



**KERALA STATE CENTRE FOR ADVANCED PRINTING AND TRAINING (C-apt) Head
Office Complex, Vattiyookkavu, Thiruvananthapuram
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No. Capt/522/2024-M1(MTL)- EST

Dated, Thiruvananthapuram, 15.04.2024

NOTICE INVITING TENDER (NIT) 010/2024-25/MTL(EST)

Kerala State Centre for Advanced Printing & Training, an autonomous organization under the Govt. of Kerala, (herein as referred as C-apt) invites e-tenders (2 cover system) from Insurance Companies registered with IRDA for enrolling Employees of c-Apt and their Spouses & Children under Group Insurance Scheme subject to the terms and conditions mentioned below.

Sl. No.	Subject	Total no. of Members
1	Premium for Enrolling Employees of c-Apt and their Spouses & Children	905

Tender No. 010/24-25/MTL

- **Enrolling Employees of the C-apt and their dependants under Group Insurance Scheme**

Terms and Conditions

- Enclosed

Tender fee and EMD Amount

- ₹ 7,500 /- and ₹ 50,000/-

Due Date & Time of tender / bid submission (online)

- **25.04.2024 upto 04.30 PM**

Date & Time of tender / bid opening (online)

- **27.04.2024 at 11.00 AM**

e-Tender No: 010/2024-25/MTL(EST)

Terms & Conditions:-

1	<i>All tenders/bid shall be accepted only through online mode (https://etenders.kerala.gov.in) and no manual submission of the same shall be entertained.</i>	
2	Sum Insured	₹ 2,00,000/-
3	Type of Sum Insured	Family Floater
4	Family can include	Employee, Spouse, up to 3 Children below 25 years (1+4)
5	Corporate Buffer Sum Insured	Aggregate Limit of Rs.10 Lakhs with per claim limit of Rs.1 Lakh. Can be utilized for any claim when Sum Insured is exhausted and approved by MD, C-apt
In-Patient Hospitalization Cover		
6	Pre-existing diseases	Covered from day one for all members
7	30 days waiting period	Not to be applied
8	One / Two Year exclusions and / or any time bound exclusions for specified diseases	Not to be applied
9	AYUSH Hospitalization expenses	Covered up Rs: 50,000/- in Govt. hospitals or any hospital recognized by the government and/ or accredited by quality council of India or NABH.
Pre and Post Hospitalization		
10	Pre-Hospitalization expenses	Covered up to 30 days prior to date of admission. No sublimit in Sum Insured. Pre-hospitalization period outside the policy period also to be covered
11	Post Hospitalization expenses	Covered up to 60 days post date of discharge. No sublimit in Sum Insured. Post hospitalization period outside the policy period also to be covered
Room /Boarding expenses		
12	Room rent (including nursing charges) Limit	₹ 3,000 Per Day
13	ICU rent limit	₹ 4,000 Per Day
14	Proportionate Deduction for higher room rent	Applicable
Day care Procedures		
15	Day care Procedures	To be covered
Sub limits		
16	Sub limits for specific illness	Not Applicable
17	Emergency Ambulance expenses	Covered up to Rs: 1,500 per claim
Maternity Hospitalisation		
18	Maternity Hospitalisation expenses	Not Covered

Number of Members Covered	
19 Employee	317
Spouse	237
Children	351
TOTAL	905
Other Conditions	
20	Policy period: 24 May 2024 to 23 May 2025
21	All Other Terms and conditions as per the CAPT's existing Group Health Policy under M/s. United India Insurance Co Ltd.
22	Coverage to be provided in Non-network hospitals and network hospitals on a reimbursement basis for all claims without any co-payment
23	Individual Policy for Retiring/ resigning Employees and their dependents to be provided with Continuity from Group Policy of Capt. Period covered with previous GMC insurance policies of Capt also to be covered for continuity
24	Claims to be administered by a TPA or In-house Health Administration Team. Claim administrator should have at least 10 years of operation in Kerala and should have at least 20 hospitals in Trivandrum District and at least 150 hospitals in Kerala. (Details to be enclosed)
25	Premium per person based on relation of members. To be applied on the basis of Employee, Spouse and, Per Child. Premium of Spouse should not exceed 30% of Employee Premium, Premium per child should not exceed 25% Employee Premium, Corporate buffer premium should not exceed 1.5% Employee Premium in Toto.
26	There can be variation in the demography provided. Variation of approximately 10% in the number of members should not alter the premium per person quoted. (Demography details enclosed).
27	Total Premium to the eligible Insurer will be paid up-front.

