



Group Health Insurance Policy

REQUEST FOR PROPOSAL (RFP)

(August 2020)

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1 About ReBIT

Reserve ReBIT Information Technology Private Limited (ReBIT) has been set up by the Reserve Bank of India (RBI), to take care of the IT requirements, including the cyber security needs of the Reserve ReBIT and its regulated entities. ReBIT advises, implements and monitors internal or system-wide IT projects (both existing & new) of the Reserve ReBIT and manages critical IT systems of the Reserve ReBIT as mutually decided. It ensures the cyber security of RBI's IT systems through implementation of universal frameworks and best practices to manage cyber risk. ReBIT also assists RBI in the IT Systems examination and cyber resilience assessment of regulated entities, advises on emerging threats in cyber security, supports in cyber security incident analytics and undertakes cyber security risk assessments both for existing regulated entities and new entrants. ReBIT also engages with key stakeholders to promote best practices, engage in technology policy research and promotes innovation in use of technology.

2 Disclaimer & Disclosures

ReBIT has prepared this document to give background information to the interested parties for participating in the RFP process of Group Health Insurance Policy at our office situated at "Reserve ReBIT Information Technology Pvt Ltd (ReBIT), 502, Building No 1, MindSpace Juinagar, Nerul, Navi Mumbai - 400706. While ReBIT has taken due care in the preparation of this RFP document and believe it to be accurate, neither ReBIT nor any of its authorities or agencies nor any of their respective officers, employees, agents or advisors give any warranty or make any representations, express or implied as to the completeness or accuracy of the information contained in this document or any information which may be provided in association with it.

The information is not intended to be exhaustive. Interested parties are required to make their own inquiries and respondents will be required to confirm in writing that they have done so and they do not rely only on the information provided by ReBIT in submitting the bid. The information is provided on the basis that it is non-binding on ReBIT or any of its authorities or agencies or any of their respective officers, employees, agents or advisors. ReBIT reserves the right to modify the requirements as well as add or delete, as the case may be to meet ReBIT requirements at any point of time. ReBIT reserves the right not to proceed with the RFP, to alter the time-table reflected in this document or to change the process or procedure to be applied. It also reserves the right to decline to discuss the matter further with any party expressing interest. No reimbursement of cost of any type will be paid to persons or entities expressing interest. ReBIT reserves the right to accept or reject, in full or in part, any or all the offers without assigning any reason whatsoever. ReBIT does not bind itself to accept the lowest or any tender and reserves the right to reject all or any bid or cancel the tender without assigning any reason whatsoever. ReBIT also has the right to re-issue the tender without the Bidders having the right to object to such reissue.

The proposal in response to RFP should be signed and submitted by a person duly authorized to bind the Bidder to the details submitted in the proposal. The signatory should give a declaration and through authenticated documentary evidence establish that

he/she is empowered by the competent authority to sign the necessary documents and bind the bidding. All pages of the bid documents are to be signed by the authorized signatory.

This RFP is neither an offer from ReBIT nor does it constitute any binding obligation or commitment on ReBIT. This RFP is only a document that invites interested parties to, on a non-exclusive basis, express an interest, with no obligation, commitment or liability of any manner devolving on ReBIT, either on account of the issue of this RFP to the interested parties, or upon receipt of any response from the interested parties thereto, or any meetings or presentations made. All expenses incurred by the interested parties as a result of responding to, or further to this RFP, are to their own account and ReBIT will not be liable in this respect whatsoever.

Please note that the information provided in the RFP is strictly confidential and by accepting this RFP, the interested parties unconditionally undertake, not to, in any manner use any part or the whole of information, directly or indirectly learnt, for any other purpose, other than for conducting work under the ambit of the RFP issued by ReBIT.

3 Objective of the RFP

The objective of this RFP is to enter into a contractual agreement with a successful Bidder and select a suitable vendor for the proposed Group Health Insurance Policy.

This RFP is not an offer by the ReBIT, but an invitation to receive responses from the Bidders. No contractual obligation shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorised official(s) of the ReBIT with the selected Bidder.

The ReBIT reserves the right to reject or withdraw the RFP and no correspondence shall be entertained.

3.1 Schedule

The following is an indicative timeframe for the overall process. REBIT reserves the right to vary this timeframe at its absolute and sole discretion and without providing any notice/intimation or reasons thereof. Changes to the timeframe will be relayed to the affected respondents during the process.

Activity	Scheduled Dates
Name of Project	Group Health Insurance Policy
Issue of RFP	6 August 2020
Last date and time for receipt of mail queries for clarification from Bidders	10 August 2020
Date and time of Pre-Bid Meeting	10 August 2020, 5PM
Venue for Pre-Bid Meeting	Video Conferencing. Details to be communicated to interested bidders
Responding to queries from bidders and Last date to publish Meeting-cum-Addendum	10 August 2020; 5 P.M. Indian Standard Time
Date & Time of Final Submission of Technical Bids & Commercial Bids	17 August 2020; 4 P.M. Indian Standard Time
Date and Time of Technical Bid Opening	19 August 2020; 5 PM to 5.30 PM
Commercial Bid Opening	21 August 2020; 5 PM to 5.30 PM
All Queries to be mailed to	procurement@rebit.org.in

3.2 Definition of Terms

Definitions – Throughout this RFP, unless inconsistent with the subject matter or context:

1. Bidder/ Service Provider – An eligible entity/firm submitting a Proposal/Bid in response to this RFP. The legal entity who signs and submits the bid and the Earnest Money Deposit.
2. ReBIT/ Purchaser - Reference to “REBIT”, “the ReBIT” and “Purchaser” shall be determined in context of this RFP
3. Proposal/ Bid – the Bidder’s written reply or submission in response to this RFP
4. RFP – the request for proposal (this document) in its entirety, inclusive of any addenda that may be issued by the ReBIT.
5. Authorised Signatory –The authorised signatory should give a declaration and through authenticated documentary evidence establish that he/she is empowered to sign the bid documents and bind the Bidder.

3.3 Policy Requirements

The purpose behind issuing this RFP is to invite quotations from the eligible insurance companies who will provide the Group Health Insurance Policy with the sum assured of ₹6,00,000/- (₹ Six Lakhs Only) per family for 223 employees (223 lives + dependants as per schedule below) as on 30 June 2020, with provision to charge premium on pro-rata basis for employees (and their family members) joining thereafter and refund of premium in case of deletions (and their family members).

Sr.No.	Particulars	Policy Details
1	Type of Cover	Family Floater Mediclaim
2	Number of employees Covered	223
3	Number of dependents Covered	610
4	Total beneficiaries	883
5	Family Definition	Employee+ Spouse+ 2 Dependent Children up to 25 years + 2 Dependent Parents/in laws up to 80 Years
6	Sum Insured per family	₹ 6,00,000/- (₹ Six Lacs Only).
7	Cover for more than 2 children	Not Covered (unless twins in the second birth)
8	Cover for children above 25 years	Not Covered
9	Pre-existing including Internal congenital Diseases and COVID-19	Covered from day 1
10	Maternity	₹ 50,000 for normal & ₹ 75,000 for C-section
11	Pre & Post Natal expenses	Covered with maternity limit
12	New-born baby cover	Under the Floater Sum Insured from Day one
13	Domiciliary Hospitalization Cover	Deleted
14	1,2,3,4th year exclusion	Not applicable
15	30 day Waiting Period	Not applicable
16	Cover starts from	Date of Joining
17	Hospitalization due to Terrorism Effect	Covered
18	Normal Room Rent Restrictions	No Capping
19	ICU Rent per Day Restrictions for room rent	No Capping
20	Claim Intimation Clause	To Be Deleted
21	Name of the current General Insurance Co.	M/s ICICI Lombard General Insurance Co. Ltd,
22	Name of Current TPA	Internal TPA Health Care
23	TPA Cards (Physical Cards/E-Cards)	Physical as well as E-cards
24	Pre-Hospitalization Expenses	Covered for 30 days
25	Post Hospitalization Expenses	Covered for 60 days
26	Method of Addition/ Deletion of Employees	Pro-rata basis
27	Claims allowed	Cashless / Reimbursement
28	Corporate Buffer	Not required
29	Ambulance Charges	₹ 1,000 in normal & ₹ 3,000 for Cardiac/ICU
30	Special Conditions	Employee is covered under the policy his/her depends will be deemed

Sr.No.	Particulars	Policy Details
		<p>automatically 'covered from the date Employee is covered, even if not intimated.</p> <p>Following treatment/procedures are not covered under mediclaim policy.</p> <p>(1) Cosmetic Surgery, (2) Dental treatment except accidental (3) Ayurvedic except Govt. Ayurvedic College/Hospitals, Homoeopathic and Unani or any alternative medicine treatment.</p>
31	Claims Ratio	57% upto 30 June 2020
32	Policy Start date	22 August 2020
33	Policy End date	21 August 2021

Current health insurance policy:



RESERVE BANK
INFORMATION TECHNI

Additional Benefit Health Check-up:

Additional benefit to the employees and their spouse (if married) or any one parent for Annual Health Checkup as per the list attached.

<<The Insurance company shall quote separately for this. Premium for health check-up will be paid on actual check-ups availed. ReBIT may choose to alter health check-up requirements basis ReBIT discussion.

ReBIT may alter health check-up requirement and may choose to cancel it during the term of the policy through proper communication to the selected bidder>>

Test List
CBC + ESR
Digital Chest X-Ray (Reports)
Tests for Diabetes
Blood Sugar Fasting
Blood Sugar Post Prandial
Tests for Liver Disease
Bilirubin (Total, Direct, Indirect)
SGOT
SGPT
GGTP
Proteins (Albumin, Globulin, A/G Ratio)
Alkaline Phosphatase
Dexa Bone Densitometry
Tests for Heart Disease
Triglycerides
Cholesterol
HDL Cholesterol
LDL Cholesterol
VLDL Cholesterol
LDL/HDL Ratio
Cholesterol / HDL Cholesterol
2D Echo
ECG
Stress Test/TMT
Kidney Disease Test
Serum Creatinine
Uric Acid
Urine Routine
Calcium Thyroid Hormone (T3 T4 TSH)
Sonography Abdomen & Pelvis, including Endoscopy and Colonoscopy
Consultation Charges

Test List
Physical Examination
Dental Checkup
Eye Checkup
Diet Consultation
Gynaecological Examination (For Women)
Glycosylated Haemoglobin
PSA For prostate
Pap Smear (For Women)
Mammography (For Women)

3.4 Additional information – List of insured in the last policy

Particulars	DOB
Employee 1	13-10-1986
Employee 2	06-05-1988
Employee 3	21-12-1983
Employee 4	04-11-1984
Employee 5	05-07-1962
Employee 6	25-10-1984
Employee 7	08-11-1992
Employee 8	11-11-1988
Employee 9	07-07-1977
Employee 10	21-06-1972
Employee 11	06-07-1985
Employee 12	01-01-1986
Employee 13	24-09-1976
Employee 14	07-04-1975
Employee 15	19-01-1987
Employee 16	05-12-1993
Employee 17	07-04-1977
Employee 18	06-04-1984
Employee 19	21-12-1992
Employee 20	13-09-1990
Employee 21	27-11-1988
Employee 22	24-09-1994
Employee 23	23-05-1981
Employee 24	21-03-1985
Employee 25	19-09-1991
Employee 26	21-09-1992
Employee 27	03-11-1984
Employee 28	10-10-1981
Employee 29	10-11-1983
Employee 30	12-08-1992
Employee 31	12-01-1985
Employee 32	05-05-1991

Particulars	DOB
Employee 33	24-10-1985
Employee 34	06-05-1971
Employee 35	25-03-1992
Employee 36	23-02-1985
Employee 37	17-07-1987
Employee 38	06-12-1983
Employee 39	03-05-1987
Employee 40	12-09-1982
Employee 41	04-05-1977
Employee 42	27-12-1989
Employee 43	22-03-1985
Employee 44	23-08-1990
Employee 45	01-02-1984
Employee 46	29-07-1996
Employee 47	30-12-1988
Employee 48	21-01-1994
Employee 49	24-06-1979
Employee 50	31-05-1983
Employee 51	17-06-1993
Employee 52	16-08-1993
Employee 53	28-03-1994
Employee 54	28-11-1987
Employee 55	17-11-1994
Employee 56	16-02-1968
Employee 57	14-06-1984
Employee 58	08-05-1985
Employee 59	21-01-1995
Employee 60	09-06-1968
Employee 61	19-05-1990
Employee 62	17-02-1985
Employee 63	08-10-1979
Employee 64	29-09-1991
Employee 65	02-12-1981
Employee 66	26-05-1987
Employee 67	12-10-1982
Employee 68	19-11-1992
Employee 69	20-05-1994
Employee 70	30-11-1984
Employee 71	15-06-1987
Employee 72	19-03-1986
Employee 73	26-03-1989
Employee 74	29-07-1991
Employee 75	27-12-1984
Employee 76	29-06-1984
Employee 77	23-10-1977
Employee 78	21-03-1986

Particulars	DOB
Employee 79	28-07-1989
Employee 80	02-07-1987
Employee 81	03-05-1995
Employee 82	13-12-1992
Employee 83	04-05-1994
Employee 84	22-10-1986
Employee 85	25-04-1989
Employee 86	05-10-1987
Employee 87	10-06-1976
Employee 88	06-11-1985
Employee 89	15-12-1988
Employee 90	13-12-1988
Employee 91	19-06-1994
Employee 92	25-08-1981
Employee 93	08-12-1985
Employee 94	20-03-1991
Employee 95	14-08-1993
Employee 96	13-09-1994
Employee 97	25-07-1992
Employee 98	24-12-1988
Employee 99	17-06-1989
Employee 100	19-06-1966
Employee 101	09-07-1981
Employee 102	23-07-1989
Employee 103	28-06-1991
Employee 104	12-12-1992
Employee 105	07-08-1995
Employee 106	18-07-1992
Employee 107	20-02-1985
Employee 108	07-01-1989
Employee 109	15-08-1979
Employee 110	20-01-1988
Employee 111	08-04-1988
Employee 112	26-06-1981
Employee 113	24-03-1994
Employee 114	03-10-1989
Employee 115	04-05-1980
Employee 116	26-01-1996
Employee 117	01-09-1993
Employee 118	12-01-1976
Employee 119	17-12-1991
Employee 120	04-07-1979
Employee 121	25-02-1993
Employee 122	31-05-1990
Employee 123	09-09-1989
Employee 124	25-10-1987

Particulars	DOB
Employee 125	25-03-1990
Employee 126	08-04-1991
Employee 127	16-06-1987
Employee 128	13-02-1994
Employee 129	15-10-1986
Employee 130	05-03-1986
Employee 131	07-12-1988
Employee 132	10-05-1989
Employee 133	31-07-1987
Employee 134	16-09-1985
Employee 135	21-02-1982
Employee 136	09-05-1985
Employee 137	18-10-1986
Employee 138	26-07-1991
Employee 139	17-07-1989
Employee 140	03-11-1991
Employee 141	10-12-1986
Employee 142	24-12-1985
Employee 143	22-10-1991
Employee 144	17-11-1994
Employee 145	05-08-1989
Employee 146	14-07-1988
Employee 147	06-09-1980
Employee 148	13-02-1982
Employee 149	31-07-1970
Employee 150	08-02-1987
Employee 151	22-10-1990
Employee 152	30-04-1986
Employee 153	20-06-1991
Employee 154	12-04-1983
Employee 155	07-01-1993
Employee 156	09-03-1991
Employee 157	04-01-1993
Employee 158	04-03-1992
Employee 159	23-01-1992
Employee 160	11-09-1987
Employee 161	20-06-1991
Employee 162	14-06-1990
Employee 163	21-09-1982
Employee 164	06-03-1990
Employee 165	07-03-1990
Employee 166	01-05-1992
Employee 167	10-11-1996
Employee 168	12-10-1983
Employee 169	15-09-1992
Employee 170	23-08-1989

Particulars	DOB
Employee 171	22-10-1988
Employee 172	20-06-1989
Employee 173	31-12-1990
Employee 174	27-02-1990
Employee 175	13-05-1989
Employee 176	08-04-1993
Employee 177	13-02-1987
Employee 178	29-08-1990
Employee 179	24-04-1988
Employee 180	19-06-1986
Employee 181	03-02-1992
Employee 182	03-03-1992
Employee 183	31-07-1991
Employee 184	30-03-1989
Employee 185	16-06-1985
Employee 186	18-05-1996
Employee 187	23-06-1992
Employee 188	05-10-1988
Employee 189	11-05-1991
Employee 190	10-05-1994
Employee 191	16-01-1988
Employee 192	31-12-1976
Employee 193	11-11-1992
Employee 194	15-05-1992
Employee 195	30-10-1990
Employee 196	22-03-1984
Employee 197	11-08-1991
Employee 198	22-03-1991
Employee 199	19-12-1992
Employee 200	06-12-1994
Employee 201	22-10-1993
Employee 202	24-11-1990
Employee 203	20-11-1989
Employee 204	04-08-1981
Employee 205	27-10-1990
Employee 206	05-02-1994
Employee 207	11-08-1990
Employee 208	05-05-1988
Employee 209	03-01-1989
Employee 210	30-12-1984
Employee 211	17-08-1989
Employee 212	15-05-1992
Employee 213	23-02-1988
Employee 214	22-04-1979
Employee 215	14-04-1975
Employee 216	18-09-1997

Particulars	DOB
Employee 217	02-06-1990
Employee 218	02-05-1996
Employee 219	26-06-1991
Employee 220	08-02-1991
Employee 221	23-04-1993
Employee 222	24-09-1993
Employee 223	23-09-1986
Child 1	29-08-2018
Child 2	14-04-2009
Child 3	01-10-2014
Child 4	08-06-1994
Child 5	19-11-1997
Child 6	27-11-2004
Child 7	27-10-2013
Child 8	18-01-2016
Child 9	01-11-2003
Child 10	03-03-2006
Child 11	03-03-2006
Child 12	19-04-2011
Child 13	21-01-2015
Child 14	26-12-2014
Child 15	03-06-2016
Child 16	09-08-2013
Child 17	07-10-2012
Child 18	09-05-2015
Child 19	09-01-2014
Child 20	09-05-2016
Child 21	05-01-2014
Child 22	24-07-2004
Child 23	31-03-2016
Child 24	27-06-2016
Child 25	29-01-2013
Child 26	23-12-2014
Child 27	02-04-2016
Child 28	28-10-2014
Child 29	20-11-2018
Child 30	21-10-2016
Child 31	01-01-2013
Child 32	09-12-2014
Child 33	23-01-2018
Child 34	14-02-2000
Child 35	05-11-2003
Child 36	12-08-2015
Child 37	09-03-2004
Child 38	07-03-2014
Child 39	08-06-2017

Particulars	DOB
Child 40	04-09-2018
Child 41	01-09-2012
Child 42	05-08-2014
Child 43	12-05-2018
Child 44	08-09-2016
Child 45	23-09-2014
Child 46	26-11-2016
Child 47	01-10-2016
Child 48	08-09-2015
Child 49	22-09-2017
Child 50	29-09-2018
Child 51	24-09-2012
Child 52	23-01-2011
Child 53	06-09-2013
Child 54	16-03-2017
Child 55	10-05-2019
Child 56	15-10-2015
Child 57	19-03-2009
Child 58	12-02-2014
Child 59	25-01-2012
Child 60	29-11-2009
Child 61	21-03-2016
Child 62	07-01-1993
Child 63	27-03-2017
Child 64	28-03-2013
Child 65	02-11-2007
Child 66	03-08-2010
Child 67	25-08-2011
Child 68	27-10-2006
Child 69	09-06-2010
Child 70	19-03-2009
Child 71	14-02-2018
Child 72	27-10-2018
Child 73	25-05-2018
Child 74	07-07-2014
Child 75	17-06-2019
Child 76	26-02-2011
Child 77	18-09-2019
Child 78	03-06-2019
Child 79	15-06-2016
Child 80	30-01-2020
Child 81	16-10-2018
Child 82	07-08-2010
Child 83	10-04-2018
Child 84	19-04-2020
Child 85	14-04-1914

Particulars	DOB
Child 86	09-07-2016
Child 87	12-08-2019
Child 88	28-04-2014
Child 89	25-09-2006
Child 90	25-10-2013
Child 91	20-03-2015
Mother 1	05-06-1967
Mother 2	01-01-1971
Mother 3	30-10-1967
Mother 4	17-08-1942
Mother 5	17-08-1955
Mother 6	20-07-1964
Mother 7	19-10-1966
Mother 8	09-04-1955
Mother 9	15-02-1962
Mother 10	10-08-1954
Mother 11	04-04-1956
Mother 12	06-06-1958
Mother 13	02-05-1972
Mother 14	04-08-1952
Mother 15	24-11-1955
Mother 16	18-12-1961
Mother 17	29-03-1962
Mother 18	03-01-1960
Mother 19	24-07-1973
Mother 20	25-04-1966
Mother 21	04-05-1956
Mother 22	17-02-1966
Mother 23	01-01-1972
Mother 24	16-05-1959
Mother 25	12-12-1957
Mother 26	05-12-1959
Mother 27	10-06-1957
Mother 28	11-06-1954
Mother 29	01-06-1955
Mother 30	07-06-1961
Mother 31	01-06-1972
Mother 32	16-05-1960
Mother 33	29-08-1953
Mother 34	11-06-1954
Mother 35	15-12-1959
Mother 36	14-11-1955
Mother 37	22-08-1952
Mother 38	19-12-1961
Mother 39	01-01-1970
Mother 40	09-11-1956

Particulars	DOB
Mother 41	09-01-1976
Mother 42	17-06-1965
Mother 43	07-08-1971
Mother 44	01-03-1956
Mother 45	07-08-1964
Mother 46	01-01-1971
Mother 47	01-01-1973
Mother 48	10-02-1968
Mother 49	02-04-1959
Mother 50	18-08-1949
Mother 51	24-05-1948
Mother 52	01-01-1975
Mother 53	03-12-1968
Mother 54	15-08-1944
Mother 55	06-05-1965
Mother 56	06-10-1963
Mother 57	10-01-1956
Mother 58	01-01-1970
Mother 59	04-08-1957
Mother 60	01-01-1946
Mother 61	01-01-1966
Mother 62	05-04-1969
Mother 63	03-06-1956
Mother 64	24-10-1960
Mother 65	10-03-1957
Mother 66	15-03-1952
Mother 67	01-01-1971
Mother 68	12-04-1964
Mother 69	12-06-1954
Mother 70	15-06-1956
Mother 71	13-06-1953
Mother 72	02-06-1961
Mother 73	01-01-1964
Mother 74	18-06-1968
Mother 75	24-10-1972
Mother 76	21-10-1961
Mother 77	03-11-1959
Mother 78	08-12-1957
Mother 79	03-07-1960
Mother 80	31-12-1946
Mother 81	06-09-1955
Mother 82	06-01-1966
Mother 83	01-01-1967
Mother 84	06-12-1962
Mother 85	01-01-1954
Mother 86	24-04-1959

Particulars	DOB
Mother 87	07-10-1970
Mother 88	09-06-1971
Mother 89	01-10-1972
Mother 90	19-05-1960
Mother 91	01-06-1961
Mother 92	17-10-1966
Mother 93	22-11-1945
Mother 94	06-11-1958
Mother 95	25-12-1962
Mother 96	05-03-1954
Mother 97	24-01-1972
Mother 98	15-05-1959
Mother 99	08-05-1963
Mother 100	06-06-1962
Mother 101	09-08-1971
Mother 102	16-03-1962
Mother 103	01-06-1966
Mother 104	08-02-1950
Mother 105	16-08-1968
Mother 106	13-05-1962
Mother 107	11-12-1959
Mother 108	12-01-1965
Mother 109	15-06-1953
Mother 110	13-09-1967
Mother 111	10-10-1955
Mother 112	14-02-1969
Mother 113	24-07-1969
Mother 114	19-07-1971
Mother 115	30-06-1964
Mother 116	20-01-1963
Mother 117	01-06-1959
Mother 118	12-04-1967
Mother 119	10-07-1962
Mother 120	10-02-1966
Mother 121	01-06-1954
Mother 122	01-06-1968
Mother 123	01-02-1952
Mother 124	19-04-1962
Mother 125	04-09-1957
Mother 126	23-10-1951
Mother 127	26-02-1955
Mother 128	13-06-1976
Mother 129	07-08-1964
Mother 130	16-01-1962
Mother 131	10-07-1962
Mother 132	24-08-1961

Particulars	DOB
Mother 133	15-06-1960
Mother 134	31-03-1961
Mother 135	06-06-1962
Mother 136	17-02-1949
Mother 137	13-06-1951
Mother 138	19-10-1958
Mother 139	02-11-1964
Mother 140	01-01-1961
Mother 141	01-01-1965
Mother 142	03-01-1952
Mother 143	14-01-1963
Mother 144	21-05-1967
Mother 145	15-06-1968
Mother 146	30-07-1969
Mother 147	10-08-1973
Mother 148	08-02-1966
Mother 149	29-05-1965
Mother 150	01-10-1970
Mother 151	01-06-1961
Mother 152	02-02-1968
Mother 153	15-09-1965
Mother 154	03-03-1967
Mother 155	08-07-1971
Mother 156	02-06-1957
Mother 157	21-01-1965
Mother 158	15-05-1971
Mother 159	14-11-1959
Mother 160	26-08-1962
Mother 161	30-06-1963
Mother 162	24-08-1961
Mother 163	19-11-1962
Mother 164	09-01-1972
Mother 165	22-02-1961
Mother 166	01-06-1961
Mother 167	16-06-1967
Mother 168	12-09-1964
Mother 169	31-12-1965
Mother 170	11-07-1965
Mother 171	12-05-1956
Mother 172	01-07-1958
Mother 173	25-07-1959
Mother 174	16-02-1962
Mother 175	13-09-1964
Mother 176	17-12-1965
Mother 177	01-06-1965
Mother 178	23-07-1973

Particulars	DOB
Mother 179	01-10-1972
Mother 180	09-09-1952
Mother 181	05-03-1957
Mother 182	02-12-1968
Mother 183	26-03-1965
Mother 184	26-08-1966
Mother 185	20-08-1973
Mother 186	30-05-1976
Mother 187	16-04-1973
Mother 188	10-03-1953
Mother 189	06-06-1955
Mother 190	30-03-1961
Mother 191	17-01-1974
Mother 192	04-05-1973
Mother 193	22-10-1960
Mother 194	31-Dec-65
Mother 195	15-01-1965
Mother 196	13-02-1966
Mother 197	12-09-1964
Mother 198	23-08-1962
Mother 199	14-08-1960
Mother 200	08-08-1953
Mother 201	01-01-1969
Mother 202	26-04-1961
Mother 203	15-06-1978
Mother 204	01-01-1956
Mother 205	01-10-1972
Mother 206	29-05-1965
Mother 207	13-05-1961
Mother 208	10-09-1965
Father 1	07-11-1958
Father 2	10-02-1961
Father 3	01-07-1957
Father 4	10-05-1959
Father 5	07-12-1959
Father 6	21-03-1951
Father 7	10-03-1952
Father 8	02-10-1959
Father 9	04-01-1948
Father 10	01-12-1950
Father 11	08-04-1968
Father 12	19-09-1947
Father 13	30-11-1952
Father 14	08-06-1958
Father 15	19-09-1954
Father 16	14-01-1964

Particulars	DOB
Father 17	07-07-1960
Father 18	07-12-1951
Father 19	21-03-1958
Father 20	01-01-1966
Father 21	20-10-1950
Father 22	23-09-1955
Father 23	03-07-1956
Father 24	23-11-1949
Father 25	07-04-1954
Father 26	30-12-1949
Father 27	01-06-1961
Father 28	06-02-1958
Father 29	16-02-1952
Father 30	22-12-1953
Father 31	13-04-1949
Father 32	13-04-1938
Father 33	03-06-1953
Father 34	10-01-1953
Father 35	05-01-1969
Father 36	09-06-1952
Father 37	29-04-1964
Father 38	18-01-1958
Father 39	13-11-1968
Father 40	12-08-1951
Father 41	02-06-1958
Father 42	12-04-1966
Father 43	10-12-1966
Father 44	20-07-1962
Father 45	09-08-1956
Father 46	03-05-1942
Father 47	20-01-1964
Father 48	28-08-1961
Father 49	07-11-1959
Father 50	21-09-1958
Father 51	01-01-1963
Father 52	01-06-1954
Father 53	23-07-1960
Father 54	04-01-1962
Father 55	02-06-1949
Father 56	12-01-1951
Father 57	30-12-1946
Father 58	01-01-1960
Father 59	02-02-1958
Father 60	25-12-1948
Father 61	10-05-1957
Father 62	13-03-1948

Particulars	DOB
Father 63	16-04-1959
Father 64	01-06-1960
Father 65	28-09-1956
Father 66	06-01-1959
Father 67	06-09-1967
Father 68	07-01-1956
Father 69	23-08-1956
Father 70	04-09-1956
Father 71	24-10-1955
Father 72	20-03-1950
Father 73	02-06-1957
Father 74	05-05-1957
Father 75	24-11-1958
Father 76	02-10-1942
Father 77	14-06-1947
Father 78	07-10-1963
Father 79	10-01-1959
Father 80	01-06-1960
Father 81	29-01-1947
Father 82	07-10-1956
Father 83	02-04-1937
Father 84	29-08-1948
Father 85	18-03-1961
Father 86	03-04-1953
Father 87	21-08-1966
Father 88	17-04-1962
Father 89	01-05-1953
Father 90	27-09-1964
Father 91	01-06-1952
Father 92	24-08-1946
Father 93	05-07-1962
Father 94	17-07-1959
Father 95	18-11-1960
Father 96	17-02-1952
Father 97	14-06-1964
Father 98	15-05-1950
Father 99	28-12-1963
Father 100	31-05-1961
Father 101	05-07-1956
Father 102	19-02-1959
Father 103	06-12-1955
Father 104	13-10-1964
Father 105	01-07-1956
Father 106	01-01-1952
Father 107	01-06-1958
Father 108	02-12-1953

Particulars	DOB
Father 109	20-06-1955
Father 110	11-02-1952
Father 111	28-09-1945
Father 112	02-06-1958
Father 113	12-08-1959
Father 114	20-11-1951
Father 115	01-07-1956
Father 116	01-06-1952
Father 117	17-07-1941
Father 118	17-01-1964
Father 119	09-05-1957
Father 120	24-11-1956
Father 121	27-11-1960
Father 122	22-06-1949
Father 123	09-05-1949
Father 124	10-11-1962
Father 125	01-09-1948
Father 126	25-06-1960
Father 127	01-07-1961
Father 128	14-07-1968
Father 129	10-07-1959
Father 130	15-05-1962
Father 131	03-08-1962
Father 132	15-10-1965
Father 133	20-05-1952
Father 134	02-02-1962
Father 135	20-03-1962
Father 136	10-06-1965
Father 137	27-10-1961
Father 138	01-07-1963
Father 139	29-11-1951
Father 140	01-10-1955
Father 141	30-07-1957
Father 142	01-06-1959
Father 143	12-07-1964
Father 144	01-09-1954
Father 145	19-12-1960
Father 146	17-01-1954
Father 147	09-10-1952
Father 148	11-08-1960
Father 149	18-09-1959
Father 150	08-08-1955
Father 151	14-04-1954
Father 152	21-01-1949
Father 153	06-02-1967
Father 154	01-10-1958

Particulars	DOB
Father 155	01-06-1958
Father 156	30-08-1959
Father 157	16-01-1948
Father 158	26-01-1961
Father 159	20-09-1956
Father 160	25-10-1960
Father 161	20-07-1956
Father 162	05-06-1968
Father 163	02-11-1965
Father 164	10-12-1951
Father 165	21-05-1958
Father 166	06-06-1947
Father 167	03-02-1956
Father 168	18-04-1968
Father 169	04-11-1959
Father 170	10-08-1954
Father 171	04-11-1957
Father 172	02-04-1961
Father 173	03-03-1955
Father 174	26-01-1961
Father 175	19-01-1958
Father 176	15-08-1952
Father 177	16/10/1960
Father 178	01-06-1960
Father 179	01-07-1957
Father 180	05-09-1958
Spouse 1	03-06-1992
Spouse 2	15-10-1986
Spouse 3	18-06-1964
Spouse 4	06-05-1983
Spouse 5	06-06-1992
Spouse 6	11-03-1981
Spouse 7	11-10-1975
Spouse 8	29-06-1989
Spouse 9	10-06-1985
Spouse 10	06-04-1979
Spouse 11	29-09-1987
Spouse 12	12-08-1982
Spouse 13	04-04-1987
Spouse 14	02-07-1988
Spouse 15	13-07-1992
Spouse 16	30-04-1987
Spouse 17	16-12-1984
Spouse 18	08-04-1986
Spouse 19	31-03-1981
Spouse 20	13-10-1985

Particulars	DOB
Spouse 21	01-04-1975
Spouse 22	14-12-1985
Spouse 23	04-03-1986
Spouse 24	05-04-1990
Spouse 25	16-06-1987
Spouse 26	11-07-1985
Spouse 27	07-12-1989
Spouse 28	26-05-1988
Spouse 29	16-01-1986
Spouse 30	21-10-1975
Spouse 31	20-07-1991
Spouse 32	27-04-1995
Spouse 33	28-12-1973
Spouse 34	21-05-1979
Spouse 35	22-10-1989
Spouse 36	06-05-1976
Spouse 37	30-05-1989
Spouse 38	12-12-1983
Spouse 39	08-06-1990
Spouse 40	22-11-1990
Spouse 41	01-07-1990
Spouse 42	09-06-1983
Spouse 43	04-06-1985
Spouse 44	02-02-1996
Spouse 45	23-01-1990
Spouse 46	08-07-1985
Spouse 47	05-03-1982
Spouse 48	18-04-1989
Spouse 49	10-08-1986
Spouse 50	03-05-1987
Spouse 51	18-04-1989
Spouse 52	03-10-1989
Spouse 53	15-10-1994
Spouse 54	04-07-1979
Spouse 55	01-04-1988
Spouse 56	02-01-1990
Spouse 57	24-12-1989
Spouse 58	08-04-1989
Spouse 59	18-03-1988
Spouse 60	01-08-1992
Spouse 61	05-02-1990
Spouse 62	06-01-1989
Spouse 63	26-08-1967
Spouse 64	10-07-1976
Spouse 65	19-05-1991
Spouse 66	07-04-1992

Particulars	DOB
Spouse 67	26-09-1978
Spouse 68	18-08-1981
Spouse 69	10-03-1989
Spouse 70	10-12-1989
Spouse 71	19-06-1981
Spouse 72	07-06-1975
Spouse 73	13-09-1989
Spouse 74	10-06-1976
Spouse 75	30-07-1991
Spouse 76	11-11-1989
Spouse 77	21-09-1989
Spouse 78	09-12-1989
Spouse 79	20-01-1989
Spouse 80	15-03-1983
Spouse 81	23-07-1981
Spouse 82	11-08-1986
Spouse 83	02-04-1994
Spouse 84	18-05-1991
Spouse 85	20-11-1986
Spouse 86	03-12-1986
Spouse 87	06-12-1993
Spouse 88	05-06-1990
Spouse 89	26-03-1986
Spouse 90	16-07-1986
Spouse 91	07-09-1971
Spouse 92	27-11-1985
Spouse 93	11-03-1982
Spouse 94	01-12-1992
Spouse 95	22-07-1990
Spouse 96	11-10-1987
Spouse 97	29-05-1990
Spouse 98	18-07-1992
Spouse 99	15-09-1993
Spouse 100	22-02-1994
Spouse 101	02-12-1952
Spouse 102	17-05-1994
Spouse 103	14-09-1982
Spouse 104	23-02-1993
Spouse 105	31-05-1992
Spouse 106	26-01-1982
Spouse 107	23-02-1991
Spouse 108	25-04-1990
Spouse 109	18-01-1991
Spouse 110	20-09-1983
Spouse 111	07-12-1990
Spouse 112	10-05-1988

