



Group Health Insurance Policy for ReBIT Employees

Request for Proposal (RFP)

(23rd July 2026)
RFP: ReBIT/CPO/2026-27/PR1010/775/234

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Reserve Bank Information Technology Pvt. Ltd.
502, Building No 1, Mindspace Juinagar, Nerul, Navi Mumbai – 400706

Disclaimers and Disclosures

ReBIT has prepared this document to give background information to interested parties for participating in this RFP. While ReBIT has taken due care in the preparation of this RFP document and believes 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 a 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's requirements at any point of time.

ReBIT reserves the right not to proceed with the RFP, to alter the Schedule of Events 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.

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 Bidder having the right to object to such reissue.

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.

No reimbursement of cost of any type will be paid to persons or entities expressing interest. 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. No reimbursement of cost of any type will be paid to persons or entities proposing a solution.

Please note that 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 is not authorized.

Schedule of Events

The following is an indicative timeframe for the overall process. ReBIT reserves right to vary from this timeframe at its absolute and sole discretion and without providing any notice/termination or reasons thereof. Changes to the timeframe will be communicated.

RFP inviting authority	Reserve Bank Information Technology Pvt. Ltd. (ReBIT)
RFP BID reference number	ReBIT/CPO/2026-27/PR1010/775/234
RFP requirement	Group Health Insurance Policy for ReBIT Employees
Method of selection	Selection will be based on Quality & Cost-based selection
Availability of RFP documents	24-July-2026 RFP document shall be available on the CPP Portal (URL: https://eprocure.gov.in/eprocure/app) and the ReBIT website (URL: https://rebit.org.in/procurement) Bidder shall refer to Instructions to Bidder for Online Bid Submission (Pg.54-55).
Last date and time for submission of pre-bid queries and	30th July 2026 14:00 Hrs. Queries should be submitted in the format prescribed in Annexure E of this RFP and sent to procurement@rebit.org.in
Pre-bid meeting	31st July 2026 12:00 Hrs. Through Video conferencing. The video conferencing link will be shared with those bidders who are interested in participating in the meeting. The bidders who are interested in participating in the pre-bid meeting are requested to send an email request for the same with their details at procurement@rebit.org.in along with their queries, if any, as per the last date and time specified above for submission of the pre-bid queries.
Date of communication of responses to pre-bid Queries and corrigendum if any	31st July 2026 through ReBIT's website and CPP portal. CPP Portal (URL: https://eprocure.gov.in/eprocure/app) and ReBIT website (URL: https://rebit.org.in/procurement)
Last date and time for bid submission (on or before)	13th August-2025 up to 15:00 Hrs through CPP Portal (URL: https://eprocure.gov.in/eprocure/app)
Technical Bid opening	14th August-2023 at 16:00 Hrs through CPP Portal (URL: https://eprocure.gov.in/eprocure/app)
Price Bid opening	To be informed later of the eligible bidders qualifying for the Technical Evaluation.
Proposal validity	Proposals must remain valid up to 180 (One Hundred and Eighty) days from the last date of submission.
Name and address for communication	Procurement Manager, Reserve Bank Information Technology Private Limited, 502, Building No 1, Mindspace Juinagar, Nerul, Navi Mumbai – 400706 Email: procurement@rebit.org.in , Phone No. 022 50233139/141

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1. About ReBIT

Reserve Bank Information Technology Private Limited (ReBIT) has been set up by the Reserve Bank of India (RBI) as one of its wholly owned subsidiaries, to take care of the IT requirements, including the cyber security needs of the Reserve Bank and its regulated entities. ReBIT advises, implements and monitors internal or system-wide IT projects (both existing & new) of the Reserve Bank of India and manages its critical IT systems.

2. Invitation of Bids

Reserve Bank Information Technology Pvt. Ltd., hereinafter also referred to as 'ReBIT', issues this Request for Proposal, hereinafter called 'RFP', The purpose behind issuing this RFP is to invite quotations from eligible bidders who will provide Group Health Insurance Policy (GHI).

This RFP is an invitation for responses from eligible bidders. No contractual obligation on behalf of ReBIT whatsoever shall arise from the RFP process unless and until a formal contract is signed & executed by a duly authorised official of ReBIT and the successful Bidder. However, until a formal contract is executed, this RFP together with ReBIT's written acceptance & notification of award shall constitute a binding contract with the successful Bidder.

Bidder(s) are expected to examine all instructions, forms, terms, specifications, and other information in the RFP document. Failure to furnish any information required by the RFP document or to submit a bid not substantially responsive to the RFP document in every respect will be at the Bidder's risk and shall result in the rejection of its bid. The procedure and terms & conditions for submission of bid are enumerated in this RFP.

All offers of the Bidders shall be unconditional and once accepted (with or without modifications) by ReBIT shall be binding between ReBIT and such Bidder. This document shall not be transferred, reproduced or otherwise used for any purpose other than for which it is specifically issued.

3. Definition of terms

Throughout this RFP, the following terms shall be interpreted as indicated below unless inconsistent with the subject matter or context:

- i. **Bidder / Service Provider** – An eligible entity/firm submitting a Proposal/Bid in response to this RFP. The legal entity that signs and submits the bid and the Earnest Money Deposit.
- ii. **Insurance Broker** - A company appointed by ReBIT for providing services towards identification of appropriate insurance policies relevant for ReBIT and its employees, and also selection of the most eligible insurance company for providing such policies.
- iii. **ReBIT / Purchaser** - Reference to "ReBIT", "the ReBIT" and "Purchaser" shall be determined in the context of this RFP.
- iv. **Proposal / Bid** – the Bidder's written reply or submission in response to this RFP.
- v. **RFP** – The Request For Proposal (this document) in its entirety, inclusive of any addenda/corrigendum that may be issued by ReBIT.
- vi. **Services** – "Services" means all services, scope of work to be provided by a Bidder as described in the RFP.

4. Minimum Eligibility Criteria

Only those Bidders who fulfil the eligibility criteria mentioned at **Annexure – G** are eligible to respond to this RFP. Document(s) in support of eligibility criteria are required to be submitted along with the Technical Bid. Bids received from the Bidders who do not fulfil any of the eligibility criteria mentioned or bids received without the necessary documents are liable to be rejected.

5. Scope of Work

5.1 General terms

This RFP is issued to select a suitable IRDAI-licensed Insurance Company (vendor) and enter into a contractual agreement with the vendor for the proposed Group Health Insurance Policy for ReBIT employees as per the scope mentioned in the subsequent sections of this document.

ReBIT expressly stipulates that Bidder's selection under this RFP is on the express understanding that the Bidder has read and understood all the terms and conditions contained in this RFP.

The Bidder shall be required to undertake to perform all such tasks, render requisite services and make available all such resources as may be required for the successful completion of the entire assignment.

The successful vendor shall need to provide insurance services to ReBIT for a duration of at least **12 months**. The engagement duration may be extended based on mutual agreement and as per the ReBIT's requirements and compliance.

5.2 Detailed Scope of Work

5.2.1. Group Health Insurance Policy:

The purpose behind issuing this RFP is to select the most suitable insurance company who will provide the Group Health Insurance Policy for **1270 employees** of ReBIT and their dependent family members, irrespective of any age group as per schedule below, **as on July 24, 2026**, with provision to charge premium on pro-rata basis for employees (and their dependent family members, irrespective of any age group) joining thereafter and refund of premium in case of deletions of employees (and their dependent family members).

