & a salivary duct
Other operations on the salivary gland & a salivary duct

- OTHER OPERATION ON THE MOUTH & FACE
External incision & drainage in the region of the mouth ,jaw & face
Incision of the hard & soft palate
Excision & destruction of diseased hard & soft palate
Incision , Excision & destruction in the mouth
Plastic surgery to the floor of the mouth
Palatoplasty

- OPERATIONS ON THE TONSILS & ADENOIDS
Trans oral incision & drainage of a pharyngeal abcess
Tonsillectomy without adenoidectomy
Tonsillectomy with adenoidectomy
Excision & destruction of the lingual tonsils

PART D
6. SCHEDULE OF RATES (SOR) - INSTRUCTIONS

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 (India) Limited & 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".***

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(Stamp & Signature of Bidder)

Name:

Designation:

Date: