

WEST BENGAL STATE ELECTRICITY TRANSMISSION COMPANY  
LIMITED

**TENDER DOCUMENT FOR SELECTION OF IRDAI  
APPROVED PUBLIC SECTOR INSURANCE  
COMPANY TOWARDS EXTENDING THE  
BENEFIT OF GROUP MEDICAL INSURANCE  
SCHEME (FLOATER BASIS) FOR RETIRED  
EMPLOYEES OF WBSETCL**

NIT No. **GM (HR&A)/WBSETCL/ Med. Ins/ 2020-  
21/36**

Date 24.08.2020

Section I-V

Notice Inviting Tender (NIT)  
Instruction to Bidders (ITB)  
General Conditions of Contract (GCC)  
Special Condition of Contract (SCC)  
Scope of Services  
Annexure



**WBSETCL**

These documents are meant for the exclusive purpose of bidding against this NIT and shall not be transferred, reproduced or otherwise used for purposes other than that for which they are specifically issued.

Office of the General Manager (HR&A)  
WEST BENGAL STATE ELECTRICITY TRANSMISSION COMPANY LIMITED

CIN: U40101WB2007SGC113474

Regd. Office: Vidyut Bhavan (8TH Floor), Block- 'D',  
Bidhannagar, Block-DJ, Sector-II: Kolkata: 700 091

Ph No: **(033) 2319-7670; Fax: (033) 2334-2218;**

[E-mail-wbsetclcorporatehra@gmail.com](mailto:E-mail-wbsetclcorporatehra@gmail.com)

Website- [www.wbsetcl.in](http://www.wbsetcl.in)

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## Section I - NOTICE INVITING e-TENDER

West Bengal State Electricity Transmission Company Limited

(A Govt. of West Bengal Enterprise)

*Office of the General Manager (HR&A)*

*CIN: U40101WB2007SGC113474*

ABRIDGED NOTICE INVITING e-TENDER

**FOR SELECTION OF IRDAI APPROVED PUBLIC SECTOR INSURANCE COMPANY  
TOWARDS EXTENDING THE BENEFIT OF GROUP MEDICAL INSURANCE SCHEME  
(FLOATER BASIS) FOR RETIRED EMPLOYEES OF WBSETCL.**

**[Domestic Competitive Bidding]**

**NIT No: GM (HR&A)/WBSETCL/ Med Ins/ 2020-21/36**

**Date.24.08.2020**

WBSETCL invites e-tender from eligible and qualified bidders **for selection of IRDAI approved Public Sector Insurance Company towards extending the benefit of Group Medical Insurance Scheme for retired employees of WBSETCL** for an insurance coverage of **Rs. 200000/-** for the contract period of one year from the date of commencement of the Policy

Interested bidders may obtain bidding documents by registering themselves to the e-tendering portal (<https://wbtenders.gov.in> or <https://etender.wb.nic.in>) and thereby downloading the bidding documents from **24.08.2020** at **03:00 p.m.** and shall be submitted up to **10.09.2020** up to **4:00 p.m.** Detailed NIT is also available on WBSETCL website ([www.wbsetcl.in](http://www.wbsetcl.in)) and can be downloaded from the website for bidders' information only.

**WEST BENGAL STATE ELECTRICITY TRANSMISSION COMPANY LIMITED**

(A Govt of West Bengal Enterprise)

CIN: U40101WB2007SGC113474

Office of the General Manager (HR&A)

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CIN: U40101WB2007SGC113474

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Website- [www.wbsetcl.in](http://www.wbsetcl.in)

**DETAILED NOTICE INVITING e-TENDER  
FOR SELECTION OF IRDAI APPROVED PUBLIC SECTOR INSURANCE COMPANY  
TOWARDS EXTENDING THE BENEFIT OF GROUP MEDICAL INSURANCE SCHEME  
(FLOATER BASIS) FOR RETIRED EMPLOYEES OF WBSETCL**

**[Domestic Competitive Bidding]**

**NIT No: GM (HR&A)/WBSETCL/ Med Ins/ 2020-21/36**

**Date.24.08.2020**

1.0 WBSETCL invites e-tender from eligible and qualified bidders for the purpose of selection of IRDAI approved Public Sector Insurance Company to undertake Insurance related activities towards extending the benefit of GROUP MEDICAL INSURANCE SCHEME for the retired employees and their eligible family members for an insurance coverage of Rs. 200000/-for 1(one) year from the date of commencement of the Policy.

2.0 Detailed Specifications, scope of Works & Services and terms and conditions thereof are given in the bidding documents, which are available at the online e-tendering portal <https://wbtenders.gov.in/> or <https://etender.wb.nic.in> as per the following schedule:

Bidding document No	:	GM(HR&A) /WBSETCL/ Med Ins/ 2020-21/ 36 Dt:24.08.2020
Date of uploading of N.I.T. & other Documents (online) (Publishing Date)	:	24.08.2020 from 02:00 PM
Documents download start date (Online)	:	24.08.2020 at 03: 00 PM
Request for clarifications to be sent to the address given in clause 9	:	29.08.2020 by 04: 00 P.M
Pre-bid meeting	:	01.09.2020 at 02:30 PM
Bid submission start date (Online)	:	03.09.2020 from 04: 00 P.M

Last Date of submission of original copies of Original Power of Attorney & Affidavit regarding Eligibility (duly notarized) along with one (01) replica of the uploaded offer bid (except BOQ, Annex:2) as Hard Copy (Offline).	:	11.09.2020 up to 2:00 P.M
Bid Submission closing (Online)	:	10.09.2020 up to 4:00 PM
Opening of bid (Online) [Techno-commercial bid]	:	14.09.2020 from 4:00 P.M
Opening of Price bid (Online)	:	The bidders shall be informed of the date & time of the opening of the price bid at a later stage after techno-commercial evaluation

In the event of e-filling, intending bidder may download the tender documents from the website <http://etender.wb.nic.in>, <http://wbtenders.gov.in> directly with the help of Digital Signature Certificate.

3.0 Uploading of bidding documents shall not automatically construe that the bidder fulfils the Qualifying Requirements which shall be determined during bid evaluation based on data/documents submitted by the bidder. Bid documents are not transferrable.

4.0 The purpose of the pre-bid meeting will be to clarify the scope of work, and any issues regarding the bidding documents and the Technical Specifications, if raised at that stage by the bidders. WBSETCL shall not be under any obligation to entertain /respond to suggestions made or to incorporate modifications sought for by the bidders during the pre-bid meeting or thereafter.

5.0 **The Bidders must quote the annual premium charge inclusive of GST.**

6.0 All bids shall remain valid up to a minimum period of **one hundred and twenty (120) days** from the next day of **price bid opening date**.

### **7.0 Qualification Requirement for Bidders:**

7.1 Following shall be the qualification requirement:

#### **Technical:**

1. Registered under Insurance Act 1938/ IRDAI Regulations, 2019 and should be engaged for the purposes of providing health services as defined in those regulations.
2. The Bidder should have operational experience of minimum of 5 years prior to 31/03/2020
3. Experience in handling health claims- should have processed at least 10000 numbers of claims during the financial year 2018-19 and must have operational experience in servicing

at least two similar states schemes like Swasthya Sathi Scheme / RSBY /AB-PMJAY /State Mass Scheme or any Government Schemes.

4. Having experience in processing Mediclaim claims of not less than claim amount of Rs.1 Crore during the year 2018-19.
5. The Bidder should have minimum 10 MBBS full time doctors including 5 specialist/consultant during last financial year 2018-19, with supporting documents
6. The bidder should have served at least one group medical insurance scheme of retired employees comprising of not less than 500 members.

**Financial:**

- i.** Liquid Assets (L.A) of the Insurer as per the last audited accounts available should be **Rs. 25,00,000.00 [Rupees Twenty Five Lakh only]**  
Bidder/Agency shall have Liquid Asset (L.A) and/ or evidence of access to or availability of credit facility of equivalent amount.
- ii.** Minimum Average Annual Turnover (MAAT) of the Insurer for best three (03) years out of the last five (05) financial years excluding non-recurring item excluding non-recurring item should be **Rs. 1,50,00,000.00 [ One Crore Fifty Lakh only]**
- iii.** Net Worth should be **positive**.