Pay scale-wise limits on Sum Insured & Limit on bed charges per day for normal hospitalisation

Pay scale grade	Sum Insured	Bed Charges/day
G0, G1, G2 and G3	600000	4000
PT	600000	4000
P0	600000	4000
P1	600000	4000
P2/P2A	600000	4000
P3/P3A	600000	4000
P4	600000	4000
P5, P6 & above	700000	6000

Sr. No.	Particulars	Policy Details
1	Type of Cover	Family Floater Mediclaim
2	Number of employees covered	1270 Approx
3	Number of dependents covered	3130 Approx
4	Total beneficiaries	4400 Approx {Opening count start of existing Policy = 3514 Closing count existing Policy = 4400}
5	Family Definition	Employee+ Spouse+ 2 Dependent Children + 2 Dependent Parents/Parent-in-laws irrespective of any age group.
6	Cover for more than 2 children	Not Covered (unless twins in the second birth)

Sr. No.	Particulars	Policy Details
7	Pre-existing including Internal Congenital Diseases	Covered from day 1
8	Maternity	₹ 50,000 for normal delivery & ₹ 75,000 for C-section.
9	Newborn baby cover	Covered from Day 1 of birth under the Floater Sum Insured. First-day medical expenses including NICU/special-care charges covered within the floater SI from birth.
10	Pre & Post Natal expenses	Covered within maternity limit
11	COVID – Home treatment expenses	To be covered
12	1,2,3,4th year exclusions of any specified cases/diseases etc	Not applicable
13	30-day Waiting Period	Not applicable
14	Cover starts from	Date of Joining
15	hospitalization due to Terrorism Effect	Covered
16	ICU Rent per Day	No Capping
17	Restrictions for room rent	As per table attached at para 5.2.1 (Only excess of room rent charges to be deducted. NO proportionate deduction for room rent associated charges.)
18	Name of the current General Insurance Co.	IFFCO-TOKIO GENERAL INSURANCE CO. LTD
19	Name of Current TPA	MD India
20	TPA Cards (Physical Cards/E-Cards)	Physical as well as E-cards. Provision of downloading E-cards should be available with the centralized HR team at ReBIT as well. E-cards to be issued within 3-4 working days of policy inception / new employee enrolment.
21	Pre-Hospitalization Expenses	Covered for 30 days
22	Post Hospitalization Expenses	Covered for 60 days
23	Method of Addition/ Deletion of Employees	Pro-rata basis. Endorsement to be processed by TPA within 3 working days of receipt of addition/deletion request
24	Claims allowed	Cashless (preferred) / Reimbursement. In case of reimbursement, the same shall be provided within 15 working days of submission of complete bills/documents. In the event a reimbursement claim with complete documents is not settled within 15 working days, interest shall be payable at 2% per annum above the prevailing RBI bank rate, calculated from the 16th working day until the date of actual payment. Deficiency in documents to be communicated by TPA within 7 working days of claim submission. If no deficiency is raised within 7 working days, the claim shall be treated as received with complete documents.
25	Corporate Buffer	Rs 5,00,000 (ReBIT will maintain this amount by replenishing whenever utilized)
26	Ambulance Charges	Ambulance cover to INR 2.5K & Cardiac Ambulance Cover to INR 5K
27	Special Conditions	Employee is covered under the policy; dependents will be deemed automatically 'covered from the date the Employee is covered, even if not intimated
28	Policy Start date	24 August 2025

Sr. No.	Particulars	Policy Details
29	Policy End date	23 August 2026
30	Policy copy	Available on request. Please mail to procurement@rebit.org.in
31	Voluntary Top Up cover (Voluntary Cover)	To be made available. Dedicated portal for employees to be provided within 30 days of policy inception. Top-Up Sum Insured options available on family floater basis: (Min. Sum insured = INR2.0 Lac , Max. = INR 10.0 Lac) No minimum enrolment condition: The insurer shall not impose any minimum number of employee enrolments as a condition for providing top-up cover at the quoted group rate. Even a single employee opting in must be covered at the tendered group rate. Premiums to be quoted grade-wise for all 6 SI options as part of bid submission. Top-up premium rates shall remain fixed for the full policy year from the date of employee enrolment.
32	Termination / Cancellation of policy during first year	Not allowed
33	Option for including additional dependents.	To be made available.
34	Improvement in coverages compared to expiring policy	Omission clause applicable for 30 lives
35	Coverage of Critical Illness	Coverage for major Below To be considered medical expenses related to critical illnesses, in addition to hospitalization benefits for medical expenses for critical illness like cancer etc.
36	Technology Support	The Bidder must provide a dedicated, secure, and fully functional web-based and mobile-based claim submission facility accessible to all employees. All claims shall be processed digitally, and employees shall not be required to submit original physical documents. The Insurance Provider shall be solely responsible for processing all claims directly, without engaging any external Third-Party Administrator (TPA). The system must ensure compliance with IRDAI guidelines on digital claim processing, data privacy, and record retention, with appropriate audit trails and encryption standards in place. Additionally, the system must provide real-time functionality to check the live status of claim submissions and display live cashless hospital availability, ensuring transparency and ease of access for employees
37	Internal congenital diseases	In compliance with Clause of the IRDAI Master Circular This policy shall provide coverage for internal congenital diseases, genetic diseases, or disorders from the inception of the policy. Such conditions shall not be excluded under any circumstances, and coverage shall be extended from day one without imposition of waiting periods, sub-limits, or restrictive conditions. This provision applies equally to newborns, infants, and insured members, ensuring full compliance with IRDAI directives.

Sr. No.	Particulars	Policy Details
38	LGBTQ covered	No gender reassignment operation will be cover
39	CAPD covered	CAPD cover
40	Bereavement Cover	Bereavement Cover (Dependents remain covered under the policy after the death of the employee)
41	Cataract Surgery	Cataract advance treatment related to laser, motional, toric lens to be covered. Cataract treatment, all sorts of prescribed treatment, and lenses should be covered. All types of lens claims are paid at actuals, subject only to the per-eye surgery limit of Rs. 75,000.
42	Continuation of Policy after exit	Employees leaving the organisation may continue health insurance individually or for family, by paying premiums directly to the insurer, without employer involvement.

Timeline

Process	Timeline
E-card availability	3 - 4 working days
Endorsement processing	3 - 5 working days
Query response on call	Immediate to 2 hours
Query response by email	24 - 48 hours
Deficiency communication	Within 7 days
Claim settlement	15 working days
Cashless pre-authorisation	Must be approved within 1 hour
Discharge approval	Must be approved within 3 hours

List of Employee and Dependents: Available on request. Please mail to procurement@rebit.org.in

Group Health Insurance Policy

- 1.1. The Policy should cover expenses of hospitalization (room charges, doctors'/surgeons' fees, ICU/ICCU, Medicines, pathology reports, etc.) on a cashless/reimbursement basis, incurred as a result of illness and/or accidents as an in-patient in a recognized hospital.
- 1.2. The policy should cover dental treatment following an injury/accident.
- 1.3. The policy should cover hospitalisation expenses incurred in connection with accidents and mishaps/incidents caused by terrorism. Pre/Post Hospitalisation to be covered 30 & 60 days respectively.
- 1.4. In case of physiotherapy, the post-hospitalisation is to be covered up to 180 days; in cases where physiotherapy is postponed due to plaster, benefit will be extended from the next day of plaster removal date, subject to the applicable per hospitalisation ceiling.
- 1.5. The policy must offer the following covers:

- 1.5.1. Cashless facility (Minimum 24 hours hospitalisation) for hospitalisation procedures arising out of sickness or accident. Claims can be made on a cashless/reimbursement basis.
- 1.5.2. Day Care surgery claims can be made on a cashless/reimbursement basis.
- 1.5.3. Cover for new members and their dependents from the date of joining of the member.
- 1.5.4. Pre-existing diseases must be covered for all members
- 1.5.5. Waiting period (30 days, First year, etc) will not be applicable. No Time Deductible to any ailment.
- 1.5.6. Domiciliary Hospitalisation benefit is covered.
- 1.5.7. Chemotherapy, Dialysis, Radiotherapy, Chronic Renal failure including medicines, AIDS & HIV.
- 1.5.8. Indoor Ayurvedic Treatment taken in government-run/government-approved hospitals and at CGHS empanelled Ayurveda hospitals.
- 1.5.9. Supply and fitting of external prosthetic devices, artificial aids, including eyeglasses, hearing aids, artificial limbs, etc. if the same is necessitated following an accident.
- 1.5.10. Local Ambulance charges for admission, transfer to another hospital and /or discharge under critical condition as advised by the doctor.
- 1.5.11. Surcharges levied by the hospital or any other charges similar in nature would be payable under the policy.
- 1.5.12. Registration charges levied by the hospital or any other charges similar in nature would be payable under the policy.
- 1.5.13. Nursing charges should not be clubbed with room rent for arriving at eligibility.
- 1.5.14. Service Charge levied by the Hospital or any other charges similar in nature would be payable under the policy.
- 1.5.15. Charges for a special nurse are covered for insured persons irrespective of age during hospitalisation.
- 1.5.16. Special nursing charges for persons above 75 years of age for a maximum period of 60 days after hospitalisation, if recommended by the attending doctor or hospital.
- 1.5.17. Investigation charges during hospitalisation will be reimbursed in full, irrespective of the room occupied. Pro-rata deduction will not be applicable to investigation charges.
- 1.5.18. Oral & adjuvant chemotherapy to be covered subject to the sum insured on a cumulative basis.
- 1.5.19. Donor Medical expenses in case of transplants like kidney, liver, etc., to be covered within the sum insured (Organ cost not covered under policy)
- 1.5.20. Chemotherapy at home is covered.
- 1.5.21. All organ transplants, including stem cell transplant/ therapy, are covered, provided treatment is approved by the Indian Medical Association.
- 1.5.22. Artificial limbs payable for all diseases. Artificial limbs fitted following any surgical procedure to be covered.

1.6. Important Policy Features

The policy will pay in respect of the hospitalisation expenses as per the limit per year per employee family stated in the scope of work. If the insured is diagnosed with an illness or suffers accidental bodily injury, which necessitates his/her hospitalisation, the insurer will reimburse the insured person's consequent hospitalisation expenses for medical expenses reasonably and necessarily incurred including but not limited to:

- a) In the event of the insured utilising room rent higher than his/her limits, only the additional amount on account of room rent would not be payable under the insurance policy. No proportionate deduction shall be applied to doctor's fees, surgeon's fees, operation theatre charges, anaesthesia, medicines, investigations, nursing charges, or any other associated hospitalisation expenses solely on account of the room rent differential.
- b) Doctor's fees
- c) Intensive care unit
- d) Nursing expenses
- e) Surgical fees, operating theatre, anesthesia &, oxygen & their administration
- f) Physiotherapy
- g) Drugs & medicines consumed on the Hospital premises
- h) Hospitalisation miscellaneous services (such as laboratory, x-ray, diagnostic test)
 - i) Dressing, ordinary splints & plaster costs
 - j) Cost of prosthetic devices
- k) Organ transplantation, including the treatment costs of the donor, but within the overall yearly sum insured.

1.7. Other customised features:

- 1.7.1. Individual ID Cards for each member
- 1.7.2. Access to 24-hour help line (Successful vendor must set up SPOC/ Helpdesk / special help line numbers for ReBIT employees)
- 1.7.3. In case of death of the insured during hospitalisation or within 48 hours of discharge from the hospital, the full amount, excluding non-medical items of the hospital bills, will be paid irrespective of the hospitalisation limit specified in 5.2.1
- 1.7.4. There will be no cap/restriction on the number of medically justified hospital confinements per policy period.

1.8. Settlement of claims:

- 1.8.1. Claims shall be settled by the insurer within 15 days of receipt of all relevant documents from the insured;
- 1.8.2. Deficiency in documents to be communicated by the insurance provider within 7 working days of claim submission. If no deficiency is raised within 7 working days, the claim shall be treated as received with complete documents.
- 1.8.3. Any delay in settlement of claims beyond 30 days of receipt of documents shall attract interest; Interest at 2% per annum above the RBI bank rate is payable on any reimbursement claim not settled within 30 days of complete document submission.

- 1.8.4. Intimation of hospitalisation by the insured should be within 30 days from the date of admission. Relevant documents shall be submitted by the insured within 45 days of discharge from the hospital.

1.9. Policy Administration:

- 1.9.1. In case of new entries, the cover starts from the date of joining.
- 1.9.2. In case of separations/ death, coverage ceases automatically from that date. Pro-rata refund of premium shall be credited in cases of deletion of members, provided no claim has been admitted in respect of such member(s).
- 1.9.3. All admissions/exits shall be adjusted pro rata, subject to monthly declarations; cover shall not be denied on grounds that the deposit premium was inadequate for that month.
- 1.9.4. Monthly declarations on utilization of the corporate buffer shall be sent through email by the insurer to the insured in the succeeding month. The insurer shall calculate the pro-rata premium/refund and communicate the same to ReBIT, who will arrange to replenish the Corporate Buffer for additional premium, if any. Credit balance in Corporate Buffer, if any, shall be returned to ReBIT within one month from the date of expiry of the policy.
- 1.9.5. There should be a monthly meeting between ReBIT and the insurer to review the progress/ health, and service-related issues.

1.10. Special Condition:

- 1.10.1. Quotes: The rates quoted must be final and considered firm regardless of claims experience as on the policy effective date.
- 1.10.2. Terms: Your proposal must not include the "Cancellation" clause and "Premium / Claims Review" clause. Irrespective of potential/actual claims / loss experience under the policy, there shall not be any mid-term change to any terms and conditions and premiums paid for the policy.
- 1.10.3. Endorsements: Premium for endorsement (addition/deletion) should be computed on a daily pro-rata basis. Any refunds on account of deletions should be refunded on a pro-rata basis.
- 1.10.4. The policy shall be valid for one year (12 months).

1.11. Servicing:

REBIT reserves the right to seek a change of TPA, if any, by giving 30 days' notice, at any time during the currency of the policy, without assigning any reasons.

1.12. Insurance Broker

ReBIT has appointed M/s Edme Insurance Brokers (formerly known as Aditya Birla Insurance Broker Pvt. Ltd) as its partner and service provider for helping and guiding it in relation to the identification of relevant insurance policies for ReBIT and its employees, selection of suitable insurance policy provider, policy servicing and claims management, and also for other insurance-related activities. The insurance broker has been allowed to interact with the insurance companies on behalf of ReBIT during the selection of insurance policy providers as well as during the servicing of the policies, including claims management, etc.

1.13. Employee Headcount as of 24th July 2026

Grade	Count
P1	369
P0	313
P2	254
PT	109
P2A	106
P3	53
G0	21
P3A	21
P4	13
G2	3
P5	3
P6	3
CEO	1
G1	1
Grand Total	1270

6. Locations to be covered

The Bidder's services are required PAN India.

7. Bidding Process:

7.1 Language of Bid

The language of the bid response, supporting documents and any communication with ReBIT must be in written English only.

7.2 Cost of Bidding

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

7.3 Authorization to Bid

The proposal/bid being submitted would be binding on the Bidder. As such, it is necessary that authorized signatory of the firm or organization sign the bid documents. The signatory should be either the CEO or authorised by the CEO or the Board of the organization. The Bidder shall provide proof of signature identification for the above purposes as required by ReBIT

- i. All pages of the bid shall be initialled by the person or persons signing the bid.
- ii. Bid form shall be signed in full & official seal affixed.
- iii. Any inter-lineation, erasure or overwriting shall be valid only if they are initialled by the person or persons signing the Bid.
- iv. All such initials shall be supported by a rubber stamp impression / digital signature of the Bidder's firm.

A copy of the board resolution, along with a copy of the power of attorney (POA wherever applicable, showing that the signatory has been duly authorized to sign the Bid document.

7.5 Period of Validity of Bids

Bids should remain valid for a period of at least 180 days from the submission date of the bid and reverse auction completion. In case the last date of submission of bids is extended, the Bidder shall ensure that the validity of the bid is reckoned from the modified date for submission. Further extension of the validity of the bid will be decided by ReBIT in case of need. Any extension of the validity of Bids will not entitle the Bidder to revise/modify the Bid document.

Finalised prices shall remain valid for the contract period from the last date of submission of the commercial bid. The commercial offer shall be on a fixed price basis; no upward revision in the price would be considered. ReBIT reserves the right to call for fresh quotes at any time during the Bid validity period, if considered necessary

7.6 Pre-Bid Meeting

For the purpose of clarifying doubts of the Bidders on issues related to the RFP, ReBIT intends to hold a pre-bid meeting on the date & time as indicated in the RFP. Only authorised representatives of Bidder(s) (maximum two) will be allowed to attend the Pre-bid meeting.

Any modification of the RFQ, which may become necessary as a result of the pre-bid meeting, will be made available by ReBIT exclusively through the issue of a Corrigendum which will be published on ReBIT's website www.rebit.org.in/procurement and CPP Portal.

7.7 Clarifications and Amendment in RFP Documents

Queries/clarifications will not be entertained over the phone. Bidders requiring any clarification of the RFP may notify ReBIT in writing strictly as per the format given in **Annexure-E** at the address/by e-mail given in this document within the date/time mentioned in the schedule of events.

It may be noted that no query of any Bidder shall be entertained/received after the mentioned date. Queries raised by the prospective Bidder(s) and ReBIT's response will be available on the ReBIT website. ReBIT shall not be obligated to respond to any or all of the queries.

The Bidder is requested to collate and submit queries together to seek clarifications/responses from ReBIT. The Bidder should ensure that all the queries and clarifications are communicated by email on or before the date given in the schedule of events of this RFP document. Bidders are requested to visit ReBIT's website or check their emails for clarifications and other communications.

Any modification of the RFP, which may become necessary as a result of the queries, shall be made available by ReBIT exclusively through the issue of an Addendum/Corrigendum, and will be published on ReBIT's website <https://rebit.org.in/procurement> and CPP Portal (URL: <https://eprocure.gov.in/eprocure/app>)

Before the last date for bid submission, ReBIT may, for any reason, whether at its own initiative or in response to clarification(s) sought from the prospective Bidders, modify the RFP contents/covenants by amendment. Clarification /amendment, if any, will be notified on ReBIT's website. No individual communication would be made in this respect. In order to provide Bidders a reasonable time to take the amendment into account for preparing their bid, the ReBIT may, at its discretion, extend the last date of submission of bids.

7.8 Two-Part Bid

The Bid shall be submitted in two parts:

Part I : Technical Bid. No price information should be provided in Part-1.

Part II : Price Bid

7.8.1 Part I: Technical Bid

- i. The Technical Bid submitted should be complete in all respects and contain all information asked for in this document. It should not contain any price information.
- ii. The following original documents are required to be submitted along with the technical bid:
 - a. The documents as requested in **Annexure – A** are to be submitted.
 - b. All the Annexures should be submitted on the letterhead of the Bidder's company and duly signed with the seal of the company. Self-attested photocopies of relevant documents/certificates are to be submitted as proof in support of various information submitted in the aforesaid annexure and other claims made by the Bidder.
 - c. The Bidder should ensure that all the annexures are submitted as prescribed by ReBIT. In case it is not in the prescribed format, the respective bid is liable to be rejected.

7.8.2 Part II: Price Bid

The Price Bid must not contradict the Technical Bid in any way and should include the cost of all the items/services offered. The suggested directive for the commercial offer is as follows:

- i. The Price Bid should be submitted as per **Annexure-H**, by way of entering the values in the format (not in handwritten). This must contain all price information; prices should be exclusive of GST (for all products, services, implementation, certificates etc.). However, all the Tax details to arrive at the final amount payable to the vendor should be mentioned in the Price Bid.
- ii. The Bidders should not offer any optional or any conditional offers to the ReBIT while giving the price information, unless asked for specifically. The Bidders should also not offer any services at 'Nil' price while giving the price information.
- iii. The offer should strictly conform to the items as specified by ReBIT. No additions or deletions to the **Annexure-H** are allowed. Any deviations may lead to the disqualification of the bid.
- iv. All the prices quoted shall be in Indian Rupees (₹). The quote shall not be subject to any price escalation subsequently. The rate should be quoted against each item separately. Only

fixed price commercial bids indicating total prices for all the deliverables and services specified in this RFP will be considered.

7.9 Submission of bids

- i. The Bidders must submit the bid and all documents as per the requirements of RFQ in the CPP portal.
- ii. Original DD/BG for EMD must be submitted physically in a sealed cover at the following address on or before the scheduled date and time.

To,
The CEO, Reserve Bank Information Technology Pvt. Ltd.
502, Building No 1, Mindspace Juinagar, Nerul,
Navi Mumbai – 400706

ReBIT may, at its discretion, extend the deadline for submission of bids by releasing a corrigendum to this tender document.

All submissions will become the property of ReBIT. Recipients shall be deemed to license and grant all rights to ReBIT to reproduce the whole or any portion of their submission for the purpose of evaluation, to disclose the contents of the submission to other Recipients who have registered a submission and to disclose and/or use the contents of the submission as the basis for any resulting RFQ process, notwithstanding any copyright or other intellectual property right that may subsist in the submission.

7.10 Modification and Withdrawals of Bid

No modification in the Bid shall be allowed after submission of Bids. No Bid shall be withdrawn in the interval between the deadline for submission of the Bid and the expiration of the period of Bid validity specified by the Bidder on the Bid Form.

7.11 Bid Opening and Evaluation Process

The objective of the evaluation process is to evaluate the bids received to select the best-fit Insurance policy at a competitive price based on technical and commercial parameters. The evaluation will be undertaken by a committee formed for the purpose by ReBIT in the following manner:

The decision of ReBIT regarding the evaluation and selection of the Bidder would be final.