Details of Demography

C-apt Demography (Age as on 15.04.2024)				
Age Band	Employee	Spouse	Children	Total
0 -18	0	0	163	163
19 -20	0	0	58	58
21 -25	2	0	130	132
26 -30	0	0	0	0
31 -35	0	1	0	1
36 -40	0	19	0	19
41 -45	6	52	0	58
46 -50	90	53	0	143
51 -55	126	59	0	185
56 -60	93	31	0	124
61 -65	0	18	0	18
66 -70	0	4	0	4
71 -75	0	0	0	0
Total	317	237	351	905

Sd/-
Managing Director

General Tender Terms & Conditions for e-Tender

This tender is an e-Tender and is being published online for the enrolling **Employees of e-Apt and their Spouses & Children Under Group Insurance Scheme**. The tender is invited in **Two Cover Bid System** from the registered and eligible firms through e-procurement portal of Government of Kerala (<https://www.etenders.kerala.gov.in>). Prospective bidders willing to participate in this tender shall necessarily register themselves with above mentioned e-procurement portal.

The tender timeline is available in the critical date section of this tender published in www.etenders.kerala.gov.in.

A). Online Bidder registration process:

Bidders should have a Class II or above Digital Signature Certificate (DSC) to be procured from any Registration Authorities (RA) under the Certifying Agency of India. Details of RAs will be available on www.cca.gov.in. Once, the DSC is obtained, bidders have to register on www.etenders.kerala.gov.in website for participating in this tender. Website registration is a one-time process without any registration fees. However, bidders have to procure DSC at their own cost.

Bidders may contact e-Procurement support desk of Kerala State IT Mission over telephone at 0471- 2577088, 2577188, 2577388 or 0484 – 2336006, 2332262 - through email: etendershelp@kerala.gov.in for assistance in this regard.

B). Online Tender Process:

The tender process shall consist of the following stages:

- i. **Downloading of tender document:** Tender document will be available for free download on www.etenders.kerala.gov.in. However, tender document fees shall be payable at the time of bid submission as stipulated in this tender document.
- ii. **Publishing of Corrigendum:** All corrigenda shall be published on www.etenders.kerala.gov.in and shall not be available elsewhere.
- iii. **Bid submission:** Bidders have to submit their bids along with supporting documents to support their eligibility, as required in this tender document on www.etenders.kerala.gov.in. No manual submission of bid is allowed and manual bids shall not be accepted under any circumstances.
- iv. **Opening of Technical Bid and Bidder short-listing:** The technical bids will be opened, evaluated and shortlisted as per the eligibility and technical qualifications. All documents in support of technical qualifications shall be submitted (online). Failure to submit the documents online will attract disqualification. Bids shortlisted by this process will be taken up for opening the financial bid.
- v. **Opening of Financial Bids:** Bids of the qualified bidder's shall only be considered for opening and evaluation of the financial bid on the date and time mentioned in critical date's section.

C) Documents Comprising Bid:

(i). The First Stage (Pre-Qualification or Technical Cover based on 2 cover tender system):

Pre-Qualification or Technical proposal shall contain the scanned copies of the following documents which every bidder has to upload:

The technical bid cover shall contain:

1. Copy Compliance Statement
2. Copy Notice Inviting Tender with signature and office seal
3. Copy of Signed Affidavit (in ₹ 200/- Kerala Stamp Paper)
4. Copy of Signed Agreement (in ₹ 200/- Kerala Stamp Paper)

(ii). The Second Stage (Financial Cover as per tender cover system):

The Bidder shall complete the Price bid as per format given for download along with this tender.

The department doesn't take any responsibility for any technical snag or failure that has taken place during document upload.

Note: The blank price bid should be downloaded and saved on bidder's computer without changing file-name otherwise price bid will not get uploaded. The bidder should fill in the details in the same file and upload the same back to the website.