**7.2 The bidder shall upload**, as part of his techno-commercial bid, documents establishing the bidder's qualifications to execute the Order to the satisfaction of WBSETCL. All documents required to establish bidder's financial and technical qualification must be submitted as part of techno-commercial bid. In particular, the following documents need to be uploaded by the bidder: -

- a.** The bidder should upload copy of registration under Insurance Act 1938/ IRDAI Regulations, 2019 and should be engaged for the purposes of providing health services as defined in those regulations. [**Applicability up to the extent of meeting Technical QR**].
- b.** The bidder should upload copy of having operational experience of minimum of 5 years prior to 31/03/2020  
[**Applicability up to the extent of meeting Technical QR**]
- c.** Bidder should upload experience certificate of at least two years out of the last three years.  
[**Applicability up to the extent of meeting Technical QR**]
- d.** Bidder should upload copy of Experience in handling health claims- should have processed at least 10000 numbers of claims during the financial year 2018-19 and must have operational experience in servicing at least two similar states schemes like Swasthya Sathi Scheme / RSBY /AB-PMJAY /State Mass Scheme or any Government Schemes  
[**Applicability up to the extent of meeting Technical QR**].
- e.** Bidder should upload copy of experience in processing Mediclaim claims of not less than claim amount of Rs.1 Crore during the year 2018-19.

- f. The Bidder should upload copy of having minimum 10 MBBS full time doctors including 5 specialist/consultant during last financial year 2018-19 with supporting documents
- g. The bidder should upload copy of having served at least one group medical insurance scheme of retired employees comprising of not less than 500 members.
- h. The bidder shall upload a declaration for
  - 1. having adequate IT infrastructure, capable of integration and interoperability with WBSETCL and IT system of Insurers for beneficiary identification, cashless payments, portability of claim and in tune with all requirements of this Scheme related to IT.
  - 2. having adequate infrastructure at every district of W.B. to fulfil the conditions laid down in the Tender Document of WBSETCL for effective servicing for the scheme.
- i. Satisfactory Performance Certificate/Completion Certificate for a minimum period of any two completed years within last three financial years (2016-17, 2017-18 and 2018-19) from at least one major clients for the work/services to conclusively establish that the bidder has satisfactorily performed the requisite work(s)/services as per requirement specified above as per **Annexure- 3B**.
- j. Audited Annual Accounts of the company for the last Three (3) years (in case of companies)  
or  
IT Return duly acknowledged by the tax department for the last three (3) years (in case of bidders other than companies). [**Applicability up to the extent of meeting Financial QR**].
- k. Self-declaration that the bidder should not have been debarred or blacklisted by any State or Central Govt/ PSU in India while executing similar nature of work. If any dispute is pending at any Court of Law or under any Arbitration/ similar process pending decision of debarring/blacklisting, detailed information must be enclosed.

**The Bidder who have been delisted or debarred or Blacklisted by any State or Central Government/ PSU in India while executing similar nature of work shall not be eligible any way.**

- l. Copies of Income tax/ Professional Tax Clearance Certificate / P.T (Deposit Challan)/ PAN card / GST Registration Certificate.
- m. Registered Deed of partnership Firm / Article of Association & Memorandum/ Certificate of Incorporation in India etc.

7.3 In addition to above, the bidder shall also be required to meet the eligibility conditions and upload a scanned & digitally signed copy of Power of Attorney in favour of Signatory of the Bid as per Annexure: 2 & an Affidavit regarding Eligibility (duly notarized) as per Annexure: 4 of Section V-A of the bidding documents.



***N.B.: The Original Power of Attorney / General Power of Attorney in favour of Signatory of the Bid as per Annexure: 2, an Affidavit regarding Eligibility (duly notarized) as per Annexure: 4 of Section V-A of the bidding documents shall be submitted physically to the Office of the General Manager (HR&A), WBSETCL under sealed cover on or before the scheduled date & time as specified above. Also, one (01) replica of the uploaded offer bid (except BOQ,) is to be submitted as Hard Copy in a separate cover to this office in the mentioned date & time specified above.***

7.4 Notwithstanding anything stated herein, WBSETCL reserves the right to inquire and review the bidder's capability and capacity to complete the scope of work.

8.0 WBSETCL reserves the right to accept or reject any bid partly or fully or cancel the bidding process without assigning any reasons thereof and in such case no bidder shall have any claim arising out of such action.

9.0 Address for seeking any clarifications on the bid documents:

**The Nodal Officer & Addl. General Manager (HR&A),  
Corporate (HR&A) Deptt., WBSETCL  
WEST BENGAL STATE ELECTRICITY TRANSMISSION COMPANY LIMITED**

***CIN: U40101WB2007SGC113474***

***Regd. Office: Vidyut Bhavan (8TH Floor), Block-'D',  
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***Website- [www.wbsetcl.in](http://www.wbsetcl.in)***

## **SECTION - II: INSTRUCTION TO BIDDERS (ITB)**

---

- ITB.1. Brief Scope of Work & other terms & conditions for services:** Specified in SCC under Sec IV
- TB.1.1.** WBSETCL will not assume any responsibility regarding information gathered, interpretations or conclusions made by the bidder or regarding information, interpretations or deductions the bidder may derive from the data furnished by WBSETCL. Verbal agreement or conversation with any employee of WBSETCL either before or after the submission of bid shall not affect or modify any of the terms or obligations contained herein.
- ITB .1.2** It shall be the sole responsibility of bidders to determine and to satisfy themselves by such means as they consider necessary or desirable as to all matters pertaining to this bidding process including in particular all factors that may affect the bid price, duration and execution of the project.
- TB.1.3.** It must be understood and agreed by the bidders that factors which may affect the cost, duration and execution of the scope of work has properly been investigated and considered while submitting the bid. Claims whatsoever, including those for financial adjustment in the price of the Contract awarded in accordance with these bidding documents, will not be entertained by WBSETCL. Neither any change in time schedule of Contract nor any financial adjustments arising therefore, which are based on the lack of investigation or its effect on the cost of the Contract to the bidder, shall be permitted by WBSETCL.
- TB. 2. Process to be confidential**
- ITB.24.1.** Subject to , no bidder shall contact WBSETCL on any matter related to its bid from the time of opening of the bids to the time the Contract is awarded.
- ITB.24.2.** Any effort by a bidder to influence WBSETCL or others connected in the process of examination, clarification, evaluation and comparison of bids, and in decisions concerning the Award of Contract, may results/ rejection of his bid.
- TB.3. Clarifications on bidding documents**
- TB.3.1.** A prospective bidder requiring any clarification on bidding documents may notify WBSETCL in writing by post or email, to the address mentioned in NIT, not later than the date and time specified in NIT. WBSETCL will issue clarification(s) as he may think fit not later than fifteen (15) days prior to the deadline/ extended deadline for submission of bids prescribed by WBSETCL. All such clarifications shall form part of the bidding documents and shall accompany the bidder's Proposal. Written copies of WBSETCL's response (including an explanation of the query but without identifying its source) will be uploaded in the e-tendering portal in the corrigendum folder which shall be available to all the participant bidders.
- TB.3.2.** Any queries sent by the bidders after the date and time notified in NIT or any extended date, if any, shall not be entertained.

**TB.4. Cost of bidding**

The bidder shall bear all costs associated with the preparation and submission of his bid and WBSETCL in no case shall be responsible or liable for these costs, regardless of the conduct or outcome of the bidding process.

**TB.5. Pre-Bid meeting**

**TB.5.1.** The bidder or its authorised representative is invited to attend pre-bid meeting to be held on the date, time specified in schedule. The purpose of the meeting will be to clarify the exact scope of work, and any issues regarding the bidding documents and the technical specifications for its clarification, if raised at that stage by the bidders. WBSETCL shall not be under any obligation to entertain/respond to suggestions made or to incorporate modifications sought for by the prospective bidders.

**TB.5.2.** Any modification/amendment of the bidding documents shall be made by WBSETCL exclusively through the issue of an amendment.

**TB.5.3.** Non-attendance at the pre-bid meeting will not be a cause for disqualification of bidders but at the same time shall not entitle them to raise any query later.

**TB.5.4.** Any essential requirement not included in the Price Schedules but required for successful operation as per scope of Contract shall be indicated by the bidders as per Annexure: 8 (Proposed Modification) and submitted before the pre-bid meeting by the date specified in the schedule. WBSETCL shall make related modifications/amendments as may be considered necessary based on this form in the bidding documents as per provisions mentioned in this clause.

**TB.5.5.** Bidders shall not be permitted to indicate any additional requirements in the bid for any reason whatsoever after WBSETCL has considered such amendments.

**TB.6. Amendment of bidding documents**

**TB.6.1.** At any time, but not later than seven (7) days prior to the deadline for submission of bids, WBSETCL may, for any reason, modify the bidding documents by issue of an addendum/amendment.

**TB.6.2.** The addendum/amendment will be uploaded in the e-tendering portal and all such amendments/addendums will be binding upon them. WBSETCL shall assume that the information contained therein will have been taken into account by the bidder in its bid. WBSETCL will bear no responsibility or liability arising out of non-compliance of the same in time or otherwise by the bidder.

**TB.6.3.** In order to afford prospective bidders' reasonable time in which to take the addendum/amendment into account in preparing their bids, WBSETCL may, at its discretion, extend the deadline for the submission of bids.

**TB.6.4.** For the information of bidders, the addendum/ amendments, if any, shall be uploaded on the website. The bidders may visit the website of WBSETCL from time to time in their own interest.

**TB.7. Right to split Order**

The total Works and Services as per the scope of work/ service will be awarded to a single bidder based on the evaluation of the bids without any splitting. Bids submitted for part of the scope of work will not be considered eligible for evaluation.

**TB.8. Language of the bid**

The bid prepared by the bidder and all correspondences and documents relating to the bid, exchanged between the bidder and WBSETCL shall be written in the English language, provided that any printed literature furnished by the bidder may be written in another language so long as the bid is accompanied by an English translation of its pertinent passages. Failure to comply with this may disqualify a bid. For purposes of interpretation of the bid, the English translation shall govern.

**TB.9. Documents constituting the bid**

The bid to be uploaded duly digitally signed by the bidder which shall consist of the following documents:

- a. Bid proposal as per Annexure: 1 of Section V-A
- b. Price Schedule as per Annexure:10 of Section V-B
- c. A Power of Attorney, in original, as per Annexure: 2 of Section V-A duly attested by a Notary Public, authorising that the person(s) signing the bid has/have the authority to sign the bid and to make the bid binding upon the bidder.
- d. Filled up form as per Annexure: 3A to 3C of Section V-A to establish that the bidder meets the qualification requirements.
- e. An Affidavit as per Annexure: 4 of Section V-A affirming the eligibility of the bidder.
- f. Information on any history of litigation or arbitration resulting from contracts executed in the last five (5) years or currently under execution as per Annexure: 4a of Section V-A
- g. Technical Compliance Form, duly signed by the bidder, as per Annexure: 5 of Section V-A to demonstrate the adequacy of the bidder's proposals to meet the technical specifications.
- h. Any other additional information/ document considered relevant to the bid as per Annexure: 6 of Section V-A
- i. Filled-in proforma of the "Deviation Sheet" as per Annexure: 7 of Section V-A

- j. GCC, SCC and Technical Specifications, duly signed by the authorized signatory of the bidder.

## **TB.10. Bid Prices**

**TB.10.1.** The bidder shall be deemed to have satisfied himself before bidding as to the correctness and sufficiency of his bid for the works and the rates and prices stated in the schedule of the items. The rates and prices quoted shall cover all obligation of the bidder under the Contract and all materials and things necessary for the proper operation and maintenance of the Works and services.

**TB.10.2.** All the prices shall be quoted in INR (Indian rupees) only. The prices quoted by the bidder shall be firm during the entire period of Contract/ LOA and not subject to variation on any account. The total price at the bottom of Price Schedule shall be indicated both in figures and words.

**TB.10.3.** **The Quoted price shall be Lowest Annual Premium Amount (inclusive of GST) against fixed Sum Insured of Rs. 200000.00 (Rupees Two Lakh) per beneficiary as may be applicable.**

**ITB.10.4.** In case WBSETCL observes that the L1 bidder has quoted a price which is eighty percent (80%) or less of the WBSETCL's cost estimate, WBSETCL then, shall ask the L1 bidder, for furnishing Additional Performance Guarantee(e.g. Bank Guarantee) equal to 10% of the NIT Cost Estimate valid up to the end of the Contract Period at bidder's expense. Such Additional Performance Guarantee shall remain valid up to the end of the Contract Period, with an additional claim period of ninety (90) days, failing which his bid security may be forfeited

## **TB.11. Period of validity of bids**

**TB.11.1.** The bids submitted by the bidder shall remain valid for a period specified in NIT. A bid valid for a shorter period than that prescribed in the NIT shall be rejected by WBSETCL.

**TB.11.2.** In exceptional circumstances, WBSETCL may solicit the bidder's consent to an extension of bid validity for a further period without any change in the terms and conditions of the offer. The request and response thereto shall be made in writing by post or fax followed by post confirmation. The bidder may refuse the request without having his bid security forfeited. Bidders agreeing to the request will neither be required nor permitted to modify their respective bids.

## **ITB.12. Submission of bids**

**ITB.12.1.** Tender documents may be downloaded from website and submission of Technical-Commercial Bid and Price Bid will be done by uploading the same in respective designated folder as per Time Schedule stated in Sl. No.2 of Detailed NIT. Both Techno-commercial Bid and Price Bid are to be submitted concurrently duly digitally signed in the website <https://wbtenders.gov.in/> or <https://etender.wb.nic.in>. The intending tenderers are required to quote the rate online. Tenders are to be submitted through online to the website in respective folders at a time for each work, one in

Techno-commercial Proposal & the other is Price Proposal before the prescribed date & time using the Digital Signature Certificate (DSC). The virus scanned documents are to be uploaded duly digitally signed. The documents will get encrypted (transformed into non readable formats).

- ITB.12.2.** The bid shall be duly digitally signed by the person duly authorized by the bidder. A scanned copy of Original power of attorney of the signatory of bid as per the format given in Annexure: 2 of Section V-A must be uploaded by the bidder.
- ITB.12.3.** Any inter line actions, erasures, overwriting, cutting or alteration shall only be valid if they are initialed by the authorized signatory to the bid.
- ITB.12.4.** Bids may be uploaded within the scheduled time frame as mentioned in the Cl.No.2 of the Detailed NIT. WBSETCL shall not be responsible for any delay in submission of the bid in the online e-tendering portal.
- ITB.12.5.** Bids shall be submitted in the manner specified here under:

#### **General guidance for e-Tendering:**

Instructions / Guidelines for electronic submission of the tenders have been annexed for assisting the Service Providers to participate in e-Tendering.

i. Registration of Bidder:

Any bidder willing to take part in the process of e-Tendering will have to be enrolled & registered with the Government e-Procurement System, through logging on to <https://etender.wb.nic.in> or <https://wbtenders.gov.in> the Service Provider is to click on the link for e-Tendering site as given on the web portal.

ii. Digital Signature certificate (DSC):

Each bidder is required to obtain a Class-II or Class-III Digital Signature Certificate (DSC) for submission of tenders from the approved service provider of the National Informatics Centre (NIC) on payment of requisite amount. Details are available at the Web Site stated above. DSC is given as a USB e-Token.

iii. The bidder can search & download N.I.T. & Tender Document(s) electronically from computer once he logs on to the website mentioned above using the Digital Signature Certificate. This is the only mode of collection of Tender Documents.

iv. Submission of Tenders: -

Tenders are to be submitted through online to the website stated above in two folders at a time for each work, one in Techno-commercial Proposal & the other is Price Proposal within the prescribed date & time using the Digital Signature Certificate (DSC). The documents are to be uploaded virus scanned copy duly Digitally Signed. The documents will get encrypted (transformed into non readable formats).

I. ***Techno-commercial Proposal:***

Techno-Commercial proposal should consist of the given below documents and should be uploaded (or send OFF line, if mentioned) in the given below manner:

A. **Technical Packet Cover:** Containing the following documents:

1. **DOCUMENTS WHICH SHOULD BE UPLOADED IN THE SUB-FOLDERS PROVIDED UNDER "FEE/PRE QUAL/TECHNICAL "COVER)**

**1<sup>st</sup> Folder Name:-> (Bid Proposal, Power of Attorney, Affidavit)**

**Documents:**

- a. Bid proposal as per **Annexure: 1** of Section V-A
- b. A scanned copy of Original Power of Attorney, as per **Annexure: 2** of Section V-A duly attested by a Notary Public, authorising that the person(s) signing the bid has/have the authority to sign the bid and to make the bid binding upon the bidder is to be uploaded. (*While the original Power of Attorney shall be submitted physically(offline) to the Office of the General Manager (HR&A), WBSETCL under sealed cover on or before the scheduled date & time as specified in the detailed NIT).*)
- c. A scanned copy of Original notarized Affidavit as per **Annexure: 4** of Section V-A affirming the eligibility of the bidder is to be uploaded. (*While the original Affidavit regarding Eligibility shall be submitted physically(offline) to the Office of the General Manager (HR&A), WBSETCL under sealed cover on or before the scheduled date & time as specified in the detailed NIT).*)

**2<sup>nd</sup> Folder Name:> (Annexures)**

**Documents:**

- a. Filled up form as per **Annexure: 3A to 3C** of Section V-A to establish that the bidder meets the qualification requirements
- b. Filled up form furnishing information on any history of litigation or arbitration resulting from contracts executed in the last five (5) years or currently under execution as per **Annexure: 4a** of Section V-A
- c. Technical Compliance Form, duly digitally signed by the bidder, as per **Annexure: 5** of Section V-A to demonstrate the adequacy of the bidder's proposals to meet the technical specifications.
- d. Any other additional information/ document considered relevant to the bid as per **Annexure: 6** of Section V-A
- e. Filled-in proforma of the "Deviation Sheet" as per **Annexure: 7** of Section V-A.

**3<sup>rd</sup> Folder Name:-> (NIT, Technical Spec., Corrigendum [if any])**

**Documents:**

- a. NIT
- b. Technical Specification
- c. Corrigenda published (if any).

**B. Other Important Document (OID) Cover: containing the following documents:**

- a. The bidder should upload copy of registration under Insurance Act 1938/ IRDAI Regulations, 2019 and should be engaged for the purposes of providing health services as defined in those regulations. [**Applicability up to the extent of meeting Technical QR**].
- b. The bidder should upload copy of having operational experience of minimum of 5 years prior to 31/03/2020 [**Applicability up to the extent of meeting Technical QR**]
- c. Bidder should upload experience certificate of at least two years out of the last three years. [**Applicability up to the extent of meeting Technical QR**]
- d. Bidder should upload copy of Experience in handling health claims- should have processed at least 10000 numbers of claims during the financial year 2018 - 19 and must have operational experience in servicing at least two similar states schemes like Swasthya Sathi Scheme / RSBY /AB-PMJAY /State Mass Scheme or any Government Schemes[**Applicability up to the extent of meeting Technical QR**].
- e. Bidder should upload copy of experience in processing Mediclaim claims of not less than claim amount of Rs.1 Crore during the year 2018-19.
- f. The Bidder should upload copy of such document(s) having minimum 10 MBBS full time doctors including 5 specialist/consultant during last financial year 2018-19.
- g. The bidder should upload copy of such document(s) regarding their experience of service of at least one group medical insurance scheme of retired employees comprising of not less than 500 members.
- h. The bidder shall upload a declaration for: -
  1. having adequate IT infrastructure, capable of integration and interoperability with WBSETCL and IT system of Insurers for beneficiary identification, cashless payments, portability of claim and in tune with all requirements of this Scheme related to IT.
  2. having adequate infrastructure at every district of West Bengal to fulfil the conditions laid down in the Tender Document of WBSETCL for effective servicing for the scheme.



- i. Satisfactory Performance Certificate/Completion Certificate for a minimum period of any two completed years within last three financial years (2016-17, 2017-18 and 2018-19) from at least one major clients for the work/services to conclusively establish that the bidder has satisfactorily performed the requisite work(s)/services as per requirement specified above as per **Annexure- 3B**.
- j. Audited Annual Accounts of the company for the last Three (3) years (in case of companies)  
or  
IT Return duly acknowledged by the tax department for the last three (3) years (in case of bidders other than companies) [**Applicability up to the extent of meeting Financial QR**].
- i. Self-declaration that the bidder should not have been debarred or blacklisted by any State or Central Govt/ PSU in India while executing similar nature of work. If any dispute is pending at any Court of Law or under any Arbitration/ similar process pending decision of debarring/blacklisting, detailed information must be enclosed.

**The Bidder who have been delisted or debarred or Blacklisted by any State or Central Government/ PSU in India while executing similar nature of work shall not be eligible any way.**

- j. Copies of Income tax/ Professional Tax Clearance Certificate / P.T (Deposit Challan)/ PAN card / GS T Registration Certificate.
- k. Registered Deed of partnership Firm / Article of Association & Memorandum/ Certificate of Incorporation in India etc.

N.B: Failure of submission of any of the above-mentioned documents as stated under the head "**Technical Packet & Other Important Document Cover**" will render the tenderer liable to be rejected for both Technical Packet&Other Important Document Cover.

II. **Price Proposal:** Price proposal should consist of the given below documents and should be uploaded (or send OFF line, if mentioned) in the given below manner:

1. **DOCUMENTS WHICH SHOULD BE UPLOADED IN THE SUBFOLDERS PROVIDED UNDER "FINANCIAL" COVER**

**FOLDER NAME:->(BOQ)**

**DOCUMENTS:**

- a. **BOQ**

THE ABOVE STATED OID /TECHNICAL DOCUMENTS

SHOULD BE ARRANGED IN THE FOLLOWING MANNER

Click the check boxes beside the necessary documents in the My Document list and then click the tab “Submit Other Important Document (OID)” to send the selected documents to OID folder.

Next Click the tab “Click to Encrypt and upload” and then click the “Technical” Folder to upload the Technical Documents.

Sl. No.	Category Name	Sub-Category Description	Detail(s)
A.	Certificate (s)	Certificate(s)	<ol style="list-style-type: none"> <li>1. GST Registration Certificate &amp; Acknowledgement</li> <li>2. PAN</li> <li>3. P Tax (Challan)</li> <li>4. Latest IT Receipt</li> <li>5. IT-Saral</li> </ol>
B.	Company Detail(s)	Company Detail	Proprietorship Firm (Trade License)/ Partnership Firm (Partnership Deed, Trade License)/ Society (Society Registration Copy, Trade License) etc. and Memorandum of Association and Articles of Association of the Company/Power of Attorney
C.	Credential	Credential - 1(Technical QR)  Credential -2(other papers)	Documents to support Technical QR  Documents to support FQR and other requirements of Tender Document.
D	Financial Info	Work in Hand	Documents in support of Annexure-3C of Section VA.
		P/L and balance sheet 2018-19	
		P/L and balance sheet 2017-18	
		P/L and balance sheet	

		2016-17	
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**ITB.13. Deadline for Submission of bids**

**ITB.13.1.** Bids must be received by WBSETCL at the online e-tendering portal address specified in NIT no later than the time and date mentioned in NIT. In the event of the specified date for submission of bids being declared a holiday for WBSETCL, the bids will be received up to the appointed time on the next working day. Such postponement of date will not have any impact on the other dates specified in the bidding documents (i.e. bid validity and validity of bid security).

**ITB.13.2.** WBSETCL may, at his discretion, under intimation to the bidders who have purchased the bidding documents, extend the deadline for the submission of bids/ opening of bids by issuing an addendum and hosting the same on the website, in which case all rights and obligations of WBSETCL and bidders previously subject to the original deadline shall thereafter subject to the deadline as extended.

**ITB.13.3.** In the event, the deadline for submission of bid is extended by WBSETCL, the bidders who have already submitted their bids within the original deadline of submission shall have the option to submit their revised bid in substitution either in full or in part of earlier bid.

**ITB.13.4.** In the absence of a revised bid from any bidder, the original bid shall be considered for opening and subsequent evaluation. In such cases, the bidder would necessarily be required to extend the bid validity period up to the date relevant to the extended date of bid opening. Failure to extend the bid validity by such bidder shall entitle WBSETCL to forfeit his bid security.

**ITB.14. Withdrawal of bids**

**ITB.14.1.** The bidder shall not be permitted to withdraw their bid during the interval between bid submission deadline (as mentioned in NIT) and the period of bid validity. If any withdrawal of bid is made by the bidder during the above period, it shall result in the forfeiture of the bid security.

**ITB.15. Bid Opening**

**ITB.15.1.** WBSETCL will open the bids electronically at e-tendering portal by the authorized personnel(s) using their Digital Signature Certificate (DSC), at the scheduled date & time for opening of bids as mentioned in NIT or on the date and time as intimated to the bidder on successful completion of evaluation of techno-commercial bids in case of Single-stage two envelope bidding. The bidders' representatives who desire may attend / witness the bid opening event through e-tendering portal at their respective end. In the event of the specified date for the opening of bids being declared a holiday for WBSETCL or suspended for any involuntarily reasons, the bids will be opened at

the appointed time & date which shall be intimated / communicated to all the intending bidders.

- ITB.15.2.** Bids that are not opened at bid opening will not be considered for further evaluation, regardless of the circumstances. The reason for which bids are not being opened will be notified to all the bidders through e-tendering portal.
- ITB.15.3.** The bidders' names, bid and such other details as WBSETCL, at his discretion, may consider appropriate will be notified in the e-tendering portal at the bid opening date.
- ITB.15.4.** In the case of Single stage two-envelope bids, on the date of opening of bid, the techno-commercial bid shall only be opened. The date for opening of the Price bid shall be intimated electronically at the appropriate time to the bidders whose bid is found responsive in the techno-commercial evaluation.
- ITB.15.5.** In the event, WBSETCL, in its discretion, decides not to open the bid for want of adequate response to the bidding, WBSETCL may either extend the bid or cancel the bidding process.