Particulars	DOB
Spouse 113	20-03-1987
Spouse 114	09-12-1991
Spouse 115	01-02-1980
Spouse 116	11-09-1989
Spouse 117	29-01-1992
Spouse 118	20-03-1990
Spouse 119	22-04-1995
Spouse 120	22-06-1991
Spouse 121	21-01-1987
Spouse 122	17-12-1992
Spouse 123	11-08-1995
Spouse 124	11-Aug-86
Spouse 125	16-05-1989
Spouse 126	21-03-1990
Spouse 127	29-01-1992
Spouse 128	26/10/1990
Spouse 129	12-10-1985
Spouse 130	06-01-1978
Spouse 131	22-02-1988

3.6 Additional information – Claim Dump for past 2 years

Relationship	AL-Diagnosis	AL-Sanctioned Amount	AL-Request Date
FATHER	Acute abdomen	₹ 43,856	09-Sep-18
MOTHER	Senile cataract	₹ 45,000	14-Nov-18
MOTHER	Gastritis And Duodenitis	₹ 20,701	18-Apr-19
FATHER	Acute myocardial infarction		30-Mar-19
WIFE	Gastritis And Duodenitis	₹ 24,056	20-Dec-18
MOTHER	Other abnormal uterine and vaginal bleeding	₹ 50,809	04-Dec-18
SELF	EXCISION OF SEBACEOUS CYSTS	₹ 84,633	19-Jan-19
SELF	APPENDICECTOMY	₹ 1,14,000	14-Jan-19
DAUGHTER	Other noninfective gastroenteritis and colitis	₹ 22,302	15-Jan-19
DAUGHTER	Other specified fever	₹ 52,558	04-Feb-19
FATHER	Acute myocardial infarction	₹ 24,962	30-Mar-19
MOTHER	Other noninflammatory disorders of cervix uteri	₹ 90,331	26-Dec-18
MOTHER	Other mosquito-borne viral fevers	₹ 61,443	05-Feb-19
DAUGHTER	Fever Of Unknown Origin	₹ 36,392	23-Feb-19
WIFE	Cholelithiasis	₹ 1,11,997	26-Jul-19
SELF	Fever Of Unknown Origin	₹ 14,449	04-Aug-19
MOTHER	Senile cataract	₹ 28,300	12-Aug-19
MOTHER	PARTIAL PERICARDECTOMY	₹ 4,46,313	15-Jul-19
WIFE	Acute Cholecystitis	₹ 87,721	16-Aug-19
MOTHER	Senile cataract		12-Aug-19
FATHER	Other cerebrovascular diseases		02-May-19
WIFE	CASEAREAN DELIVERY	₹ 47,500	08-May-19
SELF	APPENDICECTOMY		14-Jan-19
FATHER	Other cerebrovascular diseases	₹ 2,66,100	02-May-19
MOTHER	Other mosquito-borne viral fevers		05-Feb-19
DAUGHTER	Other noninfective gastroenteritis and colitis		14-Jan-19
HUSBAND	Anal fistula		20-Dec-18
FATHER	Acute myocardial infarction		28-Mar-19

Relationship	AL-Diagnosis	AL-Sanctioned Amount	AL-Request Date
MOTHER	Senile cataract		06-Aug-19
FATHER	Fever Of Unknown Origin		13-Jul-19
FATHER	Fever Of Unknown Origin		14-Jul-19
MOTHER	Senile cataract	₹ 30,000	04-Sep-19
SON	Unspecified acute lower respiratory infection	₹ 23,338	29-Aug-19
FATHER	Superficial injury of head	₹ 53,856	28-Oct-19
MOTHER	Other intervertebral disc disorders	₹ 41,284	11-Oct-19
FATHER	Urinary tract infection, site not specified	₹ 1,03,882	16-Oct-19
WIFE	Other abnormal uterine and vaginal bleeding	₹ 43,250	03-Oct-19
MOTHER	Senile cataract		04-Sep-19
FATHER	TURP (TRANS-URETHRAL RESECTION OF BLADDER)PROSTATE	₹ 1,52,186	26-Sep-19
FATHER	All	₹ 1,86,898	18-Nov-19
FATHER	Hernia	₹ 51,456	18-Oct-19
FATHER	Other septicaemia	₹ 26,105	22-Oct-19
MOTHER	Calculus Of Kidney And Ureter	₹ 1,37,581	16-Oct-19
FATHER	Other acquired deformities of limbs	₹ 20,969	04-Dec-19
SELF	All	₹ 86,463	10-Oct-19
MOTHER	URETEROSCOPIC STONE REMOVAL AND DJ STENTING	₹ 27,392	21-Nov-19
SON	Other mosquito-borne viral fevers	₹ 25,140	23-Nov-19
HUSBAND	Other soft tissue disorders not elsewhere classified	₹ 72,946	14-Jan-20
FATHER	Fever Of Unknown Origin	₹ 3,44,169	15-Jan-20
MOTHER	Cellulitis	₹ 21,020	28-Feb-20
MOTHER	Calculus Of Kidney And Ureter		16-Oct-19
FATHER	All		18-Nov-19
SELF	SYNOVIAL CYST - EXCISION	₹ 1,23,448	15-Feb-20
FATHER	Transient cerebral ischemic attacks and related syndromes	₹ 1,92,750	27-Apr-20

Relationship	AL-Diagnosis	AL-Sanctioned Amount	AL-Request Date
HUSBAND	Other soft tissue disorders not elsewhere classified		14-Jan-20
MOTHER	Chronic renal failure	₹ 21,120	26-Feb-20
MOTHER	Chronic renal failure	₹ 12,600	12-Feb-20
FATHER	Nondiabetic hypoglycaemic coma	₹ 22,228	20-May-20
FATHER	Pain in throat and chest	₹ 10,500	14-Mar-20
SELF	Fever Of Unknown Origin	₹ 1,62,391	29-Apr-20
SELF	Follicular cysts of skin and subcutaneous tissue		08-Oct-19
MOTHER	Chronic renal failure		20-Apr-20
FATHER	Polyp of colon		04-Feb-20
SELF	CYST		14-Feb-20
SELF	CLOSED INTERLOCK NAILING + BONE GRAFTING		14-Feb-20
FATHER	Fever Of Unknown Origin~Hypotension		13-Jan-20
FATHER	Shock not elsewhere classified		15-Jan-20
FATHER	Fever Of Unknown Origin		06-Jan-20
FATHER	DIARRHOEA AND GASTROENTERITIS OF PRESUMED INFECTIOUS ORIGIN		06-Jan-20
FATHER	Fever Of Unknown Origin		07-Jan-20
FATHER	Fever Of Unknown Origin		10-Jan-20
FATHER	Fever Of Unknown Origin		09-Jan-20
SON	Other mosquito-borne viral fevers		20-Nov-19
MOTHER	Other disorders of kidney and ureter not elsewhere classified		20-Nov-19
MOTHER	Chronic renal failure	₹ 5,400	15-May-20
FATHER	NON-INSULIN-DEPENDENT DIABETES MELLITUS		19-May-20
MOTHER	Coronavirus Infection Positive	₹ 2,076	25-Jun-20
SELF	BURSA - EXCISION	₹ 13,899	16-Jun-20
FATHER	Fever Of Unknown Origin	₹ 21,966	15-Jun-20

Relationship	AL-Diagnosis	AL-Sanctioned Amount	AL-Request Date
SELF	Cutaneous abscess furuncle and carbuncle	₹ 12,000	13-Jun-20
FATHER	Coronavirus Infection Positive	₹ 40,000	17-Jun-20
MOTHER	Coronavirus Infection Positive	₹ 20,000	24-Jun-20
FATHER	Coronavirus Infection Positive	₹ 1,44,820	24-Jun-20
MOTHER	Coronavirus Infection Positive	₹ 14,377	24-Jun-20
MOTHER	Fracture of lower end of both ulna and radius~Other and unspecified injuries of head	₹ 34,245	22-Jun-20
FATHER	Fever Of Unknown Origin		14-Jun-20
MOTHER	Other and unspecified injuries of head~Fracture of lower end of both ulna and radius	₹ 35,000	18-Jun-20



Claim dump for
2018-19 and 2019-20

3.7 Executive Summary and Corporate Profile

Bidder to include Executive Summary along with Corporate profile, proposed account management and Support details, Escalation Matrix, response and resolution Turn around time matrix, MIS and Reports mechanism etc. with RFP response.

3.8 Deviations from RFP

It is intended that bidder should conform the specifications mentioned in RFP. Any deviation will make you liable for disqualification.

4 Selection Process

First Bidder needs to meet the minimum eligibility criteria as mentioned under [Annexure K](#). It is of critical importance and non-compliance to it would lead to disqualification from further bidding process.

In addition to the minimum eligibility criteria, the ReBIT will shortlist the successful bidders based on Technical qualification criteria as outlined in section 5.2 of this RFP, for consideration of Commercial bid.

The commercial bid evaluation as outlined in section 5.3 of this RFP.

The contract will be awarded to the successful bidder whose bid is determined to be responsive and has been evaluated to be the lowest commercial bid.

The decision of the ReBIT shall be final, in this regard. Any misrepresentation of facts may lead to outright rejection of the Bid.

5 Payment Terms

Bidder will provide with the detailed cost sheet in INR as per the [Annexure M](#). The component wise payment will be as mentioned below:

5.1 Other Payment terms

1. Commercial bid asked for a 1-year TCO extendible mutually with selected bidder for upto a period of 3 years, however payment will be made to the vendor on an annual basis, based on the actual number of employees as on the date of policy expiry.
2. For employees added during the year, premium will be paid pro-rate and for employees leaving during the year, pro-rata premium will be refunded.
3. Any delay in achievement of milestones/ deliverables/ activities from Bidder shall automatically result in delay of corresponding payment from ReBIT.
4. The successful Bidder will have to incur the stamp duty for franking of contract documents. The stamp paper and franking needs to be done in Mumbai only.
5. Any objection/ dispute to the amounts invoiced in the bill shall be raised by REBIT within reasonable time from the date of receipt of the invoice. Upon settlement of disputes with respect to any disputed invoice(s), the ReBIT will make payment within thirty (30) working days of the settlement of such disputes.
6. The fees payable by the ReBIT to Bidder shall be inclusive of all costs such as insurance, taxes (GST, as per the rates applicable), transportation, installation, that may be levied, imposed, charged or incurred and REBIT shall pay the fees due under

this RFP and subsequent agreement after deducting any tax deductible at source (“TDS”) and GST-TDS* as applicable.

* As per GST Notification No.33/2017 read with Notification No. 50/2018, ReBIT being a 100% subsidiary of Reserve Bank of India would be required to deduct TDS under the GST regime. Therefore, ReBIT would be required to deduct additional TDS as under:

Nature of Supply	Name of GST	Rate of GST – TDS
Location of service provider and place of supply is in Maharashtra	CGST	1%
	SGST	1%
Location of the service provider and place of supply are outside Maharashtra	IGST	2%

ReBIT agrees to file GST TDS returns for the amount deducted as TDS under GST laws.