Fixed Price: Prices quoted by the Bidder shall be fixed during the bidder's performance of the contract and not subject to variation on any account. A bid submitted with an adjustable/ variable price quotation will be treated as non - responsive and rejected.

D) Tender Document Fees and Earnest Money Deposit (EMD)

The Bidder shall pay, a tender document fee of ₹ 7,500 /- (Rupees Seven Thousand Five Hundred only) and Earnest Money Deposit or Bid Security of ₹ 50,000/- (Rupees Fifty Thousand only). The Bid security is required to protect the purchaser against risk of Bidder's conduct, which would warrant the forfeiture of security.

Online Payment modes: The tender document fees and EMD can be paid in the following manner through e-Payment facility provided by the e-Procurement system:

- i. **State Bank of India (SBI) Internet Banking:** If a bidder has a SBI internet banking account, then, during the online bid submission process, bidder shall select SBI option and then select Internet banking option. The e-Procurement system will re-direct the bidder to SBI's internet banking page where he can enter his internet banking credentials and transfer the tender document and EMD amount.
- ii. **National Electronic Fund Transfer (NEFT)** If a bidder holds bank account in a different bank, then, during the online bid submission process, bidder shall select NEFT option. An online remittance form would be generated, which the bidder can use for transferring amount through NEFT either by using internet banking of his bank or visiting nearest branch of his bank. After obtaining the successful transaction receipt no., the bidder has to update the same in e-Procurement system for completing the process of bid submission. Bidder should only use the details given in the Remittance form for making a NEFT payment otherwise payment would result in failure in e-Procurement system.

As NEFT payment status confirmation is not received by e-Procurement system on a real-time basis, bidders are advised to exercise NEFT mode of payment option at least 48 hours prior to the last date and time of bid submission to avoid any payment issues.

NEFT payment should done according to following guidelines:

- i. **Single transaction for remitting Tender document fee and EMD:** Bidder should ensure that tender document fees and EMD are remitted as one single transaction.
- ii. **Account number as per Remittance Form only:** Account no. entered during NEFT remittance at any bank counter or during adding beneficiary account in Internet banking site should be the same as it appears in the remittance form generated for that particular bid by the e-Procurement system. Bidder should ensure that tender document fees and EMD are remitted only to the account number given in the Remittance form provided by e-Procurement system for that particular tender.

Bidders must ensure that the banker inputs the Account Number (which is case sensitive) as displayed in the Remittance form. No additional information like bidder name, company name, etc. should be entered in the account no. column along with account no. for NEFT remittance.
- iii. **Only NEFT Remittance Allowed:** RTGS payments, Account to Account transfers, State Bank Group Transfers (GRPT) or Cash payments are not allowed and are treated as invalid mode of payments.

Bidder must ensure that the banker does NEFT transaction only irrespective of the amount and specially instruct the banks not to convert the payment type to RTGS or GRPT.

- iv. **Amount as per Remittance form:** Bidder should ensure that the amount being remitted is neither less nor higher than the amount shown in remittance form.
- v. **UTR Number:** Bidders should ensure that the remittance confirmation (UTR number) received after NEFT transfer should be updated as it is, in the e-Procurement system for tracking the payment.
- vi. **One Remittance Form per Bidder and per Bid:** The remittance form provided by e-Procurement system shall be valid for that particular bidder and bid and should not be re-used for any other tender or bid or by any other bidder.

Any transaction charges levied while using any of the above modes of online payment has be borne by the bidder. The supplier/contractor's bid will be evaluated only if payment status against bidder is showing "Success" during bid opening.

C). SUBMISSION PROCESS:

For submission of bids, all interested bidders have to register online as explained above in this document. After registration, bidders shall submit their Technical bid and Financial bid online on www.etenders.kerala.gov.in along with online payment of tender document fees and EMD.

For page by page instructions on bid submission process, please visit www.etenders.kerala.gov.in and click "Bidders Manual Kit" link on the home page.

It is necessary to click on "Freeze bid" link/ icon to complete the process of bid submission otherwise the bid will not get submitted online and the same shall not be available for viewing/ opening during bid opening process.

Further details, if any, can be had from the office of the undersigned during office time.

**Sd/-
Managing Director**