- i. ReBIT will follow a **three-step evaluation** and selection process.
- ii. Bids will be opened on the specified date. Bids of only those bidders who meet the minimum eligibility criteria will be considered for technical evaluation as per Annexure K.
- iii. Technical bids will be evaluated at the second stage as per the RFP prescription.
- iv. The price bids of only **technically qualified Bidders** will be opened on the notified date and time at the third stage of evaluation and shall be reviewed to determine whether the price bids are substantially responsive.
- v. During the period of evaluation, Bidders may be asked to provide more details and explanations about the information provided in the proposals. Bidders should respond to such requests within the time frame indicated in the letter/e-mail seeking explanation. If the Bidder does not comply or respond by the date, their bid will not be considered for further evaluation and will be liable to be rejected.
- vi. ReBIT may, at its discretion, waive any minor infirmity, nonconformity or irregularity in a bid which does not constitute a material deviation and financial impact, provided such waiver does not prejudice or affect the relative ranking of any Bidder. Wherever necessary, observations on such minor issues (as mentioned above) may be conveyed to the Bidder, asking them to respond by a specified date and time. If the Bidder does not respond by the specified date, their bid will be liable to be rejected.
- vii. The Bidder at no point in time can excuse themselves from any claims by ReBIT whatsoever for their deviations in conforming to the terms and conditions, payment schedules, timeframe for implementation, etc., as mentioned in this RFP.

7.11.1 Technical Bid Evaluation

- i. The technical bids will be opened by ReBIT online as per the bid opening date and time specified in the RFP.
- ii. Bids of only those bidders who meet the minimum eligibility criteria will be considered for technical evaluation
- iii. Initial proposal scrutiny will be held, and proposals will be treated as non-responsive and rejected if they are:
 - Not submitted in the format specified in this RFP
 - Received without a letter of authorisation
 - Non-compliant with any of the clauses specified in this RFP
 - Have a lesser than prescribed validity period
 - Submitted with incomplete information, subjective, conditional offers and partial offers
 - Submitted without the documents required under this RFP.
- iv. Technical evaluation will be done based on the process/metrics described in the RFP. ReBIT may, at its discretion, seek clarifications or ask the Bidder to submit additional documents or make technical presentations on any aspect.
- v. ReBIT, at its discretion, may reject the proposal of the Bidder without assigning any reason whatsoever, if in ReBIT's opinion, the proposal was not made appropriately to meet the RFP requirement/performance criteria as stipulated by ReBIT.
- vi. The evaluation will be undertaken by a committee formed for the purpose by ReBIT, which consists of senior ReBIT officials and may also consist of external experts. The decision of ReBIT regarding the evaluation and selection of the Bidder would be final.
- vii. The criteria for technical evaluation would be as per **Annexure K**. Bidders are expected to provide documented proof of their business, financial performance, and tie-up hospitals for technical evaluation, under the letterhead of the bidder's organisation, signed and authorised by their Chartered Accountant.
- viii. In preparing the response to Technical Criteria, the Bidders are expected to examine the documents comprising this RFP in detail. Material deficiencies in providing the information requested may result in rejection of a Proposal.
- ix. The technical proposal should clearly demonstrate the Bidder's understanding of the assignment requirements and capability and approach for carrying out the tasks outlined in the RFP.
- x. Bidders who will score **80 or more marks** in the technical bid evaluation shall be considered as a technically qualified bidder and will become eligible for price bid evaluation. Technically qualified bidders will be notified to participate in the price bid opening process.
- xi. ReBIT reserves the right to change the threshold/cut-off marks as required.
- xii. The technical bid evaluation decision of ReBIT shall be final. No correspondence shall be entertained in this regard.

7.11.2 Price Bid Evaluation

- i. The Price bids of only bidders who score at least **80 % marks** in technical bid evaluation shall be opened on the notified date and time and reviewed to determine whether the price bids are economically substantially responsive.
- ii. Price bid evaluation shall be considered as follows in case of any kind of discrepancy:
 - a. If there is a discrepancy between words and figures, the amount in words shall prevail
 - b. Where there is a discrepancy between the item-wise quoted amounts and the total quoted amount, the item-wise rate will govern.
 - c. If there is a discrepancy between the percentage and the amount, the amount calculated as per the stipulated percentage basis shall prevail
 - d. If there is a discrepancy between the unit price and the total price, the unit price shall prevail
 - e. If there is a discrepancy in the total, the correct total shall be arrived at by ReBIT.
- iii. 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 ReBIT will be free to accept the Total Bid amount for respective line items as mentioned in the field "Grand Total" in **Annexure-H**.

- iv. If the Bidder does not accept the arithmetical corrections made by ReBIT, its proposal will be rejected.
- v. Items described in the technical proposal but not priced in the price bid shall be assumed to be included in the prices of other activities or items.
- vi. However, ReBIT will be under no obligation to accept the most responsive offer or any other offer received in response to this RFP notice and shall be entitled to reject any or all offers, including those received late or incomplete offers, without assigning any reason whatsoever. ReBIT reserves the right to make any changes in the terms and conditions of purchase. ReBIT will not be obliged to meet and have discussions with any Bidder, and/or to listen to any representations unless there is a change in the terms and conditions of purchase
- vii. **The selection of the successful bidder will be done based on the 'Quality cum cost-based Method**
- viii. **This method uses a 30:70 weightage. The technical score gets 30% weight. The commercial score gets 70% weight**

a. Commercial Score Formula: The lowest price bid gets the max score of 100. Other bids get scored using this formula:

$$Sf = (Fm / F) * 100$$

Sf = Commercial score of the bidder

Fm = Lowest price bid among all vendors

F = Price bid of the vendor being scored

b. Final Combined Score Formula: The final score is calculated by mixing the technical and commercial scores using this formula:

$$S = (St * 0.30) + (Sf * 0.70)$$

S = Final combined score

St = Technical score of the vendor

Sf = Commercial score of the vendor

Winner Selection: The vendor with the highest Final Combined Score (S) will win the contract.

- ix. If the lowest price is considered unreasonable, ReBIT may, at its discretion, undertake negotiation OR ask the bidder to participate in a Reverse auction / Spot Bidding as per ReBIT norms.
- x. In case of Reverse Auction, bidders have to submit a revised competitive quote in line with the ReBIT benchmark price. For the purpose of undertaking reverse auction/spot bidding, ReBIT shall hold a meeting on the specified date & time to be decided post commercial bid evaluation, among all the qualified bidders.
- xi. **Decision of ReBIT regarding the evaluation outcomes and selection of the successful Bidder would be final.**

8. Award of Contract

8.1 On completion of the evaluation of bids, ReBIT will determine the successful incumbent Bidder, and the contract will be awarded accordingly.

8.2 Contract Tenure for this engagement shall be 1 year, i.e., from 24th August 2026 to 23rd August 2027. The contract with the successful bidder may be extended for a further period of one year based on mutual consent between both parties.

8.3 ReBIT will award the Contract to the bidder who is determined to be qualified to perform the contract satisfactorily and whose credentials have been verified, subject to approval from the competent authority, and to the bidder whose bid has been determined to be most economical and responsive.

8.4 Upon receipt of the award notification, the successful bidder **shall issue the relevant insurance policy**, as envisaged in the RFP, within seven days from the date of the notification or any other date as mentioned in the notification.

10. Rejection of Bid

ReBIT reserves the right to accept or reject any Bid in part or in full, or to cancel the RFP process and reject all Bids at any time prior to contract award, without incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for ReBIT's action

11. Payment Terms & Milestones

1. The commercial bid asked for one(1) year, and payment will be made to the vendor on an annual basis, based on the actual number of employees as on the date of policy commencement.
2. For employees added during the month/year, the premium will be paid pro-rata, and for employees leaving during the year, the pro-rata premium will be adjusted/refunded.
3. Any objection/ dispute to the amounts invoiced in the bill shall be raised by ReBIT within a 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.

12. Taxes and Duties

The Bidder shall solely be responsible for all payments (including any statutory payments) to its employees and shall ensure that at no time shall its employees, personnel or agents hold themselves out as employees or agents of ReBIT, nor seek to be treated as employees of ReBIT for any purpose, including claims of entitlement to fringe benefits provided by ReBIT, or for any kind of income or benefits. The Bidder alone shall file all applicable tax returns for all its personnel assigned hereunder in a manner consistent with its status as an independent contractor of services, and the Bidder will make all required payments and deposits of taxes promptly.

The amount payable by ReBIT to Bidder shall be inclusive of all costs such as insurance, taxes (GST, as per the rates applicable, that may be levied, imposed, charged or incurred and REBIT shall pay the 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 the 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 the GST laws. 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.

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, after its receipt unless otherwise mutually agreed in writing, provided that such invoice is dated after such amounts have become due and payable under this RFP and subsequent agreement provided that such invoice is dated after such fees have become due and payable under this RFP and subsequent agreement.

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 ReBIT. Any variation (downward) in Government levies/ GST (as per the rates applicable), which has been included as part of the price, 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, ReBIT will treat the prices quoted as not in conformity with these guidelines and proceed accordingly.

If 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, 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, ReBIT shall adjust the amount out of the payments due to the Bidder from ReBIT, along with the interest calculated as per the rate prevailing at the time of actual payment

The Bidder shall be liable to pay all applicable corporate taxes and income tax that shall be levied according to the laws and regulations applicable from time to time in India.

Wherever the laws and regulations require deduction of such taxes at the source of payment, Purchaser shall effect such deductions from the payment due to the Bidder. The remittance of amounts so deducted and issuance of a certificate for such deductions shall be made by the Purchaser as per the laws and regulations in force. Nothing in the Contract shall relieve the Bidder from his responsibility to pay any tax that may be levied in India on income and profits made by the Bidder in respect of this Contract.

13. Sub-Contracting

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

14. Confidentiality

The Bidder must undertake that they shall hold in trust any Information received by them, under the Contract/Agreement, and the strictest confidence shall be maintained in respect of such Information. The Bidder has also to agree:

- i. To maintain and use the Information only for the Contract/Agreement and only as permitted by ReBIT
- ii. To only make copies as specifically authorized by the prior written consent of ReBIT and with the same confidential or proprietary notices as may be printed or displayed on the original;
- iii. To restrict access and disclosure of Information to such of their employees, agents, strictly on a "need to know" basis, to maintain confidentiality of the Information disclosed to them in accordance with this Clause, and
- iv. To treat all Information as Confidential Information.
- v. The Selected Bidder shall be required to sign a Non-Disclosure Agreement with ReBIT as per the prescribed format provided within 15 days of issuing the purchase order/notification of award.

15. Limitation of liability

Neither party shall, in any event, regardless of the form of claim, be liable for any indirect, special, punitive, exemplary, speculative or consequential damages, including, but not limited to any loss of data, business interruption, and loss of income or profits, irrespective of whether it had an advance notice of the possibility of any such damages. Subject to the above and notwithstanding anything to the contrary elsewhere contained herein, the maximum liability of the selected Bidder (vendor) and purchaser (ReBIT) shall be, regardless of the form of claim, restricted to the total of the bill of materials received by the vendor from ReBIT for the event that gave rise to such liability, as of the date such liability arose, during the contract period

16. Indemnification

- i. Bidder shall indemnify, protect and save ReBIT and hold ReBIT harmless from and against all claims, losses, costs, damages, expenses, action suits and other proceedings, (including reasonable attorney fees), relating to or resulting directly or indirectly from an act or omission

of the bidder/breach of any of the terms of this RFP or breach of any representation or warranty by the Bidder.

- ii. It will be the Bidder's responsibility to rapidly do away with third-party claims. The Bidder will also pay any compensation arising from the infringement claims, and ReBIT will in no manner be responsible for such payments. In addition, the Bidder will bear all the related expenses and legal fees.
- iii. On its part, ReBIT will immediately relay to the Bidder any such claims and offer assistance within reasonable limits to resolve the claim.

17. Responsibility for Completeness

Any services which might not have been specifically mentioned in this tender but are necessary for this RFP, shall be provided/made available as per the schedule for smooth and efficient operation and maintenance of the services as per the terms and conditions of this RFP.

The Bidder shall be responsible for any discrepancies, errors and omissions in the technical details submitted by him/them, irrespective of whether these have been approved, reviewed or otherwise accepted by ReBIT or not. The Bidder shall take all corrective measures arising out of discrepancies, errors and omissions in documents and other information as mentioned above within the schedule and without extra cost to ReBIT.

18. 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 ReBIT 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.

If the duration of delay due to force majeure continues beyond a period of three months, vendor and ReBIT shall hold discussions to find a solution. However, notwithstanding the above, the decision of ReBIT would be final and binding on the vendor.

19. Vicarious Liability

The Bidder shall be the principal employer of the employees engaged by the Bidder and shall be vicariously liable for all the acts, deeds or things, whether the same are within the scope of power or outside the scope of power, vested under the contract. No right of any employment shall accrue or arise, by virtue of the engagement of employees by the Bidder, for any assignment under the contract. All remuneration, claims, wages, dues, etc., of such employees of the Bidder shall be paid by the Bidder alone, and the ReBIT shall not have any direct or indirect liability or obligation to pay any charges, claims or wages of any of the Bidder's employees. The Bidder shall agree to hold the ReBIT, its successors, assigns and administrators fully indemnified and harmless against loss or liability, claims, actions or proceedings, if any, that may arise from whatsoever nature caused to the ReBIT through the action of Bidder's employees.

20. Non-Payment of items/activities fees

If any of the items/activities as mentioned in the technical bid and as mentioned in the Commercial Bid are not taken up by the ReBIT during the course of this assignment, ReBIT will not pay for the items/activities' fees quoted by the Bidder in the Price Bid against such activity/item.

21. 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.

22. Non-Solicitation

The Bidder, during the term of the contract and for a period of one year thereafter, shall not, without the express written consent of the ReBIT, directly or indirectly:

Recruit, hire, appoint or engage or attempt to recruit, hire, appoint or engage or discuss employment with or otherwise utilize the services of any person who has been an employee or associate or engaged in any capacity, by the ReBIT in rendering services under the contract; or

Induce any person who is/have been an employee or associate of the ReBIT at any time to terminate his/ her relationship with the ReBIT.

23. No Employer-Employee Relationship

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.

A self-declaration is required from the Bidder as per Annexure C as part of the technical bid.

24. Ownership

The RFP and all supporting documentation are the sole property of ReBIT and should NOT be redistributed without the written consent of ReBIT.

Violation of this would be a breach of trust and may, inter alia, cause the Bidders to be irrevocably disqualified.

Forthwith, upon expiry or earlier termination of this Contract and at any other time on demand by ReBIT, the Bidder shall deliver to ReBIT all documents provided by or originating from ReBIT and all documents produced by or from or for the Bidder in the course of performing the Services, unless otherwise directed in writing by ReBIT at no additional cost. The Bidder shall not, without the prior written consent of ReBIT, store, copy, distribute or retain any such documents.

The bid proposal and all supporting documentation submitted by the Bidder shall become the property of ReBIT. Unless ReBIT agrees to the Bidder's specific requests, in writing, the proposal and documentation are not to be returned.

25. Tender/RFP Cancellation

ReBIT reserves the right to cancel the Tender/RFP at any time without assigning any reasons whatsoever.

26. Publicity

Any publicity by the Bidder in which the name of ReBIT is to be used, will be done only with the explicit written permission of ReBIT.

27. Dispute Resolution

In the event of any dispute, disagreement or differences between the parties relating to the "Contract or LOI (Letter of Invitation) whichever is issued later", ReBIT and the vendor shall make every effort to resolve amicably, by direct informal negotiation.

If, after thirty days from the commencement of such informal negotiations, ReBIT and the Vendor have been unable to resolve a contract dispute amicably, either party may require that the dispute be referred for resolution by formal arbitration to be conducted in accordance with the Arbitration and Conciliation Act, 1996, and the venue of arbitration shall be at Mumbai, India. In the event of failure to resolve the differences through arbitration, either of the parties shall be free to undertake

necessary further legal course with the Courts of Law in Mumbai, which shall have jurisdiction for preventive, interlocutory and other incidental relief applied for by any party under or in relation to the Agreement.

28. Jurisdiction

Notwithstanding anything contained herein above, in case of any dispute, claim and legal action arising out of this RFP, the parties shall be subject to the jurisdiction of courts at Mumbai, Maharashtra State, India only.

Annexure A: Submission Checklist for Technical Bid

The Bidder must ensure that the following have been submitted as part of the Technical Bid 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)
Index of all the documents, letters, signed RFP etc. submitted in response to this document, along with page numbers.	☐	☐
Annexure B: Proposal Submission Covering Letter	☐	☐
Annexure C: Self Declaration of Relatives in ReBIT	☐	☐
Annexure D: Self-Declaration to comply with Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013	☐	☐
Annexure E: Bidder Query Format	☐	☐
A copy of the board resolution, along with a copy of the power of attorney (POA wherever applicable, showing that the signatory has been duly authorised to sign the Bid document.	☐	☐
Annexure F: Bidder's Details on Bidder's letterhead	☐	☐
Annexure G: Specific response with supporting documents in respect of Minimum Eligibility Criteria	☐	☐
Annexure I: Bidder's experience	☐	☐
Annexure J: Escalation Matrix	☐	☐
Annexure K: Technical Evaluation Scoring Matrix	☐	☐
Annexure O: Undertaking by Bidder for Confidentiality and Non-Disclosure Agreement	☐	☐
Copy of the Bid document along with all clarifications released by ReBIT, duly stamped and signed on all the pages of the document, 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.	☐	☐

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- Annexure H	☐	☐

Annexure B: Bid Submission Form

[Insert: Location, 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 / Madam,

We, the undersigned, hereby offer to provide professional services for Group Health Insurance Policy for ReBIT Employees in accordance with your Request for Proposal dated ____ 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 the validity as mentioned in the RFP and our Offer shall remain binding on us and may be accepted by ReBIT any time before expiry of the offer.

We undertake, if our Proposal is accepted, to start the services within the timelines as mentioned in the RFP from the Contract signature date.

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.

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.

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 ReBIT or its appointed representatives.

If our Bid Response is accepted, we will obtain a performance bank guarantee in the format given in the Bid Document issued by a scheduled commercial bank in India for a sum mentioned in the RFP for the due performance of the contract.

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.

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.

ReBIT is not bound by any other extraneous matters or deviations, even if mentioned by us elsewhere either in our proposal or any 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.

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 namely "Prevention of Corruption Act 1988".

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.

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]

Annexure C: 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

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]

Annexure D: Self-Declaration for Prevention, Prohibition and Redressal of Sexual Harassment of Women at Workplace as per Act, 2013

(On letterhead of the Bidder)

Strictly Private and Confidential

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

[Date]

Dear Sir / Madam,

Sub: Request for Proposal Group Health Insurance Policy for ReBIT employees dated_____.

Further to our proposal, in response to the Request for proposal for Group Health Insurance Policy for ReBIT employees, RFP: ReBIT/CPO/2025-26/PR228/581/040 dated ____ (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 “Sexual Harassment of Women at the Workplace (Prevention, Prohibition and Redressal) Act, 2013”. In case of any complaint of sexual harassment against any of our employees 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 of the complaint.
2. Any complaint of sexual harassment from any aggrieved employee of the Bidder against an employee of the ReBIT shall be taken cognisance 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 the 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 Signature [In full and initials]:
Name and Title of Signatory:
Name of Company:
Contact Details:

[Please mark this letter with your company seal]

Annexure E: Bidders' Queries Format

Contact Details		
Name of Organization submitting Request (Enter Full Legal Entity Name)	:	
Full Formal Address of the Organisation	:	
Tel	:	
Fax	:	
Email	:	
Name & Position of Person submitting Request		
Name	:	
Position	:	

#	Clause no.	Page no.	Clause	Query	ReBIT Response

Yours faithfully,
 Authorised Signature [In full and initials]:
 Name and Title of Signatory:
 Name of Company:
 Contact Details:

[Please mark this letter with your company seal]

Annexure F: Bidder's Details

[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 Year of Registration:	<i>[insert Bidder's year of registration]</i>
3. Bidder's Legal Address in Country of Registration:	<i>[insert Bidder's legal address in country of registration]</i>
4. Bidder's Authorised Representative Information Name: Designation: Address: Telephone/Fax numbers: Email Address:	
5. Attached are certified copies of original documents of firm/ company named in 1: ○ Document evidencing the person(s) duly authorised to commit the Bidder or a Power of Attorney	

Yours faithfully,
Authorised Signature [In full and initials]:
Name and Title of Signatory:
Name of Company:
Contact Details:

[Please mark this letter with your company seal]

Annexure G : Minimum Eligibility Criteria

(On Bidders Organisation's Letterhead)

The Bidder may note that the below criteria is of critical importance and non-adherence to any would lead to disqualification from the further bidding process.

Group Health Insurance Policy:

Sr. NO	Criteria	REQUIREMENTS	List of Documents to be Submitted	Compliance Status (Yes/No)
1	Registration Certifications & License	- The Bidder must be an insurance provider registered under the Insurance Regulatory and Development Authority of India (IRDAI). - The license should be valid for the policy servicing period. - Valid registration certificate with IRDAI to be submitted	IRDA valid license copy	
		The Bidder must be an entity registered with the Registrar of Companies under the Indian Companies Act and must provide the following details a.Details of Registration of the firm /organisation - whether Sole Proprietorship/ Partnership firm /Private Limited/ Limited or Co-operative Body, etc. - Name of Registering Authority, Date, and Registration number, etc. b.GST registration number	- A copy of the Certificate of incorporation (firm/organisation - whether Sole Proprietorship/ Partnership firm /Private Limited/ Limited or Co-operative Body, etc.) has to be provided. - GST registration number, as applicable.	
2	Profit After Tax	The bidder should have positive net profit (profit after tax) in at least three of the last five financial years, i.e., 2021 - 22, 2022-23, 2023-2024, 2024-25, and 2025-26.	Audited financial statements, including profit and loss statements, to be submitted and/or Certificate of the Chartered Accountant for the specified period for PAT, Turnover and Net worth	
3	Turnover	The Bidder should have an average annual turnover of Rs. 4500 Crore in at least three years out of the last five (5) financial years, i.e., 2021 - 22, 2022-23, 2023-2024, 2024-25, and 2025-26.		
4	Net worth	The Bidder should have a positive net worth as of March 31st at the time of bidding.		
5	Experience	1. The bidder must have a track record of at least three years of operations in the group health insurance business in India as on 31st March 2026 2. The bidders must have an existing relationship with at	- IRDA Renewal certificates for the last 3 years, i.e. 2023-2024, 2024-25, 2025-26; - Bidder should provide the client's Name,	