7. The Bidder will need to provide the details for the GST deposited with the authorities for the GST component to be paid off by ReBIT.
8. The Bidder will need to provide the details for the tax rates as considered in the pricing. This will be used for subsequent tax changes. ReBIT shall pay each undisputed invoice raised in accordance with this RFP and subsequent agreement, within thirty (30) working days after its receipt unless otherwise mutually agreed in writing, provided that such invoice is dated after such fees have become due and payable under this RFP and subsequent agreement.
9. Any variation (upward) in Government levies/ GST (as per the rates applicable) which has been included as part of the price will be borne by the ReBIT. Any variation (downward) in Government levies/ GST (as per the rates applicable) which has been included as part of the price, the benefit will be passed to the ReBIT and adjusted in the payment milestones. If the Bidder makes any conditional or vague offers, without conforming to these guidelines, the ReBIT will treat the prices quoted as in conformity with these guidelines and proceed accordingly.
10. If the ReBIT has to pay taxes for any of the items or supplies made in terms hereof by the Bidder, for any reason including the delay or failure or inability of the Bidder to make payment for the same, the ReBIT has to be reimbursed such amounts paid, on being intimated to the Bidder along with the documentary evidence. If the Bidder fails

to reimburse the amount within a fortnight, the ReBIT shall adjust the amount out of the payments due to the Bidder from REBIT along with the interest calculated as per the tax rate prevailing at the time of actual payment.

11. Terms of payment indicated in the Contract that will be issued by REBIT to the selected Bidder will be final and binding on the Bidder and no interest will be payable by the ReBIT on outstanding amounts under any circumstances. If there are any clauses in the Invoice contrary to the terms of the Contract, the Bidder should give a declaration on the face of the Invoice or by a separate letter explicitly stating as follows “Clauses, if any contained in the Invoice which are contrary to the terms contained in the Contract will not hold good against the ReBIT and that the Invoice would be governed by the terms contained in the Contract concluded between the ReBIT and the Bidder”. Bidder should ensure that the project should not suffer for this reason.

5.2 Bid Evaluation Criteria

1. The overall score for evaluating the Bidder would be 100 marks as under:

Bidder Evaluation

Criteria	Score
Technical Bid	Bidder must score equal to or more than 60 in technical bid evaluation as outlined below.

Once Bidder is qualified in the technical Bid, Commercial Bid will be opened, and commercial evaluation will be done. Bidders would be ranked basis total cost 1- year basis.

2. Technical bid evaluation:

Sr. No.	Criterion	Points	Total
1	Number of Years Since License given by IRDA as on 31.03.2020		
	1. Up to Three Years	4	15
	2. More than three years and Up to Five Years	8	
	3. More than five years and Up to Seven Years	12	
4. Above Seven Years	15		
2	Gross Total Premium underwritten within India (in Crores) as on 31.03.2020		
	1. Up to Rs. 100 Crores	4	10
	2. > Rs. 100 Crores - Rs.200 Crores	6	
	3. > Rs.200 Crores - Rs. 400 Crores	8	
4. > Rs.400 Crores	10		
3	Health Premium underwritten within India (INR. In Crores) as on 31.03.2020		
	1. Up to Rs. 25 Crores	5	20
	2. > Rs. 25 Crores - Rs.50 Crores	10	
	3. > Rs. 50 Crores - Rs.150 Crores	15	
4. > Rs. 150 Crores	20		
4	Number of Group Medclaim policies being serviced where Total Lives covered are 20,000 Lives in each policy during Financial Year April 2019 to March 2020.		
	1. One Policy	6	25
	2. Two Policies	12	
	3. Three Policies	18	
4. Four or more Policies	25		

Sr. No.	Criterion	Points	Total
5	Number of Group Medclaim Policies where the Premium paid is more than INR 20 Crores during Financial Year April 2019 to March 2020.		
	1.One Policy	7.5	30
	2.Two Policies	15	
	3. Three Policies	22.5	
	4. Four or more Policies	30	
	TOTAL		100

@ For point no 4 and 5 mentioned above, the following conditions will apply:

- Policies where your company is co-insurer will not be considered
- Only Corporate group Medical Insurance policies will be considered for the Technical Bid.

Bidder scoring equal to or more than 60 marks, as per above evaluation criteria in the Technical Bid, will qualify for further processing of bidding i.e. Commercial Bid Evaluation.

5.3 Commercial Bid Evaluation

The Bidders will have to submit the Commercial bid in the attached format - [Annexure M](#). The Bidder is expected to submit the Commercial bid exclusive of the applicable taxes (GST). Taxes and levies as applicable must be indicated in detail separately.

All the prices quoted shall be in Indian Rupees (₹). The quote shall not be subject to any price escalation subsequently. Rate should be quoted against each item separately.

The TCO for the purpose of commercial evaluation shall be arrived at as per format mentioned in [Annexure M](#).

The lowest TCO value bid (CLow) will be considered as the selected bidder (L1).

In case the lowest selected bidder backs out from the process or providing the services, ReBIT may go with the L2 bidder matching the L1 price.

The same process will be repeated for L3 and so on.

Commercial bid valuation shall be considered as below in case of any kind of discrepancy:

1. If there is a discrepancy between words and figures, the amount in words shall

prevail

2. If there is a discrepancy between percentage and amount, the amount calculated as per the stipulated percentage basis shall prevail
3. If there is discrepancy between unit price and total price, the unit price shall prevail
4. Where there is a discrepancy between the phase-wise quoted amounts and the total quoted amount, the phase-wise rate will govern unless, in the opinion of REBIT, there is obviously a gross error such as a misplacement of a decimal point, in which case the line item total will govern.
5. If there is a discrepancy in the total, the correct total shall be arrived at by ReBIT.

6 Bidding Process

6.1 Instructions for Bid Submission

1. Bidders shall submit bids through email submission as an attachment in email on procurement@rebit.org.in email id. It is requested to send two separate emails with subject line stating - "Technical Bid" and "Commercial bid" respectively before the bid submission timelines. Attachments should be as PDF with password protected, Email attachment size limit is 10 Mb.
2. Separate email for technical bid email attachment password, should be shared by the bidder only after bid submission timelines and before bid opening meeting.
3. Commercial bid password should be with bidder only, this password will be requested by ReBIT after technical evaluation completion and before commercial bid opening from only technically qualified bidders.
4. Emails received after the bid submission timelines are liable for rejection and those emails are not considered as Valid bid submission emails.
5. Bidders are permitted to submit only one relevant Commercial Bid. More than one Commercial Bid should not be submitted. The Bidders will need to submit the Commercial Bids on the same day as mentioned in the RFP Schedule. All bids should be unconditional.
6. The Bidders must ensure that the Non-disclosure agreement (NDA) are signed by the Bidder's Authorised Signatory. Relevant documentary evidence authorizing the authorised signatory to sign must be uploaded along with the Commercial Bid. The signed NDA needs to be uploaded on the portal. Proposals without a signed NDA will be rejected.
7. The Bidder must submit the Commercial bid exclusive of GST for each line item in the relevant format in the concerned Annexure.
8. The cost of bidding and submission of the bids is entirely the responsibility of the Bidders, regardless of the conduct or outcome of the bidding process.
9. Receipt of the bids shall be closed as mentioned in the RFP Schedule.
10. The bids will be opened as mentioned in RFP Schedule.

6.2 General Guidelines

1. The offers should be made strictly as per the formats specified.
2. The Bid should not contain any erasures, over-writings or corrections using whiteners. Any corrections to be made would be by striking through the content being corrected and duly authenticating the corrections

3. The Bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not in conformity to the Bidding Documents in every respect will be at the Bidder's risk and may result in rejection of the bid.
4. No rows or columns of the bid should be left blank. Offers with insufficient information and offers which do not strictly comply with the stipulations given above, are liable for rejection.
5. The ReBIT may at its discretion abandon the process of the selection of Bidder any time before notification of award.
6. The Bidders may note that no information is to be furnished to the ReBIT through e-mail except when specifically requested for. ReBIT can seek clarification/ information from the Bidder if required.
7. It may be noted that all queries, clarifications, questions, relating to this RFP, technical or otherwise, should be by email only to the designated email id procurement@ReBIT.org.in. For this purpose, communication to any other email id or through any other mode will not be entertained.
8. ReBIT reserves the right to pre-pone or post-pone the pre-bid meeting date. However, Bidders will be informed of the revised date of pre-bid meeting in advance to submit their queries to the ReBIT seeking clarification.
9. The bids will be opened in the presence of authorised representatives of the Bidders. However, the representative of the Bidder must produce an authorisation letter from the Bidder to represent them at the time of opening of Commercial bids. A maximum of two representatives will be allowed to represent any Bidder. In case the Bidder's representative is not present at the time of opening of bids, the quotations/bids will still be opened at the scheduled date/time at the sole discretion of ReBIT.

6.3 Pre-Bid meeting

1. ReBIT will schedule a pre-bid meeting after the RFP is issued.
2. Any pre-bid queries can be sent to the designated email id procurement@ReBIT.org.in till the date and time mentioned in the RFP timeline will be formally responded to and questions/points of clarification and the responses will be circulated to all participating Bidders, if required. The source (identity) of the Bidder seeking points of clarification will not be revealed. Alternatively, REBIT may at its discretion, answer all such queries

in the Pre-bid meeting. It may be noted that all queries, clarifications, questions, relating to this RFP, technical or otherwise, should be only to the designated email id as stated earlier. For this purpose, communication to any other email id or through any other mode will not be entertained.

3. ReBIT reserves the right to pre-pone or post-pone the pre-bid meeting date and/or change its venue. The Bidders will be informed of any changes to the date / venue of pre-bid meeting on the REBIT website in advance to submit their queries to the ReBIT seeking clarification.
4. All points discussed during the pre-bid meeting, if need be, may be posted on the REBIT website along with their responses.
5. For the pre-bid meeting, Bidders are required to inform the ReBIT at least a day in advance via procurement@ReBIT.org.in with participant details such as name, details of electronic devices if any, company name and mobile number and the authorized representatives shall produce the original authorization letter.
6. No queries will be entertained after the Pre-Bid meeting.
7. ReBIT reserves the right to pre-pone or post-pone the date for the walkthrough and/or change its venue. The Bidders will be informed of any changes to the date in advance.

6.4 Clarification on the Bid Document

1. For any clarification with respect to this RFP, the Bidder may send an email to procurement@ReBIT.org.in. The format to be used for seeking clarification is mentioned in relevant [Annexure N](#).
2. It may be noted that all queries, clarifications, questions, relating to this RFP, technical or otherwise, should be by email only to the designated email id as stated earlier. For this purpose, communication to any other email id or through any other mode will not be entertained.
3. Email for clarification may be submitted to the ReBIT as per the date and time mentioned in the RFP timelines and clarifications for such queries shall be provided by the ReBIT or its representative in the pre-bid meeting. Request for clarifications after pre-bid meeting will not be entertained.
4. Bidders Queries Pro-forma (as given in [Annexure N](#) for Bidders queries) should be emailed to the ReBIT only on the designated email ID procurement@ReBIT.org.in

5. Bidders should provide their email address in their queries without fail since replies from the ReBIT will be by emails only.

6.5 Amendments to Bid Document

1. Amendments to the Bid Document may be issued by ReBIT for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, prior to the deadline for the submission of bids, which will be placed on the ReBIT website.
2. The amendments so placed on the ReBIT website will be binding on all the Bidders. From the date of issue, amendments to Terms and Conditions shall be deemed to form an integral part of the RFP. Further, in order to provide prospective Bidders reasonable time to take the amendment into account in preparing their bid, ReBIT may at its discretion extend the deadline for submission of bids.

