



MAHARASHTRA NATURAL GAS LTD
(A joint venture of BPCL & GAIL (India) Ltd.)
Pride Purple Coronet, 2nd Floor, Baner Road, Baner,
Pune -411045

**BID DOCUMENT FOR
UNDERWRITING GROUP MEDICLAIM INSURANCE
POLICY FOR EMPLOYEES OF MNGL, PUNE**

BID DOCUMENT NO. MNGL/CP/2024-25/86 DATED 04.09.2024

1.0 INVITATION FOR BIDS (IFB)

BID DOCUMENT NO.: MNGL/CP/2024-25/86

Date: 04.09.2024

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/2024-25/86 dated 04.09.2024
ITEM(S)	TENDER FOR UNDERWRITING GROUP MEDICLAIM INSURANCE POLICY FOR EMPLOYEES OF MNGL, PUNE
TYPE OF BID	Open Domestic Competitive Bidding
TIME SCHEDULE	As Per Scope of Work
EARNEST MONEY/ BIDSECURITY	Not applicable
BID SECURITY VALIDITY	Not applicable
TENDER FEE ((Non-refundable)	Not applicable
BID VALIDITY	1(One) month from the bid due date
Bid submission due date and time	18.09.2024 till 15:00 Hrs. IST
Bid Submission at	https://etenders.gov.in
Techno-commercial bid opening date and time	19.09.2024 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	GM (C&P) C&P Department, Maharashtra Natural Gas Limited, Pride Purple Coronet, 2 nd Floor, Baner Road, Baner, Pune – 411045
Contact details	Telephone: +91 (20) 25611000/1190/1156 Email: gasaid@mngl.in / kavita.sadaphule@mngl.in
BIDDER ELIGIBILITY CRITERIA & BID EVALUATION CRITERIA	Sr. No. 2 of Instruction of bidder (Page no 12 of 27)

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 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 OTHERS:

4.1 Bid Document is non-transferable.

4.2 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.

4.3 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.

4.4 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.

4.5 This Invitation for Bids (IFB) is an integral and inseparable part of the enclosed Bid Document.

4.6 MNGL reserves the right to accept or reject any or all offers without assigning any reason, whatsoever.

4.7 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:-

- a) Firm Price
- b) Scope of Insurance coverage / Special Conditions of Contract
- c) Price Schedule
- d) Delivery/Completion Schedule
- e) Period of Validity of Bid
- f) Applicable Laws
- g) 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

Ganesh Said
GM (C&P)

Note:

Please confirm your intention to quote or not within 3(Three) days. In case not intending to quote then please give your valuable feedback to us.

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 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 upload 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 clauses 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” 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

PROCUREMENT FROM A BIDDER WHICH SHARES A LAND BORDER WITH INDIA:

- I. Order (Public Procurement No. 1) dated 23.07.2020, Order (Public Procurement No. 2) dated 23.07.2020 and Order (Public Procurement No. 3) dated 24.07.2020, Department of Expenditure, Ministry of Finance, Govt. of India refers. The same are available at website <https://doe.gov.in/procurement-policy-divisions>.
- II. Any bidder from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with the Competent Authority. For details of competent authority refer to Annexure I of Order (Public Procurement No. 1) dated 23.07.2020. Further the above will not apply to bidders from those countries (even if sharing a land border with India) to which the Government of India has extended lines of credit or in which the Government of India is engaged in development projects. Updated lists of countries to which lines of credit have been extended or in which development projects are undertaken are given in the website of the Ministry of External Affairs, Govt. of India