**ITB.16. Clarification on bids**

- ITB.16.1.** During bid evaluation, WBSETCL may, at its discretion and if so required, ask the bidders for any clarification on any other matter related to its bid. The request for clarification required from the bidder and the response thereto shall be in writing and shall be delivered by registered post/speed post/ courier/ hand delivery under acknowledgement/ email so as to reach WBSETCL within the time specified in the request for clarification issued by WBSETCL.
- ITB.16.2.** Any post-bid change in the price or substance of the bid shall not be sought, offered or accepted, if given by the bidder.

**ITB.17. Correction of arithmetical errors in price bid**

- ITB.17.1.** Arithmetical errors will be corrected at the time of evaluation of price bid and the corrected figure will be considered for bid evaluation. The corrections in the bid price shall be done as per the provisions of this clause and shall be binding on the bidder. If the bidder does not accept the correction of errors as per the provisions of this clause, his bid will be rejected.
- ITB.17.2.** If there is a discrepancy between the percentage of service charge quoted and the total quoted price for service, the total price will be corrected. If there is discrepancy between summation of subtotals and total price, the summation of subtotal price shall prevail, and the total price shall be corrected. If there is a discrepancy between words and figure, the amount in words will prevail. [ AS APPLICABLE]
- ITB.17.3.** The total price so corrected shall be considered for the purpose of evaluation of bid. However, for the purpose of award, the corrected price by WBSETCL or the bid price quoted by the bidder, whichever is lower, will be taken. [ AS APPLICABLE]

## **ITB.18. Procedure of Evaluation of bids**

- ITB.18.1.** WBSETCL will carry out a detailed evaluation of the bids determined to be substantially responsive in order to determine whether the technical aspects are in accordance with the requirements set forth in the bidding documents. Bids submitted by bidders with any technical or commercial deviations may be liable to be rejected. Bidders shall submit a filled-in proforma as per Annexure:7 of Section V-A.
- ITB.18.2.** WBSETCL will determine to its satisfaction whether the selected bidder has submitted the lowest evaluated responsive bid for each Group individually and is qualified in terms of the qualifying requirements stipulated in NIT and has the adequate capacity and capability to execute the Order.
- ITB.18.3.** Wherever mentioned in the NIT, the evaluation will take into account the bidder's capacity and capabilities, in particular its work in hand and future commitments wherever required. It will be based upon an examination of the documentary evidence of the bidder's capability submitted by the bidder, as well as such other information as WBSETCL deems necessary and appropriate.
- ITB.18.4.** The final evaluated bid prices of all the bidders shall be compared among themselves for each Group separately to determine the lowest evaluated bid and a result of this comparison, the lowest bid for each Group will be selected for placement of order. However, WBSETCL reserves the right not to accept the lowest bidder.
- ITB.18.5.** The evaluation of bid shall be done based on *“total quoted Annual Premium”*.

## **ITB.19. Letter of Award**

- ITB.19.1.** After approval of bid evaluation by WBSETCL, the successful bidder may be invited for pre-award discussions. After pre-award discussions and prior to the expiry of the period of bid validity, WBSETCL will notify the successful bidder in writing by registered letter or by email in two (2) copies, that his bid has been accepted. This letter (hereinafter and in the Conditions of Contract called 'Letter of Award' or LoA) shall name the sum which WBSETCL will pay to the Service Provider in consideration of the Lowest Annual Premium Amount( inclusive of GST) against fixed sum insured of **Rs 200000.00** per beneficiary as prescribed under the Contract.
- ITB.19.2.** Within ten (10) days of receipt of the LoA, the successful bidder shall sign and return one (1) copy of the same to WBSETCL as acknowledgment of acceptance of the same.
- ITB.19.3.** The LoA will constitute the formation of the Contract.

## **ITB.20. Signing of Contract Agreement**

- ITB.20.1.** WBSETCL will send the successful bidder the Contract Agreement (on judicial stamp paper of appropriate value) in three (3) copies incorporating all agreements between the parties duly signed by the authorised signatory of WBSETCL along with the LOA

**ITB.20.2.** Within ten (10) days from the date of acceptance of LOA, the successful bidder shall sign the Contract Agreement and return two (2) copies to WBSETCL and retain one (1) copy of the same.

**ITB.21. Performance Security**

**ITB.21.1.** The Service provider shall furnish an unconditional and irrevocable Performance Guarantee in favour of WBSETCL as per the format provided in Annexure: 9 of Section V-B, towards performance guarantee for faithful and due fulfilment of all obligations under the Order within thirty (30) days from the date of issue of the Purchase Order. Performance Guarantee shall normally be furnished for an amount equal to ten percent (10%) of the Order value from a scheduled commercial bank in India. The Performance security shall remain valid up to ninety (90) days after the one year's contract period, with an additional claim period of ninety (90) days.

**ITB.21.2.** Failure of the successful bidder to submit performance security as stated herein shall constitute sufficient ground for annulment of the award and forfeiture of his bid security, in which event WBSETCL may make the award to the next lowest evaluated bidder or call for new bids.

**ITB.22. Variations**

**ITB.22.1.** The Service Provider shall not modify the specification and specific services except under direction in writing by WBSETCL. WBSETCL shall have the right to amend, omit or otherwise vary the quantity/item of the services by notice in writing to the Service Provider and the Service Provider shall carry out such variations.

**ITB.23. Misrepresentation by the bidder**

If the bidder conceals any material information or makes a wrong statement or misrepresents facts or makes a misleading statement in the bid, in any manner whatsoever, in order to create circumstances for the acceptance of the bid, WBSETCL reserves the right to reject such bid and/or cancel the LoA, if issued.

**ITB.24. Corrupt or Fraudulent Practices**

**ITB.24.1.** WBSETCL requires that the bidders/Suppliers observe the highest standards of ethics during the procurement and execution of the Order.

**ITB.24.2.** In pursuance of this policy, WBSETCL defines, for the purposes of this provision the terms set forth below as follows:

- a. "Corrupt practice" means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the procurement process or in execution of the Order.
- b. "Fraudulent practice" means a misinterpretation of facts in order to influence the procurement process or the execution of Order to the detriment of WBSETCL, and includes collusive practice among bidders (prior to or after bid submission)

designed to establish bid prices at artificial non-competitive levels and to deprive WBSETCL of the benefits of free and open competition.

**ITB.24.3.** WBSETCL will reject a bid or cancel the Purchase Order/ LoA if already placed, if it determines that the bidder recommended for award or on whom the Purchase Order/ LoA has already been placed has engaged in Corrupt or Fraudulent practices in competing for the Order in question.

**ITB.24.4.** WBSETCL may declare a firm ineligible for issue of Purchase Order/ LoA, either indefinitely or for a stated period of time, if it any time determines that the firm has engaged in Corrupt or Fraudulent practices in competing for or in executing an earlier order of WBSETCL.

**ITB.25. WBSETCL's right to accept any bid, and to reject any or all bids**

WBSETCL reserves the right to accept or reject any bid, and to annul the bidding process and reject all Bids at any time prior to award of Purchase Order/ LoA, without thereby incurring any liability to bidders.

## **SECTION - III: GENERAL CONDITION OF CONTRACT(GCC)**

### **GCC.1. Definitions**

The following words and expressions shall have the meaning hereby assigned to them.

GCC.1.1. “Contractor/ Service provider” means successful bidder for providing all services as per scope of works in this tender for providing Group Medical Insurance Policy (Floater Basis) for the retired employees of WBSETCL (2020-21)

GCC.1.2. “Contract” means all the Contract Agreement(s) between WBSETCL and the Service Provider/ Insurer together with the Contract Documents referred to therein; they shall constitute the Contract and the term Contract shall include all such documents be construed accordingly.

### **GCC.1.3. Beneficiaries**

(i) A retired employee of WBSETCL along with his/ her spouse wherever applicable who may be either be a pensioner/ Non-Pensioner.

(ii) A pensioner in receipt of family Pension following the death of the retired employee.

(iii) A pensioner who is not in receipt of Family pension, but having equivalent relationship to the deceased as would have ordinarily equivalent relationship to the deceased as would have ordinarily entitled him/ her to be a family pensioner, had the deceased retired employee been a pension Holder.

GCC.1.4. **Policy Type:** Floater Type both cashless and reimbursement option.