6.6 Technical and Commercial Bid:

1. Technical Bid response format:

Sr. No.	Parameters	Response
1	Number of Years Since License given by IRDA as on 31 March 2020	
2	Gross Total Premium underwritten within India (₹ in Crores) as on 31 March 2020	
3	Gross Total amount of Health Premium underwritten within India (₹ In Crores) as on 31 March 2020	
4	Number of Group Mediclaim policies being serviced where Total Lives covered are 20,000 Lives in each policy for the Financial Year 2019-20	
5	Number of Group Mediclaim Policies where the Premium paid is more than ₹ 20 Crores for the Financial Year 2019-20	

Bidders are required to provide the relevant documents (proofs) confirming the bidder's response against the above-mentioned details, as part of technical bid submission.

2. Commercial Bid:

The commercial bid shall contain duly filled up forms/ documents/ instruments given in the Annexes mentioned below:

- a. Compliance Certificate Commercial Bid Form (Refer [Annexure L](#))
 - b. Commercial Bid Format (Refer [Annexure M](#))
3. The pages of the commercial proposals should be properly numbered.
 4. The bid responses should include Copy of the Bid document along with all clarifications released by ReBIT duly putting the seal and signature on all the pages of the document for having noted the contents and testifying conformance to the terms and conditions set out therein. The proposal should be prepared in English in MS Word / PDF format. The email address, Postal/courier address and phone / fax numbers of the Bidder shall also be indicated.
 5. Only single submission of response to RFP by each Bidder / respondent will be permitted.
 6. All responses including commercial bids would be deemed to be irrevocable offers/proposals from the Bidder and may, if accepted by ReBIT, form part of the final contract between the ReBIT and the selected Bidder. Bidder is requested to attach a letter from an authorised signatory attesting the veracity of information provided in the responses in the [Annexure D](#) Confirmation to Deliver. Unsigned responses would be treated as incomplete and are liable to be rejected.
 7. The authorised signatories of the Bidder should initial on all pages of the technical and commercial proposals. Submission Checklist can be used as a checklist.

6.7 Period of Bid Validity

The Bids will be treated as valid for a period of 180 days from the closing date for submission of the bid.

6.8 Format and Signing of Bid

The bid should be signed by the Bidder or any person duly authorised to bind the Bidder to the contract. The signatory should give a declaration and through authenticated documentary evidence establish that he/she is empowered to sign the bid documents and bind the Bidder. All pages of the bid documents except brochures if any are to be signed by the authorised signatory. All the pages of the bid should be serially numbered.

Forms with respective Power of Attorney should be submitted and signed by the authorised signatory. Unsigned bids would entail rejection of the bid.

6.9 Correction of Errors

Arithmetic errors in bids will be treated as follows:

1. Where there is a discrepancy between the amounts in figures and in words, the amount in words shall govern; and
2. Where there is a discrepancy between the part-wise quoted amounts and the total quoted amount, the part-wise rate will govern.
3. If there is a discrepancy between percentage and amount, the amount calculated as per the stipulated percentage basis shall prevail
4. If there is discrepancy between unit price and total price, the unit price shall prevail for calculation of the total price
5. If there is a discrepancy in the total, the correct total shall be arrived at by ReBIT
6. The amount stated in the bid form, adjusted in accordance with the above procedure, shall be considered as binding, unless it causes the overall bid price to rise, in which case the ReBIT will be free to accept the Total Bid amount as mentioned in the field "Total Cost of Ownership (TCO)" in relevant Annexure.

6.10 Acceptance or Rejection of Bid

ReBIT reserves the right not to accept any bid, or to accept or reject a bid at its sole discretion without assigning any reason whatsoever.

6.11 Duration and Condition of Engagement

1. ReBIT shall engage and appoint the successful Bidder to provide services as mentioned in this document and in consideration of remuneration payable by ReBIT to the Bidder.

2. ReBIT will reserve the right to terminate the services of the successful Bidder at any point of the year under consideration without assigning any reasons. In such cases bidder will reimburse all the premiums paid on pro-rata basis.
3. Information collected or provided to the Bidder would be confidential and shall not be used by him for any other purpose. The work/study carried out by the Bidder would be the sole property of ReBIT. The successful Bidder will sign a confidentiality agreement with ReBIT.
4. At no point should Bidder use the name of ReBIT without prior written permission as a reference or to advertise itself in anyway.

6.12 Cost of Proposal

The Bidder shall bear any and all costs related to the preparation and/or submission of the Proposal, regardless of whether its Proposal was selected or not. REBIT shall in no case be responsible or liable for those costs, regardless of the conduct or outcome of the tendering process. If selected, the Bidder at his own expense will register the contract agreement by paying the appropriate amount of stamp duty. The first page of the contract agreement shall be on a stamp paper of appropriate value. For the purpose of the Purchase Agreement as well as for the purpose of the Tender Document, the Purchaser is:

The Chief Executive Officer
Reserve Bank Information Technology Pvt Ltd. (ReBIT),
502, Building No 1, MindSpace Juinagar,
Nerul, Navi Mumbai - 400706.

7 General Instructions

Bidders must strictly adhere to all the requirements of this RFP. No changes, substitutions or other alterations to the provisions stipulated in this RFP will be accepted unless approved in writing by REBIT. However, whilst fully complying with the RFP requirements, Bidders are encouraged to provide any suggestions and solutions that may achieve a more cost-effective value-for-money approach to fulfilment of requirements.

1. Submission of a Proposal shall be deemed to constitute an acknowledgement by the Bidder that all obligations stipulated by this RFP will be met and unless specified otherwise, the Bidder has read, understood and agreed to all the instructions provided in this RFP.
2. Any Proposal submitted will be regarded as an offer by the Bidder and not as an acceptance of an offer/proposal by REBIT. This RFP does not commit REBIT to award a contract.
3. The Bidder, selected for the solution, will have to enter into a contract directly with REBIT. The contract will contain various terms and conditions including payment, delivery, installation & operationalization, training, commissioning & acceptance, support during periods of warranty & maintenance, penalty due to delay in performance. All the literature & information, provided by the Bidder for the solution and agreed to by REBIT, will also form a part of the agreement.
4. Bidders are required to complete, sign and submit in the required number of copies the formats given in the Submission Checklist as given in [Annexure A](#).

7.1 General Terms and Conditions

1. Adherence to terms and conditions: The Bidders who wish to submit responses to this RFP should note that they should abide by all the terms and conditions contained in the RFP. If the responses contain any extraneous conditions put in by the respondents, such Bidders will be disqualified and will not be considered for the selection process.
2. Execution of SLA: The Bidder should execute a Service Level Agreement, which would include all the services and terms and conditions of the services to be extended as detailed herein and as may be prescribed by the ReBIT
3. A declaration may be given by the Bidder stating that "No relative of the Bidders is working in ReBIT ". If anyone working in ReBIT is related to the Bidders, the name, designation and the department where the person is

posted may be given. Due to any breach of these conditions by the company or firm or any other person the bid will be cancelled and performance Bank guarantee will be invoked. The company or firm or the person will also be debarred for further participation in the concerned unit.

- The relatives for this purpose are defined as: -
- Members of a Hindu undivided family (HUF).
- Husband and Wife.
- If one is related to the other in the manner as Father (includes step father), Mother (includes step mother), Son(s) (includes step son) & Son's wife (daughter-in-law), Daughter(s) (includes step daughter) and Daughter's husband (son-in-law), Brother(s) (includes step brother) and Brother's wife, Sister(s) (includes step sister) and Sister's husband (brother-in-law).

7.2 Language and validity of Proposal

The Proposal, as well as all related correspondence exchanged by the Bidder and ReBIT, shall be written in English language only. The Bids will be treated as valid for a period of 180 days from the closing date for submission of the bid.

7.3 Indemnification

The Bidder shall, at its own cost and expenses, defend and indemnify REBIT against all third-party claims including those of the infringement of Intellectual Property Rights, including patent, trademark, copyright, trade secret or industrial design rights, arising from use of the Products or any part thereof in India.

If REBIT is required to pay compensation to a third party resulting from such infringement, the Bidder shall be fully responsible therefore, including all expenses and court and legal fees. The Bidder shall also be liable to indemnify REBIT, at its own cost and expenses, against all losses/ damages, which REBIT may suffer on account of violation by the Bidder of any or all national/international trade laws, norms, standards, procedures, etc.

7.4 Force Majeure

The Bidder or REBIT shall not be responsible for delays or non-performance of any or all contractual obligations, caused by war, revolution, insurrection, civil commotion, riots,

mobilizations, strikes, blockade, acts of God, plague or other epidemics, fire, flood, obstructions of navigation by ice of Port of dispatch, acts of government or public enemy or any other event beyond the control of either party, which directly, materially and adversely affect the performance of any or all such contractual obligations. If a Force Majeure situation arises, the Bidder shall promptly notify REBIT in writing of such conditions and any change thereof. Unless otherwise directed by the Purchaser in writing, the Bidder shall continue to perform his obligations under the contract as far as possible and shall seek all means for performance of all other obligations, not prevented by the Force Majeure event.

7.5 Confidentiality Undertaking and Non-Disclosure Agreement

The selected Bidder shall treat all documents, information, data and communication of and with Purchaser as privileged and confidential and shall be bound by the terms and conditions of the Non-Disclosure Agreement. The selected bidder shall sign and execute this Non-Disclosure Agreement before the execution of this Contract. The selected Bidder shall submit the confidentiality undertaking given under section in [Annexure H](#).

7.6 ReBIT reserves the right to:

1. Reject any and all responses received in response to the RFP without assigning any reason whatsoever
2. Cancel the RFP/Bid at any stage, without assigning any reason whatsoever
3. Waive or Change any formalities, irregularities or inconsistencies in this proposal (format and delivery). Such a change/waiver would be duly and publicly notified on REBIT's website before the closure of the bid date.
4. Extend the time for submission of all proposals and such an extension would be duly and publicly notified on REBIT's website.
5. Select the next eligible Bidder (L2) if the first successful Bidder (L1) evaluated for selection fails to result in an agreement within a specified time frame.
6. Share the information/ clarifications provided in response to any queries made by any Bidder, with all other Bidder(s) /others on REBIT's website, in the same form as clarified to the Bidder raising the query.
7. Any clarifications shared as per the date and time mentioned in the RFP timeline will be clarified in the same. All clarification requests must be informed to the email address mentioned above. ReBIT in its absolute discretion deems that the originator of the clarification will gain any

advantage by a response to a question, then ReBIT reserves the right to communicate such query and respond to all respondents of the RFP. The successful Bidder cannot participate/ bid for providing any other services/ products under the project unless specifically approved by the ReBIT.

8. Professionalism: The Bidder should provide professional, objective and impartial advice always and hold ReBIT's interest's paramount and should observe the highest standard of ethics while executing the assignment.
9. Adherence to Standards: The Bidder should adhere to laws of land and 'rules, regulations and guidelines' prescribed by various regulatory, statutory and Government authorities.
10. No legal binding relationship: It may be noted that no binding legal relationship will exist between any of the Respondents of this RFP and the ReBIT, until execution of a contractual agreement.
11. Conduct an audit/ongoing audit of the services provided by the successful Bidder.
12. Disqualify any Bidder, who is involved in any form of lobbying/ influencing/ canvassing etc., in the evaluation / selection process.

7.7 Evaluation and Comparison of Bids

Only bids from Bidders meeting the defined requirements and submitting complete and responsive bids will be processed to the stage of being fully evaluated and compared. The evaluation criteria shall be based on the requirements, stated in this document.

7.8 Notification of Awards

The acceptance of a bid, subject to contract, will be communicated in writing at the address supplied by the Bidder in the bid response. Any change of address of the Bidder, should therefore be promptly notified to:

The Chief Executive Officer
Reserve Bank Information Technology Pvt Ltd. (ReBIT),
502, Building No 1, Mind Space, Juinagar,
Nerul, Navi Mumbai - 400706

7.9 Authorised Signatory for signing the contract

The selected Bidder shall indicate the authorised signatories who can discuss and correspond with ReBIT, about the obligations under the contract. The authorised

signatory should give a declaration and through authenticated documentary evidence establish that he/she is empowered to sign the bid documents and bind the Bidder. The Bidder shall furnish proof of signature identification for above purposes as required by the ReBIT.