- III. "Bidder" (including the term 'tenderer', 'consultant' 'vendor' or 'service provider' in certain contexts) for purpose of this provision means any person or firm or company, including any member of a consortium or joint venture (that is an association of several persons, or firms or companies), every artificial juridical person not falling in any of the descriptions of bidders stated hereinbefore, including any agency, branch or office controlled by such person, participating in a procurement process.
- IV. "Bidder from a country which shares a land border with India" for the purpose of this:
- a. An entity incorporated, established or registered in such a country; or
 - b. A subsidiary of an entity incorporated, established or registered in such a country; or
 - c. An entity substantially controlled through entities incorporated, established or registered in such a country; or
 - d. An entity whose beneficial owner is situated in such a country; or
 - e. An Indian (or other) agent of such an entity; or
 - f. A natural person who is a citizen of such a country; or
 - g. A consortium or joint venture where any member of the consortium or joint venture falls under any of the above
- V. "Beneficial owner" for the purpose of above (4) will be as under:
- i. In case of a company or Limited Liability Partnership, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person(s), has a controlling ownership interest or who exercises control through other means.
Explanation—
 - a) "Controlling ownership interest" means ownership of, or entitlement to, more than twenty-five per cent of shares or capital or profits of the company;
 - b) "Control" shall include the right to appoint the majority of the directors or to control the management or policy decisions, including by virtue of their shareholding or management rights or shareholders agreements or voting agreements;
 - ii) In case of a partnership firm, the beneficial owner is the natural person(s) who, whether acting alone or together, or through one or more juridical person, has ownership of entitlement to more than fifteen percent of capital or profits of the partnership;
 - iii) In case of an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has ownership of or entitlement to more than fifteen percent of the property or capital or profits of such association or body of individuals;
 - iv) Where no natural person is identified under (i) or (ii) or (iii) above, the beneficial owner is the relevant natural person who holds the position of senior managing official;
 - v) In case of a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with fifteen percent or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

- VI. "Agent" for the purpose of this Order is a person employed to do any act for another, or to represent another in dealings with third persons
- VII. SUBMISSION OF CERTIFICATE IN BIDS: Bidder shall submit a certificate in this regard as Form-I to Section-II. If such certificate given by a bidder whose bid is accepted is found to be false, this would be a ground for immediate rejection of the bid/termination and further action as per "Procedure for Action in case of Corrupt/Fraudulent/ Collusive / Coercive Practices" of tender document.
- VIII. The registration, wherever applicable, should be valid at the time of submission of bids and at the time of acceptance of bids. In respect of supply otherwise than by tender, registration should be valid at the time of placement of order. If the bidder was validly registered at the time of acceptance / placement of order, registration shall not be a relevant consideration during contract execution.

UNDERTAKING ON LETTERHEAD

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

Sub:

Tender No:

Dear Sir,

We have read the clause regarding Provisions for Procurement from a Bidder which shares a land border with India, we certify that, bidder M/s _____ (Name of Bidder) is:

(i) Not from such a country []

(ii) If from such a country, has been registered []
With the Competent Authority.
(Evidence of valid registration by the
Competent Authority shall be attached)

(Bidder to tick appropriate option above)

We hereby certify that bidder M/s _____ (***Name of bidder***) fulfils all requirements in this regard and is eligible to be considered against the tender.

Place: {Signature of Authorised Signatory of Bidder}

Date: Name:

Designation:

Seal:

1.0 SUBMISSION OF BIDS:

Bids are to be submitted online in electronic form on <https://etenders.gov.in/eprocure/app> only on or before due date & time of submission. No physical bids will be accepted.

The Bid shall contain the documents as specified below:

- i. Earnest Money Deposit: NOT APPLICABLE
- ii. Complete tender document duly stamped and signed on each page.
- iii. All forms & Formats and other documents sought under this tender document, duly filled in with relevant information, signed with rubber seal of the bidder.
- iv. Blank signed Schedule of Rates.

Bid must be submitted within the stipulated date and time as indicated in the tender. The bid must be valid for 30 days from the final due date of bid opening.

Non-submission of the requisite certificates/documents shall render the bid non-responsive and shall be liable for rejection.

Any change in bid after due date of submission of tender is not allowed.

Please confirm that you have received the tender document and will be quoting for the tender items/jobs. In case you are not quoting for the same, please inform the reasons for non-submission of bid in the attached format duly filled in failing which MNGL may not send tender document to such bidder(s) in future.

The Bidder is required to submit the bid along with their covering letter under letter head disclosing the name and designation of authorized person signing the bid, complete postal address of firm / company, telephone no., fax no., e-mail etc.

Unsolicited bids or bids being submitted to addresses other than the one specifically stipulated in the tender documents will not be considered for evaluation if not received to the specified destination within stipulated date and time.

2.0 Eligible Bidders: Insurance Company having valid registration with Insurance Regulatory Development Authority (IRDA) are eligible for bidding the subject tender. Insurance Brokers / Agents are not eligible for bidding the subject tender.

3.0 Bid Document is non-transferable. Bidder must submit the bid directly. All bids received against this tender shall be evaluated as per the provisions of tender document.