GCC.1.5. **Parts of the Policy:** Lowest Premium Amount (inclusive of GST) against fixed sum insured of **Rs. 200000.00 per beneficiary.**

GCC.1.6. **Estimated membership: 500(approx.). This is an approximate value based on prospective retirement and enrolment figures of previous policy and is subject to change.**

GCC.1.7. “Contract Price” means the sum total of contract price stated in all the Letter of Award(s) as payable to the Service Provider for execution of the entire Works and services under the scope of Contract subject to such addition & adjustments thereto or deductions there from as may be made pursuant to the Contract(s).

GCC.1.8. “WBSETCL” means West Bengal State Electricity Transmission Company Limited (WBSETCL), Kolkata, and includes its legal successors and permitted assigns.

GCC.1.9. “Performance Guarantee” means the security to be provided by the Contractor/ Service Provider in accordance with the due performance of the Contract.

GCC.1.10. “GCC” means the General Conditions of Contract thereof.



GCC.1.11. “Price Schedule” means the schedules or any part or individual schedule thereof, submitted by the bidder with his bid and forming a part of the Contract Documents.

GCC.1.12. “Officer in charge” means the officer, as designated by the Company and authorised to act for and on its behalf.

GCC.1.13. “Works” means and include all work or any part of the work thereof covered in the scope of the Contract, services as per Specifications, and completion, and putting into satisfactory service.

GCC.1.14. Government means Government of India or Government of West Bengal, as the case may be.

**GCC.1.15. Periods:-**

In these provisions “Day” means calendar day. However, “Working day” as used herein means all calendar days excluding Sundays & Saturday and Government holidays in West Bengal. “Month” and “Year” and all dates shall be reckoned according to the Gregorian calendar.

**GCC.2. Contract documents**

GCC.2.1. The following documents shall be deemed to form an integral part of the Contract: -

- a. Instruction to Bidders
- b. General Conditions of Contract, including any amendment/errata thereto
- c. Special Conditions of Contract, including any amendment/errata thereto
- d. The bid submitted by the Service Provider including letters of clarification exchanged between the Service Provider and WBSETCL
- e. Technical Specifications (including any amendment/errata thereto) in respect of materials/services to be supplied under this Contract
- f. Letter of Intent, if issued by WBSETCL and its acceptance by the Service Provider
- g. Letter of Award placed by WBSETCL and its acceptance by the Service Provider.
- h. Contract Agreement, if applicable

GCC.2.2. All Contract documents, all correspondence and communications to be given, and all other documentation to be prepared and supplied under the Contract shall be written in English, and the Contract shall be construed and interpreted in accordance with that language. If any of the Contract Documents, correspondence or communications are prepared in any language other than the governing language as specified in this clause, the English translation of such documents, correspondence or communications shall prevail in matters of interpretation.

**GCC.3. Order of precedence of the documents**

GCC.3.1. In the event of any ambiguity or conflict between the Contract Documents, the order of precedence shall be:

- a. Contract Agreement and the Appendices thereto

- b. Letter of Award including all documents referred to therein
- c. Special Conditions of Contract
- d. General Conditions of Contract
- e. Bid form, Price Schedules and Annexure submitted by the Contractor/ Service Provider.

**GCC.4. Contract Execution**

- GCC.4.1. WBSETCL will issue the detailed Letter of Award incorporating commercial, technical and other allied terms and conditions.
- GCC.4.2. If provided for in the LoA, within thirty (30) days from the issuance of the LoA, the Service Provider has to submit the Contract Agreement on non-judicial stamp paper of appropriate value (as per the draft form annexed) including all related documents and the same has to be signed by both the parties. The authorized representative of WBSETCL will sign the Contract on behalf of WBSETCL. Power of Attorney of the authorised representative of the Service Provider who will sign the Contract on behalf of the Service Provider is to be submitted before signing of the Contract Agreement.

**GCC.5. Contract Price**

- GCC.5.1. The Contract Price shall be firm and shall remain fixed during the contract period. Escalation in rates will not be permitted during the period of contract as stipulated except as permissible under .

**GCC.6. Notices**

- GCC.6.1. Notices shall be deemed to include any approvals, consents, instructions, orders and certificates to be given under the Contract. All notices to be given under the Contract shall be in writing, and shall be sent either by personal delivery, courier, post or fax followed by post confirmation to the address of the relevant party.
- GCC.6.2. Any notice sent by post or courier shall be deemed (in the absence of evidence of earlier receipt) to have been delivered ten (10) days after despatch. In proving the fact of despatch, it shall be sufficient to show that the envelope containing such notice was properly addressed, stamped and conveyed to the postal authorities or courier service for transmission by airmail or special courier.
- GCC.6.3. Any notice delivered personally or sent by fax shall be deemed to have been delivered on date of its despatch.
- GCC.6.4. Either party may change its address at which notices are to be received by giving ten (10) days' notice to other party in writing.

## **GCC.7. Governing Law**

The Work Order/ LoA shall be governed by and interpreted in accordance with laws in force in India including any such Laws promulgated or comes into force during the period of the Work Order/ LoA. The Courts of Kolkata shall have exclusive jurisdiction in all matters arising under the Work Order/ LoA.

## **GCC.8. Disputes**

GCC.8.1. If any dispute or difference of any kind whatsoever will arise between WBSETCL and the Service Provider in connection with or arising out of the Contract, the parties will make every effort to resolve such dispute or difference by mutual consultation. After thirty (30) days from the date the dispute is first brought to the notice of either party, if the parties have failed to resolve their dispute or difference by such mutual consultation, then the dispute shall be referred in writing by either party to the Adjudicator, with a copy to the other party.

### **GCC.8.2. Adjudicator**

GCC.8.2.1. An Adjudicator shall be appointed by the Appointing Authority as specified in the SCC. The Adjudicator shall give its decision in writing to both parties within thirty (30) days of a dispute being referred to it. The decision of the Adjudicator shall become final and binding upon WBSETCL and the Service Provider. Any decision that has become final and binding shall be implemented by the parties forthwith. The Adjudicator shall be paid fee plus reasonable expenditures incurred in the execution of his duties as Adjudicator under the Contract. These costs shall be divided equally between WBSETCL and the Service Provider.

GCC.8.2.2. If either WBSETCL or the Service Provider is dissatisfied with the Adjudicator's decision, or if the Adjudicator fails to give a decision within thirty(30) days of a dispute being referred to it, then either WBSETCL or the Service Provider/ Service Provider may, within sixty (60) days of such reference, give notice to the other party, with a copy for information to the Adjudicator, of its intention to commence arbitration, as hereinafter provided, as to the matter in dispute, and no arbitration in respect of this matter may be commenced unless such notice is given.

### **GCC.8.3. Arbitration**

GCC.1. WBSETCL shall appoint a sole arbitrator whose decision shall be final and binding and shall be enforceable in any court of competent jurisdiction as decree of the court. The parties hereby waive any objections to or claims of immunity from such enforcement. If, for any reason, an arbitrator is unable to perform his function, the mandate of the arbitrator shall terminate, and a substitute shall be appointed in the same manner as the original arbitrator.

GCC.18.3.2. The arbitration proceedings shall be conducted in accordance with Indian Arbitration and Conciliation Act,1996 as amended from time to time. The cost of the arbitration shall be equally shared by WBSETCL and Service Provider. The arbitration shall be conducted at Kolkata.

GCC.28.3.2. Notwithstanding any disputes with reference to the Contract pending for arbitration, the Service Provider shall continue to perform his obligations in accordance with WBSETCL's decision or instruction, and WBSETCL shall also continue to perform his obligations under the Contract including payment of any undisputed monies due to the Service Provider.

## **GCC.9. Terms and Procedure for settlement of claim:**

### **Payment of Premium:**

WBSETCL shall deposit for recovery of Premium from the insured persons and deposit lump sum payment to the insurance company prior to commencement of the policy and on quarterly basis against inclusion of newly retired members, which shall be calculated on pro-rata basis.

### **Claim submission for Hospitalization treatment on cashless/re-imburement basis:**

(i) The intimation of hospitalization is to be submitted to the insurance company within 45 days from the date of admission to the hospital. In case, the hospitalization intimation is made after 45 days, 10% co-pay shall be applicable. This co-pay shall be over and above all other terms and conditions of the policy.

(ii) Claim documents for reimbursement cases as well as reimbursement of post-hospitalization expenses i.r.o. cashless treatment is to be submitted by the insured member within a period of 60 days after discharge/ after completion of permissible post hospitalization treatment, as applicable.

(iii) After receipt of claim, the concerned insurance company will release payment of admissible amount of claim latest by 30 days from the date of receipt of all necessary documents.