7.10 Signing of Contract

The Bidder shall be required to provide the policy document to ReBIT, within 30 days of the award of the bid or within such extended period mutually agreed by both parties.

7.11 Assignment

Neither the contract nor any rights granted under the contract may be sold, leased, assigned, or otherwise transferred, in whole or in part, by the Bidder, and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no effect without the advance written consent of the ReBIT.

7.12 No Employer-Employee Relationship

1. The Bidder or any of its holding/subsidiary/joint-venture/affiliate / group / client companies or any of their employees / officers / staff / personnel / representatives / agents shall not, under any circumstances, / be deemed to have any employer-employee relationship with the ReBIT or any of its employees /officers / staff / representatives / personnel / agents.
2. A self-declaration is required from the Bidder as part of the technical bid.

7.13 Subcontracting

The Bidder shall not subcontract or permit anyone other than its personnel and the parties enlisted in the response to perform any of the work, service or other performance required of the Bidder under the contract without the prior written consent of the ReBIT.

7.14 Other Terms

1. ReBIT may at its discretion abandon the process of the selection of Bidder any time before notification of award without assigning any reason whatsoever.
2. The bids will be opened in the presence of authorised representatives of the Bidders. However, the representative of the Bidder has to produce an authorisation

letter from the Bidder to represent them at the time of opening of Technical/Commercial bids. Only maximum of two representatives will be allowed to represent any Bidder. In case the Bidder's representative is not present at the time of opening of bids, the quotations/bids will still be opened at the scheduled time at the sole discretion of REBIT.

3. ReBIT reserves the right to select the next most responsive Bidder if the first most responsive Bidder evaluated for selection fail to result in an agreement within a specified time frame .
4. The Bidders, who involve in any form of lobbying/ influencing/ canvassing etc., in selection process will be disqualified.
5. The selected Bidder shall indicate the authorised signatories who can discuss and correspond with REBIT, regarding the obligations under the contract. The selected Bidder shall submit at the time of signing the contract, a certified copy of the resolution of their Board, authenticated by Company Secretary, authorizing an official or officials of the company or a Power of Attorney copy to discuss, sign agreements/contracts with REBIT. The Bidder shall furnish proof of signature identification for above purposes as required by REBIT.
6. Neither the contract nor any rights granted under the contract may be sold, leased, assigned, or otherwise transferred, in whole or in part, by the Bidder, and any such attempted sale, lease, assignment or otherwise transfer shall be void and of no effect without the advance written consent of REBIT.
7. The Bidder or any of its holding/subsidiary/joint-venture/ affiliate / group / client companies or any of their employees / officers / staff / personnel / representatives/ agents shall not, under any circumstances, be deemed to have any employer-employee relationship with REBIT or any of its employees/officers/ staff/representatives/ personnel/agents.

7.15 Proposal Response

Only one Submission of response to RFP by each Bidder / respondent will be permitted. The bid should contain no interlineations, erasures or over-writings except as necessary to correct errors made by the Bidder. In such cases, the person/s signing the bid should initial such corrections.

The Bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding Documents in every respect will be at the Bidder's risk and may result in

rejection of the bid.

The bid should be signed by the Bidder or any person duly authorised to bind the Bidder to the contract. The signatory should give a declaration and through authenticated documentary evidence establish that he/she is empowered to sign the tender documents and bind the Bidder. All pages of the tender documents except brochures, if any, are to be properly numbered, stamped and signed by the authorised signatory. The technical proposal should be bound in such a way that the sections of the proposal could be removed and separated easily.

At no point should Bidder use the name of REBIT without prior written permission to advertise itself.

If the responses contain any extraneous conditions put in by the respondents, such responses will be disqualified and will not be considered for the selection process.

All responses including commercial and technical bids would be deemed to be irrevocable offers/proposals from the Bidder and may, if accepted by REBIT, form part of the final contract between REBIT and the selected Bidder.

7.16 Disclaimer

REBIT and/or its officers, employees disclaim all liability from any loss or damage, whether foreseeable or not, suffered by any Bidder/ person acting on or refraining from acting because of any information including statements, information, forecasts, estimates or projections contained in this document or conduct ancillary to it whether or not the loss or damage arises in connection with any omission, negligence, default, lack of care or misrepresentation on the part of ReBIT and/or any of its officers, employees.

8 Annexures

8.1 Annexure A: Submission Checklist

Submission Checklist for Technical Bid

The Bidder must ensure that the following have been submitted as a part of the RFP submission process.

Failure to provide any of the documents as detailed below could lead to the disqualification of the Bidder from the bid.

The following documents/items need to be submitted:

Items	Submitted (Bidder)	Verified (REBIT)
Proposal Submission Covering Letter	<input type="checkbox"/>	<input type="checkbox"/>
Power of Attorney/ Board Resolution authorizing Bidder's employee to become the authorised signatory	<input type="checkbox"/>	<input type="checkbox"/>
Confirmation to Deliver	<input type="checkbox"/>	<input type="checkbox"/>
Confirmation of Terms and Conditions	<input type="checkbox"/>	<input type="checkbox"/>
Statement of Deviation from RFP	<input type="checkbox"/>	<input type="checkbox"/>
Bidder Undertaking	<input type="checkbox"/>	<input type="checkbox"/>
Confidentiality and Non-Disclosure Agreement Undertaking	<input type="checkbox"/>	<input type="checkbox"/>
Self-Declaration for Relatives in REBIT	<input type="checkbox"/>	<input type="checkbox"/>
Self-Declaration to comply with Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013	<input type="checkbox"/>	<input type="checkbox"/>
Technical Bid	<input type="checkbox"/>	<input type="checkbox"/>
Pre-Qualification Criteria	<input type="checkbox"/>	<input type="checkbox"/>

Items	Submitted (Bidder)	Verified (REBIT)
Experience Details	<input type="checkbox"/>	<input type="checkbox"/>
Bidder to include Executive Summary along with Corporate profile, proposed account management and Support details, Escalation Matrix, response and resolution turnaround time matrix, MIS and Reports mechanism etc.	<input type="checkbox"/>	<input type="checkbox"/>

Submission Checklist for Commercial Bid

The following documents need to be provided by the Bidder for the Commercial

Commercial Bid Documents	Submitted (Bidder)	Verified (ReBIT)
Commercial Bid	<input type="checkbox"/>	<input type="checkbox"/>

8.2 Annexure B: Proposal Submission Covering Letter

[Insert: Location, Date]

To: [insert: Name and Address of REBIT contact]

Madam/Dear Sir:

We, the undersigned, hereby offer to provide Group Health Insurance in accordance with your Request for Proposal dated *6 August 2020* and our Proposal. We are hereby submitting our Proposal, which includes the Technical Proposal and Financial Proposal.

We hereby declare that all the information and statements made in this Proposal are true and we accept that any misinterpretation contained in it may lead to our disqualification.

We confirm that we have read, understood and hereby accept the Terms of Reference describing the duties and responsibilities required of us in this RFP, and the stated Terms and Conditions.

We agree to abide by this Proposal for *1 year*.

We undertake, if our Proposal is accepted, to start the services not later than 22 August 2020.

We fully understand and recognize that ReBIT is not bound to accept this proposal, that we shall bear all costs associated with its preparation and submission, and that ReBIT will in no case be responsible or liable for those costs, regardless of the conduct or outcome of the evaluation.

We remain,

Yours sincerely,

Authorised Signature [In full and initials]:

Name and Title of Signatory:

Name of Company:

Contact Details:

[Please mark this letter with your company seal]

8.3 Annexure C: Technical Bid Form

[The Bidder shall fill in this Form in accordance with the instructions indicated below. No alterations to its format shall be permitted and no substitutions shall be accepted.]

Date: [insert date (as day, month and year) of Proposal Submission]

1. Bidder's Legal Name <i>[insert Bidder's legal name]</i>
2. Bidder's Country of Registration: <i>[insert Country of registration]</i>
3. Bidder's Year of Registration: <i>[insert Bidder's year of registration]</i>
4. Bidder's Legal Address in Country of Registration: <i>[insert Bidder's legal address in country of registration]</i>
5. Bidder's Authorised Representative Information Name: <i>[insert Authorised Representative's name]</i> Address: <i>[insert Authorised Representative's Address]</i> Telephone/Fax numbers: <i>[insert Authorised Representative's telephone/fax numbers]</i> Email Address: <i>[insert Authorised Representative's email address]</i>
6. Attached are certified copies of original documents of firm/ company named in 1: <ul style="list-style-type: none"> ○ Document evidencing the person(s) duly authorised to commit the Bidder or a Power of Attorney ○ Certificate from Chartered Accountant evidencing positive Net Worth of the Bidder. ○ Certificate of Registration of the business.

Detailed proposals on various aspects of Technical Bid

8.4 Annexure D: Confirmation to Deliver

(On letterhead of the Bidder)

To,

The Chief Executive Officer
Reserve Bank Information Technology Pvt Ltd. (ReBIT),
502, Building No 1, MindSpace Juinagar,
Nerul, Navi Mumbai - 400706

Dear Sir,

Re: Bid dated 6 August 2020 COMMERCIAL BID for the Group Health Insurance policy for ReBIT

- 1 Having examined the Bid Documents including Annexes, the receipt of which is hereby duly acknowledged, we, the undersigned, offer to supply, deliver, implement and commission ALL the items mentioned in the 'Request for Proposal' and the other schedules of requirements and services for your ReBIT in conformity with the said Bid Documents in accordance with the schedule of Prices indicated in the Price Bid and made part of this Bid.
- 2 If our Bid is accepted, we undertake to comply with the delivery schedule as mentioned in the Bid Document.

We attach hereto the Bid Response as required by the Bid document, which constitutes my/our bid.

We undertake, if our Bid is accepted, to adhere to the implementation plan put forward in our Bid Response or such adjusted plan as may subsequently be mutually agreed between us and the ReBIT or its appointed representatives.

- 3 We agree to abide by this Bid Offer for 180 days from the last day of bid submission and our Offer shall remain binding on us and may be accepted by REBIT any time before expiry of the offer.
- 4 This Bid, together with your written acceptance thereof and your notification of award, shall constitute a binding Contract between us.

We agree that you are not bound to accept the lowest or any Bid Response you may receive. We also agree that you reserve the right in absolute sense to reject all or any of the goods /products specified in the Bid Response without assigning any reason whatsoever.

It is hereby confirmed that I/We are entitled to act on behalf of our corporation/company /firm/organization and empowered to sign this document as well as such other documents which may be required in this connection.

- 5 We undertake that in competing for and if the award is made to us, in executing the subject Contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".
- 6 We certify that we have provided all the information requested by ReBIT in the format requested for. We also understand that ReBIT has the exclusive right to reject this offer in case ReBIT is of the opinion that the required information is not provided or is provided in a different format.

Dated this Day of2018

.....
(Signature) (In the capacity of)

Duly authorised to sign the Bid Response for and on behalf of:

.....
.....
(Name and address of Bidding Company)

Seal/Stamp of Bidder

Witness name:

.....

Witness address:

.....
.....

Witness signature:

.....

8.5 Annexure E: Confirmation of Terms and Conditions

(On letterhead of the Bidder)

To

The Chief Executive Officer
Reserve Bank Information Technology Pvt Ltd. (ReBIT),
502, Building No 1, MindSpace Juinagar,
Nerul, Navi Mumbai - 400706

Dear Sir,

Sub: Request for Proposal for Group Health Insurance for all employees of ReBIT and their family members (as per requirements)

Further to our proposal dated 6 August 2020, in response to the Request for Proposal for Group Health Insurance for all employees of ReBIT and their family members (hereinafter referred to as "RFP") issued by ReBIT. we hereby covenant, warrant and confirm as follows:

We hereby agree to comply with all the terms and conditions / stipulations as contained in the RFP and the related addendums, other documents and if required including the changes made to the original bid documents issued by ReBIT, provided that the only list of deviations has been furnished by us in the relevant Annex. These deviations are expressly accepted by REBIT and communicated to us in writing, shall form a valid and binding part of the aforesaid RFP document. REBIT is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any subsequent deviations sought by us, whether orally or in writing, and REBIT's decision not to accept any such extraneous conditions and deviations will be final and binding on us.