4.0 Bidder to note that taking deviation to following clauses of tender documents lead to rejection of their bids:

- a) Firm Price
- b) Scope of Insurance coverage / Special Conditions of Contract
- c) Price Schedule
- d) Delivery/Completion Schedule
- e) Period of Validity of Bid

f) Applicable Laws

g) Any other condition specifically mentioned in the tender documents else where that non-compliance of the clause lead to rejection of the bid.

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

6.0 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.

7.0 The bid should be prepared by the "Sole Bidder" and should be sent to MNGL directly.

8.0 This Invitation for Bids (IFB) is an integral and inseparable part of the enclosed Bid Document.

9.0 ZERO DEVIATION

Bidder is advised to quote strictly as per terms and conditions of tender document and not to stipulate any deviation/exceptions.

Please note that this is a zero deviation tender and MNGL intends to finalise the contract at the earliest. Bidders are advised to strictly confirm compliance to tender conditions and not to stipulate any deviation / conditions in their offer.

Subsequent to bid submission, MNGL may not seek confirmations / clarifications and any bid(s) not in line with tender conditions shall be liable for rejection. Bidders are also requested to submit the documents / confirmations strictly as per the check list enclosed in the tender document.

DETAILED INSTRUCTIONS TO BIDDERS ARE ATTACHED HEREWITH.

Delivery / Completion Schedule:

Period of coverage: The period of aforesaid Insurance coverage shall be for a period of 1 year **with effect from 21.10.2024**. However, insurance policy in this regard may be renewed / issued on annual basis.

Terms of Payment:

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

Other Contractual Stipulations:

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

Eligible Bidders: Insurance Company having valid registration with Insurance Regulatory Development Authority (IRDA) are eligible for bidding the subject tender. Insurance Brokers / Agents are not eligible for bidding the subject tender.

Special Conditions of Contract

I. SPECIAL CONDITIONS OF CONTRACT (SCC):

GENERAL:

The Special Conditions of Contract shall be read in conjunction with the General Terms & Conditions of Contract, Schedule of rates, specifications, and any other documents forming part of contract, wherever the context so requires.

Notwithstanding the sub-division of the documents into these separate sections and volumes, every part of each shall be deemed to be supplementary to and complementary of every other part and shall be read with and into the CONTRACT so far as it may be practicable to do so. Where any portion of the General Terms & Conditions of Contract is repugnant to or at variance with any provisions of the Special Conditions of Contract, unless a different intention appears, the provisions of the Special Conditions of Contract shall be deemed to over-ride the provisions of the General Terms & Conditions of Contract and shall to the extent of such repugnancy, or variations, prevail. Wherever it is mentioned in the specifications that the CONTRACTOR shall perform certain WORK or provide certain facilities, it is understood that the CONTRACTOR shall do so at his cost and the VALUE OF CONTRACT shall be deemed to have included cost of such performance and provisions, so mentioned.

(i) SCOPE OF COVERAGE: Insurance provider to provide Group Medclaim Insurance coverage for all MNGL employees (on MNGL payroll).

(ii) Period of coverage : The period of aforesaid Insurance coverage shall be w.e.f. 21.10.2024 (midnight of 20.10.2024) for a period of 1 year i.e. upto midnight of 20.10.2025. 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) During the coverage period, number of employees/ beneficiaries may change on account of appointment, resignation, superannuation, etc. Accordingly, MNGL 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 during the currency of the policy with pro-rata adjustment/payment of premium.

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

II. 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 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 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. 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.

COMMERCIAL EVALUATION OF BIDS (PRICE BIDS):

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 lowest cost to MNGL (L-1 offer) basis i.e. considering total quoted price for Services and all taxes & duties including goods & service tax etc. as per "Schedule of Rates", The evaluated Contract Value of the bidders shall include total value including services and all taxes, duties, levies etc. as applicable under this contract.

1. 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 L-1 basis.

Accordingly, bidder providing the said group insurance coverage at the lowest value shall be considered for the award of policy.

In case more than one bidder quotes same rates and emerge as L-1 bidders, insurance shall be underwritten from the bidder having highest turnover in the preceding 3 audited financial years i.e. 2021-22, 2022-23 & 2023-24.