## **GCC.10. Performance Guarantee:**

GCC.10.1. As a security, the successful bidder, to whom the work will be awarded, shall be required to furnish an unconditional and irrevocable Performance guarantee in form of Bank guarantee from a Public Sector Indian bank/Scheduled, Commercial Bank in the form to be furnished within thirty (30) days from the date of placement of order. The guarantee amount shall be equal to **ten percent (10%) of the Order value**. The Performance security shall remain valid up to ninety (90) days after the two years contract period, with an additional claim period of ninety (90) days.

GCC.10.2. WBSETCL reserves the right to verify the authenticity of the Performance Guarantee from the issuing bank.

GCC.10.3. The Performance Guarantee shall be executed on non-judicial stamp paper. The guarantee is liable to be forfeited in case of non-compliance of Order or failure to complete the Order. Order is liable to be cancelled for non-submission of Guarantee in time.

- GCC.10.4. The Performance Guarantee is liable to be invoked on demand of WBSETCL, for any breach under the Order irrespective of any dispute or difference between WBSETCL and the Bidder, pending before any court, tribunal or any other authority.
- GCC.10.5. The Performance Guarantee shall be returned to the Bidder within ninety (90) days after receipt of request for release. However, no costs shall be paid for the Performance Guarantee by WBSETCL, irrespective of date of release.

### **CC.11. Taxes, Duties and Other Levies**

- CC.11.1. Except as otherwise specifically provided in the Contract, the Service Provider shall be liable and responsible for the payment of all taxes, duties, levies and charges imposed on the Service Provider's materials, supplies and services to be used in the performance of the Contract or furnished under the Contract.
- CC.11.2. The Service Provider shall himself be informed of all the applicable laws, notifications, rules, circulars and other communications of the State or Central or other authorities with regard to levy of any tax, cess, levy or fee etc. which in any manner may impinge upon him in performance of any obligations/responsibilities under or arising out of the Contract.
- CC.11.3. WBSETCL will bear liability on account of GST only.

### **GCC.12. WBSETCL's representative**

- GCC.12.1. WBSETCL shall appoint one person, designated as the Officer in charge as mentioned in the SCC, who shall carry out the functions and obligations of WBSETCL under the Contract.
- GCC.12.2. WBSETCL may from time to time appoint any other person as the Controlling Officer in place of the person previously so appointed and shall give a notice of the name of such other person to the Service Provider without delay. WBSETCL shall take reasonable care to see that no such appointment is made at such a time or in such a manner as to impede the progress of Works and services. The Controlling Officer shall always represent and act for WBSETCL during the currency of the Contract.
- GCC.12.3. Any decision, instruction or approval given by the Controlling Officer to the Service Provider shall have the same effect as though it had been given by WBSETCL.
- GCC.12.4. All notices, instructions, orders, consents, certificates, approvals and all other communications under the Contract shall be given by the Controlling Officer.
- GCC.12.5. The Controlling Officer may authorize his representative(s) as in-charge for the Works and services being provided. The Controlling Officer will also be the consignee officer for any supplies /services to be made under the Contract.

### **GCC.13. Service Provider's representative**

- GCC.13.1. The Service Provider shall employ at least one competent representative (whose name or names shall have previously been communicated in writing to the Controlling Officer by

the Service Provider) for coordination with WBSETCL for the required Works and services. Any written order or instruction which the Controlling Officer or his duly authorised representative may give to the said representative of the Service Provider shall be deemed to have been given to the Service Provider.

GCC.13.2. The Controlling Officer shall be at liberty to object to the presence of any representative or person employed by the Service Provider for providing the required Works and services, who in his opinion is found to have mis-conducted himself or be incompetent or negligent and the Service Provider shall remove the person so objected to, upon receipt from the Controlling Officer a notice in writing requiring him to do so and shall provide in his place a competent representative at the Service Provider's risk and expense.

#### **GCC.14. Commencement of Works and services**

GCC.14.1. Initial Service Contract period may be of 1 (One) year w.e.f the date of commencement of the Policy.

#### **GCC.15. Limitation of Liability**

GCC.15.1. Except in cases of gross negligence or wilful misconduct

GCC.15.2. Neither Party shall be liable to the other Party for any indirect or consequential loss or damage, loss of use, loss of production, or loss of profits or interest costs, provided that this exclusion shall not apply to any obligation of the Service Provider to pay liquidated damages to WBSETCL; and

GCC.15.3. The aggregate liability of the Service Provider to WBSETCL, whether under the Contract, in tort, or otherwise, shall not exceed the amount specified in the Contract Price. Provided that this limitation shall not apply to the cost of repairing or replacing defective equipment, or to any obligation of the Service Provider to indemnify WBSETCL with respect to patent infringement.

#### **GCC.16. Force Majeure**

The Service Provider shall not be considered in default if delay in completion of Works and services occurs due to causes beyond his control such as acts of God, natural calamities, civil wars, strikes (other than Service Provider's employees strike), fire, frost, floods, riot and acts of unsurpassed power. Only those causes which have duration of more than fifteen (15) days shall be considered as a cause of Force Majeure. A notification to this effect duly certified by statutory authorities shall be given by Service Provider to WBSETCL. In the event of delay due to such causes, the time for completion will be extended for a length of time equal to the period of Force Majeure, or the Contract may be terminated as per 3.

#### **GCC.17. Variations**

WBSETCL may by notice in writing, at any time before implementation of Works and services, instructs the Service Provider to alter, amend, omit, add to or otherwise

vary any part of the Works and services. The Service Provider shall not vary or alter any of the Works and services, except under direction in writing by WBSETCL. Rates for all additional Works and services shall be arrived at on pro-rata basis from the existing Works and services in the contract.

## **GCC.18. Termination**

### **GCC.18.1. Termination for Service Provider's default: -**

WBSETCL, without prejudice to any other rights or remedies it may possess, upon written notice of default to the Service Provider, terminate the Contract:

- a. If the Service Provider neglects, or fails to commence the service, WBSETCL shall have the right to terminate the Contract after giving notice in writing to the Service Provider. If the Service Provider fails, after fourteen (14) days of such notice to proceed with the Works and services in the manner notified, WBSETCL shall terminate the Contract.
- b. If the Service Provider, in the judgement of WBSETCL has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.

### **GCC.18.2. Termination for bankruptcy: -**

If the Service Provider becomes bankrupt or insolvent, has a receiving order issued against it, compounds with its creditors, or, if the Service Provider is a WBSETCL, a resolution is passed or order is made for its winding up (other than a voluntary liquidation for the purposes of amalgamation or reconstruction), a receiver is appointed over any part of its undertaking or assets, or if the Service Provider takes or suffers any other analogous action in consequence of debt, WBSETCL will be at liberty:

- a. To terminate the Contract forthwith by notice in writing to the Service Provider or to liquidator or receiver or to any person with whom the Contract may become vested.
- b. To give such liquidator, receiver or other person the option of carrying out the Contract subject to his providing a guarantee for the due and faithful performance of the Contract up to an amount to be determined by WBSETCL.

### **GCC.18.3. Termination for force majeure: -**

Either party, upon thirty (30) days written notice to the other, shall have the right but not an obligation to terminate the Contract due to force majeure conditions, provided the force majeure conditions exists for a period exceeding three (3) months and the work cannot be resumed within a period of three (3) months from the date the force majeure condition cease to exist.

GCC.18.4. In the event of such termination of the Contract, payment to the Service Provider will be made as follows:

- a. The Service Provider shall be paid for all Works and services delivered/ executed and for any other legitimate expenses due to him.
- b. WBSETCL shall also release contract performance security at its disposal except in cases where the total amount of payment made to the Service Provider exceeds the final amount due to him. In such cases, the contract performance security shall be adjusted against any excess payment made to the Service Provider. If even after adjustment of contract performance security, any excess payment remains, the Service Provider shall refund such excess amount within thirty (30) days after termination.

### **GCC.19. Assignment**

The Service Provider shall not, without the express prior written consent of WBSETCL assign to any third party the Order or any part thereof, or any right, benefit, obligation or interest therein or thereunder, except that the Service Provider shall be entitled to assign either absolutely or by way of charge any monies due and payable to it or that may become due and payable to it under the Order.



## **Section IV – SPECIAL CONDITIONS OF CONTRACT**

### **KEY FEATURES OF THE GROUP MEDICAL INSURANCE POLICY (FLOATER BASIS) FOR THE RETIRED EMPLOYEES OF WBSETCL**

The Group Medical Insurance Policy for the retired employees of WBSETCL for the year 2020-21 will be implemented in association with the Insurer. At a time when the cost of healthcare policies are steadily on the rise, this policy aims at providing at a very competitive rate, a scope for hassle free medical treatment in time, at the best available destinations in and around the State of West Bengal or on an extended geographical spread on pan India basis, for the entire gamut of the retired employees of WBSETCL as covered under the definition of “Member/ Insured Person”.