Yours faithfully,

Authorised Signatory

Designation

Bidder's corporate name

8.6 Annexure F: Statement of Deviation from RFP

(On the letterhead of Bidder's organisation)

We certify that except for the following deviations, we agree to abide by all other clauses, terms, conditions and specifications mentioned in the RFP.

Main RFP / Annexure No.	Clause / Sub Clause No.	Deviation	Specific Page no. of the Response

Place:

Date:

Signature of Authorised signatory with seal to sign the Bid for and on behalf of

8.7 Annexure G: Bidder Undertaking

(On letterhead of the Bidder's Organisation)

Date:

From:

To

The Chief Executive Officer
Reserve Bank Information Technology Pvt Ltd. (ReBIT),
502, Building No 1, MindSpace Juinagar,
Nerul, Navi Mumbai - 400706

Dear Sir,

We, the undersigned, as Bidder, having examined the complete RFP document (along with its annexes), do hereby offer to provide Group Health Insurance policy in full conformity of your requirements as elaborated in above said RFP for the amounts mentioned by us in the Commercial Bid or such other sums as may be agreed to between us.

We hereby agree to all the terms and conditions stipulated in the RFP except for the variations and deviations of requirements as mentioned by us in the Compliance Statement, submitted along with our Technical Proposal.

We agree to abide by our Offer for a period of **6 months** from the date of last day of Bid submission and it shall remain binding on us for acceptance at any time before the expiration of this period.

We understand that you are not bound to accept the lowest or any bid you may receive.

We undertake, if our Bid is accepted, to provide Performance Bank Guarantee as per the prescribed format within the timescales stipulated in the RFP.

We undertake as a part of this contract for successful provision of the Group Health Insurance policy.

Yours faithfully,

(Authorised Signatory)

In the capacity of _____

Duly authorised to sign the Bid for and on behalf of _____

8.8 Annexure H: Confidentiality and Non-Disclosure Agreement Undertaking

(Letterhead of the Bidder)

Strictly Private and Confidential

The Chief Executive Officer
Reserve Bank Information Technology Pvt Ltd. (ReBIT),
502, Building No 1, MindSpace Juinagar,
Nerul, Navi Mumbai – 400706

[Date]

[Salutation]

Confidentiality Undertaking

We acknowledge that during bidding for Request for Proposal (RFP) floated for Group Health Insurance policy for ReBIT, we shall have access to and be entrusted with Confidential Information. In this letter, the phrase "Confidential Information" shall mean any information (whether of a commercial, technical, scientific, operational, administrative, financial, marketing, business, or intellectual property nature or otherwise), whether oral or written, relating to REBIT and its business that is provided to us at any time before, during or after the purchase of Group Health Insurance policy.

In consideration of you making Confidential Information available to us, we agree to the terms set out below:

1. We shall treat all Confidential Information as strictly private and confidential and take all steps necessary (including but not limited to those required by this Agreement) to preserve such confidentiality.
2. We shall use the Confidential Information solely for the preparation of our response to the RFP and not for any other purpose.
3. We shall not disclose any Confidential Information to any other person other than as permitted by item 5 below.
4. We shall not disclose or divulge any of the Confidential Information to any other client of [name of product vendor / implementation partner].
5. This undertaking shall not prohibit disclosure of Confidential Information:
 - To our partners/ directors and employees who need to know such Confidential Information to assist with the bidding for RFP floated for Group Health Insurance

- policy for ReBIT, with your prior written consent;
- To the extent that such disclosure is required by law, in which case we undertake to duly notify you;
 - To the extent that such disclosure is required by any rule or requirement of any regulatory authority with which we are bound to comply, in which case we undertake to duly notify you; and
6. Upon your request we shall arrange delivery to you of all Confidential Information, and copies thereof, that is in documentary or other tangible form, except:
- For the purpose of a disclosure permitted by item 5 above, subject to your prior written consent; and
 - To the extent that we reasonably require to retain sufficient documentation that is necessary to support any advice, reports, or opinions that we may provide subject to your prior written consent.
7. This undertaking shall not apply to Confidential Information that:
- Is in the public domain at the time it is acquired by us;
 - Enters the public domain subsequent to our acquisition, otherwise than as a result of unauthorised disclosure by us; and
 - Is independently developed by us.
8. We warrant that we are acting as principal in this matter and not as agent or broker for any person;

Yours sincerely

Signature and Stamp of Company

[Authorised Signatory (same as signing the proposal) – Implementation Partner]

Name:

Position:

Date:

We have read this Agreement fully and confirm our agreement with its terms.

8.9 Annexure I: Self Declaration Relatives in ReBIT

(On letterhead of the Bidder)

We certify that below mentioned are the complete details of relatives of our employees working at ReBIT

Sr. No.	Relationship with the employee (Mother/Father/Sister/Brother/Etc.)	Name of Relative	Designation	Department

8.10 Annexure J: Self Declaration Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013

(On letterhead of the Bidder)

Strictly Private and Confidential

The Chief Executive Officer
Reserve Bank Information Technology Pvt Ltd. (ReBIT),
502, Building No 1, MindSpace Juinagar,
Nerul, Navi Mumbai – 400706

[Date]

[Salutation]

Sub: Request for Proposal for Group Health Insurance policy for ReBIT.

Further to our proposal dated ___ August 2020, in response to the Request for Proposal for Group Health Insurance policy (hereinafter referred to as “RFP”) issued by Reserve Bank information technology Pvt Ltd (hereinafter referred to as “ReBIT”) we hereby covenant, warrant and confirm as follows:

1. Full compliance with the provisions of the “the sexual harassment of women at workplace (Prevention, Prohibition and Redressal) Act, 2013”. In case of any complaint of sexual harassment against any of our employee within the premises of the ReBIT, the complaint will be filed before the Internal Complaints Committee constituted by the Bidder and the Bidder shall ensure appropriate action under said Act in respect to the complaint.
2. Any complaint of sexual harassment from any aggrieved employee of the Bidder against employee of the ReBIT shall be taken cognizance of by the Regional Complaints Committee constituted by the ReBIT.
3. The Bidder shall be responsible for any monetary compensation that may need to be paid in case the incident involves the employees of the Bidder, for instance any monetary relief to ReBIT’s employee, if sexual violence by the employee of the Bidder is proved.
4. The Bidder shall be responsible for educating its employees about prevention of sexual harassment at workplace and related issues.
5. The Bidder shall provide a complete and updated list of its employees who are deployed within the ReBIT’s premises.

Yours faithfully,

Authorised Signatory

Designation

Bidder's corporate name

8.11 Annexure K: Minimum Eligibility Criteria

(On Bidders Organisation’s Letterhead)

The Bidder may note that the below criteria is of critical importance and non-adherence of the Bidders proposed solution to any would lead to disqualification from further bidding process. Any misrepresentation, facts hiding etc. will lead to disqualification.

Sr. NO	REQUIREMENTS	YES / NO	List of Documents Submitted
1	The Prime Bidder should be an Insurance provider registered under the Insurance Regulatory and Development Authority. Valid registration certificate with IRDAI to be submitted.		
2	The Bidder should have a positive net worth and profit after tax making company in each of the three (3) financial years, i.e. 2016- 17, 2017- 18 and 2018 - 19 (or Calendar year 2016, 2017 and 2018). Audited Balance sheet to be submitted.		
3	The Bidder(s) should not be currently blacklisted by IRDAI for providing insurance services (Self declaration)		
4	The Bidder is agreeable and capable for providing insurance for a minimum 1-year period after award of contract (Self Declaration)		

Authorized Signature

8.12 Annexure L: Compliance Certificate Commercial Bid Form

Date: _____

To,

The Chief Executive Officer
Reserve Bank Information Technology Pvt Ltd. (ReBIT),
502, Building No 1, MindSpace Juinagar,

Nerul, Navi Mumbai – 400706

Dear Sir,

Subject: Tender dated _____ COMMERCIAL BID for the Group Health Insurance of all employees of ReBIT

Having examined the Tender Document, we, the undersigned, offer to supply, deliver, implement and commission ALL the items mentioned in the 'Request for Proposal' and the other schedules of requirements and services for your ReBIT in conformity with the said Tender Documents for a total bid price of: _____

Indian Rupees in words and figures.

We attach hereto the Tender Commercial Response as required by the Tender document, which constitutes our bid.

We undertake, if our Tender is accepted, to adhere to the implementation plan put forward in our Tender Response or such adjusted plan as may subsequently be mutually agreed between us and the ReBIT or its appointed representatives.

If our Tender Response is accepted, we will obtain a performance Bank guarantee in the format given in the Tender Document, issued by a scheduled commercial ReBIT in India, for a sum equivalent to 10% of the contract sum for the due performance Bank Guarantee of the contract.

We agree to abide by this Tender Response for a period of 180 days from the last day of bid submission and it shall remain binding upon us, until within this period a formal contract is prepared and executed, this Tender Response, together with your written acceptance thereof in your notification of award, shall constitute a binding contract between us and will initiate the formation of a separate contract in respect of maintenance and support services after expiry of the warranty period.

We agree that you are not bound to accept the lowest or any Tender Response you may

receive. We also agree that you reserve the right in absolute sense to reject all or any of the goods/products specified in the Tender Response without assigning any reason whatsoever.

It is hereby confirmed that I/We are entitled to act on behalf of our corporation/company /firm/organization and empowered to sign this document as well as such other documents which may be required in this connection.

We undertake that in competing for and if the award is made to us, in executing the subject Contract, we will strictly observe the laws against fraud and corruption in force in India including the "Prevention of Corruption Act 1988".

Dated this ____ Day of _____ 20XX

.....

In the capacity of

Duly authorised to sign the Tender Response for and on behalf of:

Seal/Stamp of Tenderer

Witness name:

Witness address:

Witness signature:

8.13 Annexure M: Commercial Bid Format

The Financial Proposal must provide a cost breakdown. Provide separate figures for each functional grouping or category. The format shown below is suggested for use as a guide in preparing the Financial Proposal.

(On letterhead of the Bidder)

Sr No	Details	Amount in ₹	Applicable Taxes
A	Premium Cost (A)		
	1. Premium chargeable per employee and family member (Year 1)	₹ XXX	
	2. Number of employees as on 30 June 2020	223	
	3. Number of family members as on 30 June 2020	610	
	Total premium payable	₹ YYY	
	Sub Total (A)	-----	
B	Cost of health check-up (for the tests listed in RFP) for one employee and one parent / spouse (B) for Year 2020-21	₹ EEE	
	Number of employees as on 30 June 2020	223 + 223 dependents*	
	Subtotal (D) of health check	-----	
1	TOTAL COST OWNERSHIP INCURRED BY REBIT (C) = (A) + (B)		
2	Taxes		
3	Grand Total (TCO + Taxes)		

Total Cost of Ownership in Figures & Words (inclusive of Taxes)

* The Insurance company shall quote separately for this. Premium for health check-up will be paid on actual check-ups availed. ReBIT may choose to alter health check-up requirements basis ReBIT internal discussion. ReBIT may alter health check-up requirement and may choose to cancel it during the term of the policy through proper communication to the selected bidder.

The fees payable by REBIT to Bidder shall be inclusive of all costs such as insurance, taxes (GST, as per the rates applicable), custom duties, levies, cess, transportation, installation, (collectively referred to as “Taxes”) that may be levied, imposed, charged or incurred and REBIT shall pay the fees due under this RFP and subsequent agreement after deducting any tax deductible at source (“TDS”), as applicable and GST-TDS (as mentioned in the payment terms). Any variation in Government levies/GST/VAT/cess/excise/custom duty etc. which has been included as part of the price will be borne by the Bidder.

Authorised Signature