2. Techno Commercially qualified bidder with lowest total quoted amount shall be ranked as L-1 and the rest of the bidder would be rank L-2, L-3 and so on based on ascending order of total quoted prices.
3. 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.

4. 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.
5. In the event as a result of techno-commercial discussions or pursuant to seeking clarifications / confirmations from bidders, while evaluating the un-priced part of the bid, any of the bidders submits a sealed envelope stating that it contains revised prices; such bidder(s) will be requested to withdraw the revised prices failing which the bid will not be considered for further evaluation.

SCOPE OF INSURANCE COVERAGE

Scope:

MNGL wants to underwrite Group Mediciam Insurance Policy for employees of MNGL, Pune for the period of 1 year.

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	
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 Sub Limit	
28	Limit on surgeon charges, Asst. Surgeon charges, anesthetic charges, stent charges, monitor charges etc.	No capping	
29	Co-pay clause	No Co-pay	
30	Hospitalization / injury arising out terrorism	Covered for all	
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:	<p>The coverage, terms, and conditions for 'Home Care Treatment' is given below.</p> <p>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:</p> <p>i. The Medical Practitioner advises the Insured Person to undergo treatment at home</p> <p>ii. There is a continuous active line of treatment with monitoring of the health status by a medical</p>	

		<p>practitioner for each day through the duration of the home care treatment</p> <p>iii. Daily monitoring chart including records of treatment administered duly signed by the treating doctor is maintained.</p> <p>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.</p> <p>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.</p> <p>b. In this benefit, the following shall be covered if prescribed by the treating Medical Practitioner and is related to treatment of COVID:</p> <p>i. Diagnostic tests undergone at home or at diagnostics center</p> <p>ii. Medicines prescribed in writing</p> <p>iii. Consultation charges of the medical practitioner</p> <p>iv. Nursing charges related to medical staff</p>	
33	Continuity and Portability Benefits for exiting / retiring employees:	<p>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.</p>	
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	
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		
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	Third Party Administrator	Will be finalized only with discussion with EIC	
42	Name of the insurance Company along with Servicing Branch in Pune.	-	

Important : Considering the ongoing COVID-19 pandemic, 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.

Further, Only Insurance Company having valid registration with Insurance Regulatory Development Authority (IRDA) are eligible for bidding the subject tender. Insurance Brokers / Agents are not eligible for bidding the subject tender.

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

Also, MNGL requires below mentioned services to be provided by the Insurer.

1. 24 X 7 customer support.
2. Unlimited Primary Healthcare (Online doctor consultation).
3. Claims and Hospitalization support.
4. Discounts on Lab tests, Medicines (online purchase).
5. Online Wellness sessions.
6. Physical Helpdesk.

List of Employees (provided separately) and Dependents: Total Lives = 617 (162 Employees and 455 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 blepharoptosis

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 (spinterectionomy)
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
cudotomy
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 vasectomy
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 DUCTUS 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

Cystoscopic removal of stones

- OTHER OPERATIONS & PROCEDURES

Lithotripsy, Diagnosis, Radiotherapy, Chemotherapy
Coronary angiography

- OPERATIONS ON THE SKIN & SUBCUTANEOUS TISSUES

Incision of a pilonidal sinus
incisions of the skin & subcutaneous tissues
wound debridement & 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 tongue
Partial glossectomy

- OPERATIONS 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 abscess
Tonsillectomy without adenoidectomy
Tonsillectomy with adenoidectomy
Excision & destruction of the lingual tonsils

PRICE BID / SCHEDULE OF RATES

Schedule of Rates (SOR) is enclosed on e-tendering portal.

Following to be submitted along with Bid:

- 1) Bidder (Insurance Company registered with IRDA) shall indicate the name of the Insurance Company along with Servicing Branch in Pune.

Name of the bidder (Insurance Company registered with IRDA) :

Servicing Branch -

Bidder's Signature & Seal _____

FORMAT FOR TENDER ACCEPTANCE LETTER

(To be given on Company Letter Head) Date:

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

Sub: Acceptance of Terms & Conditions of

Tender. Tender Reference No: _____

Name of Tender / Work: -

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.
- 5.0 5. I / We do hereby declare that our Firm has not been not put on Black / holiday list by MNGL/MoP&NG/Oil Public Sector Enterprise(s)
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,
(Signature of the Bidder, with Official Seal)