The salient features of the policy are listed hereunder:

#### **DEFINITIONS:-**

##### **Abbreviation Meaning:-**

- (i) **IPD:** In-patient Department (Hospitalization)
- (ii) **ICU:** Intensive Care Unit
- (iii) **HDU:** High Dependency Unit
- (iv) **ITU:** Intensive Therapeutic Unit
- (v) **ICCU:** Intensive Coronary/ Critical Care Unit

##### **Expression: -**

(i) **“Hospital”** means any institution established for in-patient care and day care treatment of illness and / or injuries and which has been registered as a Hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- a. has qualified nursing staff under its employment round the clock;
- b. has at least 10 in-patient beds, in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- c. has qualified Medical Practitioner (s) in charge round the clock;
- d. has a fully equipped operation theatre of its own where surgical procedures are carried out.
- e. maintains daily records of patients and makes these accessible to the insurance company’s authorized personnel.

(ii) **“Medical Practitioner”** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license. The registered practitioner should not be the Insured or close family members.

(iii) **“Member/ Insured Person”** shall refer to:

- (a) A retired employee of WBSETCL, along with his/ her spouse, wherever applicable, who may either be a Pensioner/ Non-Pensioner;

- (b) A person in receipt of Family Pension, following the death of the retired employee;
- (c) A person who is not in receipt of Family Pension but having equivalent relationship to the deceased as would have ordinarily entitled him/her to be a family pensioner, had the deceased retired employee been a Pension holder.

**POLICY BENEFITS:**

(i) **Class of Insurance:** Group Floater Medical Insurance Policy.

(ii) **Sum insured:** Rs. 2, 00,000/- of coverage in respect of IPD (Hospitalization benefit) per member with clubbing facility under hospitalization with his/her spouse.

(iii) **Period of Insurance:** **First Day of October, 2020 (00:00hrs) to Thirtieth Day of September, 2021 (23:59hrs). (May be modified)**

(iv) **Annual Premium:** 100 % of ordered Annual Premium amount per member including GST.

(vi) **Policy type:** Floater Type with both cashless & Reimbursement Option.

(vii) **Eligibility Criteria:** As per definition of "Member/ Insured Person" above.

(viii) **Geographical limit:** The territory of India.

**(ix) Policy Coverage:**

(a) Includes coverage of pre-existing diseases from day one, no age bar for entering member without any prior medical examination. Employees who retire and intend to join the policy may also be included against payment of pro-rata premium every Quarter & carry full amount of coverage of sum insured (floater basis).

(b) Policy covers cashless facility in approved list of hospitals / nursing homes etc. and reimbursement of hospitalization expenses in other cases.

(c) In the event of any claim becoming under this policy, the insurance company will pay to the hospital (for cashless treatment) & to the insured person (for non-cashless treatment) for this purpose of the said Group Medical Insurance Policy, the ex-employee & his/her spouse will be treated as two distinct members.

**(x) Hospitalization (IPD):**

a) Room rent including administration charges for fluid, injection charges excluding their cost in non- ICU/ HDU / ITU / ICCU bed will carry a maximum limit of Rs 2000/- per day.

b) Room rent including administration charges for fluid, Injection, Ventilator, infusion pump, Bi-pap, monitor, oxygen, blood transfusion charges in ICU / HDU / ITU / ICCU bed will carry a maximum limit of Rs 5000/- per day.

c) Surgeon, Anaesthetist, Consultant fees, Nursing charges, physiotherapy charges will carry a maximum limit of 25% of sum insured amount per member for the policy.

d) Hospital charges like investigation, OT charges, consumables & disposable, medicine, oxygen, blood, diagnostic material, dialysis, chemotherapy, radiotherapy, cost of pacemaker or any implant will have maximum limit of 75% of sum insured per member for the policy. No capping will be allowed on individual items like IOL, stent, orthopaedic implants etc.

e) All types of treatments / procedure/ investigations done in hospital/ nursing home including day care treatment, i.e. the period of hospitalization is less than 24 hours and the insured person is discharged on the same day, should be considered under hospitalization benefit (like stitching of wounds, dialysis, chemotherapy, radiotherapy, arthroscopy, ENT surgery, Lithotripsy, endoscopy, angiography, eye surgery, cataract operation, psychiatric & psychosomatic disorder, any condition directly or indirectly caused to or associated with HIV) for the policy.

f) The terms under Clause x(d) includes treatment undertaken on package basis, where full amount of package cost will be entertained ignoring Clause x (a), (b) & (c) within sum insured. It also includes all types of treatment under hospitalization for less than 24 hrs. in addition to day care treatment.

**(xi) Pre-Hospitalization:** Relevant medical expenses incurred during the period up to 15 days prior to hospitalization will be considered as part of claims mentioned under hospitalization expenses for the policy.

**(xii) Post-Hospitalization:** Relevant medical expenses incurred during the period up to 30 days after hospitalization will be considered as part of claims mentioned under hospitalization expenses.

Relevant expenses as mentioned at (xi) & (xii) above will include physiotherapy, dressing charges, investigating charges, medicines etc.

**(xiii) Claim submission for Hospitalization treatment on cashless/re-imburement basis:**

(a) The intimation of hospitalization is to be submitted to the insurance company within 45 days from the date of admission to the hospital. In case, the hospitalization intimation is made after 45 days, 10% co-pay shall be applicable. This co-pay shall be over and above all other terms and conditions of the policy.

(b) Claim documents for reimbursement cases as well as reimbursement of post-hospitalization expenses i.r.o. cashless treatment is to be submitted by the insured member within a period of 60 days after discharge/ after completion of permissible post hospitalization treatment, as applicable.

(c) After receipt of claim, the concerned insurance company will release payment of admissible amount of claim latest by 30 days from the date of receipt of all necessary documents.

**(xiv) Help Desk:** One authorized person of the insurer shall present physically Five days in a week (except holidays), i.e., From Monday to Friday from 11:00 am to 03:00 pm at the Corporate HR&A Department, 8<sup>th</sup> Floor, D-Block, Vidyut Bhawan and over telephone on Holidays from 11:00 am to 3:00 pm for interactions with the beneficiaries of the scheme and facilitation of submission of claim documents, settlement of queries, grievances etc. In addition, there will be a 24 x 7 emergency helpline no. of the Insurer / Representatives to provide medical assistance/support for any medical contingencies.

**(xv) Settlement of claims:** Settlements will be made by the Insurance Company as per PPN Rates/ WBHS Rates/ mutually agreed rates (whichever is lower). Settlements that are not covered under the aforementioned rates shall be made at par with the rate applicable for the entitled category of room rates specified in the policy only. In case where the insured members opt for room rate higher than their eligible limit (as per Sum Insured of policy), the proportionate deduction clause will be applicable.

**(xvi) Issuance of Mediclaim Card:** The Insurance Company shall arrange for issuance and despatch of Mediclaim Cards, by post, for all members insured under the policy within 45 days from the

inception of the policy, upon receipt of data from WBSETCL. A provision for issuance of e-cards shall also be made by the Insurance Company.

**(xvii) Payment of Premium:**

WBSETCL shall deposit lump sum payment to the insurance company prior to commencement of the policy and on quarterly basis against inclusion of newly retired members, which shall be calculated on pro-rata basis.

**(xviii) Capping of Diseases:**

**Capping of 16 diseases shall be applicable for the policy as stated below:**

<b>CAPPING OF 16 DISEASES</b>		
<b>SL NO.</b>	<b>AILMENT</b>	<b>ALLOWABLE LIMITS (Rs.)</b>
1	Tonsillitis/tonsilectomy	12500.00
2	Cataract	14500.00
3	Tympanoplasty	25000.00
4	Fistula, Hydrocele, Piles, Varicocele, Sinusitis	20000.00
5	(FESS)	25000.00
6	Appendicitis, Hernia, Benign Prostatic Hypertrophy (TURP)	25000.00
7	Hysterectomy	25000.00
8	Cholecystectomy, Lapchole, Angioplasty/PTCA due to Coronary Artery Diseases/ISCHEMIC Heart Disease (excluding cost of stent)	25000.00
8A	CABG	As per Sum Insured
9	Arterial Stent/Graft	As per Sum Insured
10	Joint Replacement-Knee Joint	55000.00
11	Hip Joint	As per Sum Insured
12	DJ stenting with PCNL	40000.00
13	Surgery for Varicose veins	40000.00
14	Laparoscopy surgery for polycystic ovarian disease	35000.00
15	Diseases related to pancreas (excluding cancer)	45000.00
16	Colitis/Gastriculcer/Pepticulcer/Acute-Sub-intestinal/Obstruction related disease	45000.00