Sr. NO	Criteria	REQUIREMENTS	List of Documents to be Submitted	Compliance Status (Yes/No)
		least 3 corporate clients each regarding the offering of Group Health Policies at the time of bid submission. 3) The bidders must have 2 nos of Group health insurance policies being serviced where the total lives covered are 5,000 or more in each policy, where the premium paid is more than 1 Cr. during the last three financial years- 2023-24, 2024-25 and 2025-26	Policy Number and Policy Period on bidder's letter head Audited financial CA-certified statements to cross-verify premium paid.	
6	Network hospital	The bidders should have a minimum 2 nos of network hospitals in our top 7 employee cities (Mumbai, Navi Mumbai, Hyderabad, Bangalore, Nagpur, Chennai, Delhi etc)	A detailed breakdown of hospitals by state, city and PIN code.	
7	Own In-House TPA	The bidders must have an in-house TPA	Bidder should provide an in-house TPA operation manual along with three client references for feedback	
8	Digital ecosystem	The bidders must have a digital app ecosystem (like a digital application, Online portal and e-cards) - (fully or partially integrated)	A self-attested declaration has to be submitted on the bidder's letterhead mentioning details of applications, online portal and e-cards along with	
9	Legal Liability	a. The Bidder should not be currently blacklisted from any of the government, semi-government institutions, public/ private companies, etc. in India and abroad. b. The Bidder must warrant that no legal action has been taken against them for any cause in any legal jurisdiction. If such an action exists and the Bidder considers that it does not affect its ability to deliver the requirements as per the Tender, it shall provide details of the action(s).	A self-attested declaration has to be submitted on the bidder's letterhead.	

- All documentary evidence should be duly signed and stamped by the Bidder.

Note: The Bidder should submit relevant documentation supporting the above eligibility/qualification criteria. In case of non-compliance with any of the eligibility criteria mentioned above, the bidder shall be liable to be disqualified without any notice, and the bids of the bidder may not be processed further. Any additional/irrelevant document enclosed with the bid may lead to disqualification.

Yours faithfully,
Authorised Signature [In full and initials]:
Name and Title of Signatory:
Name of Company:
Contact Details:

[Please mark this letter with your company seal]

Annexure H: Commercial Bid Format

(On letterhead of the Bidder)

The format shown below is suggested for use as a guide in preparing the Financial Proposal.

S.N.	1	2	3	4	5	6	7
	Details	Parameters	Number of employees +Dependents as on 24 th July 2026	Unit Rate INR	Total premium payable INR (3X4)	Applicable Taxes @___% INR	Grand Total INR (5+6)
1	Premium cost for Group Health Insurance Policy	Premium cost for ReBIT employee and dependent family members for 1 year during the policy period	4400				

Note: If the bidder fails to submit the price in the above format, the bid may be rejected.

Yours faithfully,
Authorised Signature [In full and initials]:
Name and Title of Signatory:
Name of Company:
Contact Details:

[Please mark this letter with your company seal]

Annexure I : Bidder's Experience

(On letterhead of the Bidder)

S.No	Information Sought	Information
1	Client's name	
2	Assignment/Job name	
3	Name and Contact Details of the Client	
4	Scope of Supply/Services as provided under the contract	
5	Current Status	
6	Duration of Assignment/Job (months)	
7	Approx. value of the contract (in Rupees)	
8	Approx. Value of the assignment/job provided by your firm under the contract(In Rupees)	
9	Start date (month/year)	
10	End date (month/year)	
11	Copy of Purchase/ Work Order	
12	Any other Supporting Document	

Yours faithfully,
Authorised Signature [In full and initials]:
Name and Title of Signatory:
Name of Company:
Contact Details:

[Please mark this letter with your company seal]

Annexure J : Escalation Matrix

Bidder is required to share the Escalation Matrix on company's letter head.

Level	Name	Designation	Mobile # and Email ID
L1			
L2			
L3			
L4			
CEO / Head of Organisation			

Yours faithfully,
Authorised Signature [In full and initials]:
Name and Title of Signatory:
Name of Company:
Contact Details:

[Please mark this letter with your company seal]

Annexure K: Technical Evaluation Scoring Matrix

Category	Weight	Sub-Metric	Marks	Scoring Criteria	Documents
Financial Stability	30	Claim Settlement Ratio (3-yr avg)	8	1) >95% = 8	1) IRDAI published company CSR annual data report (irdai.gov.in)
				2) 92-94.99% = 4	2) Audited financial statements to cross- verify CSR data.
				3) 90-91.99% = 2	3) Insurers published disclosures - Self-declaration on the letterhead along with published data.
		Incurred Claim Ratio (3-yr avg)	5	1) 91-95% = 1	1) IRDAI published company ICR annual data report.
				2) 70-90% = 5	2) Audited financial statements to cross- verify from the claims paid & premium figures in these statements.
				3) 60-69% =3	3) Insurers published disclosures -Form NL-37 filings (verify quarterly claim data).
		Insurer Credit Rating	4	1) AAA = 4,	Credit rating certificate (an official certificate from a recognised agency like PACRA, JCR-VIS, A.M. Best, S&P, or Moody's as proof of a specific minimum rating
				2) AA = 2 3) A or below = 0	
		Gross Total Premium underwritten within India (in Crores) as on 31.03.2026	6	1) > Rs.2,000 Crores=6	1) Audited financial statements to cross-verify premium paid.
				2) > Rs. 1000- Rs. 2,000 Crores=4	2) Self-declaration on company letterhead, duly signed by the competent authority
				3) Up to Rs. 1000 Crores=2	
Network Strength	20	Number of Group health insurance policies being serviced where the total lives covered are 5,000 or more in each policy, where the premium paid is more than 1 Cr. during the last three financial years- 2023-24, 2024-25 and 2025-26	7	1) Four or more Policies=7	1) Audited financial statements to cross-verify premium paid.
				2) Three Policies=5	2) Self-declaration on company letterhead, duly signed by the competent authority
				3) Two Policies=3	
				4) One Policy=0	
		Cashless Hospital Count (Pan-India)	8	1) <12,000 = 8,	1) Full ROHINI-compliant list (an official, complete list of network hospitals available at - rohini.iib.gov.in. This includes ROHINI ID as mandated by IRDAI, providing regulatory compliance.
				2) 8,000-11,999 = 5,	
				3) 4,000-7,999 = 2	

		Hospitals in our top 5 employee cities (Mumbai, Navi Mumbai, Hyderabad, Bangalore, Nagpur, Chennai, Delhi, etc)	7	1) >5 per city = 7, 2) 4-5 = 4, 3) 2-3 = 1	2) A detailed breakdown of hospitals by state, city and PIN code. 3) Hospital empanelment agreement copies signed between the insurer and the hospitals
		Insurance owns in-house TPA: Reputation & SLA compliance	5	1) In-house TPA with documented SLAs = 5	1) Service-level agreements (SLAs), 2) Client references for service quality check 3) In-house TPA operational manual
Claim settlement Speed/TAT	20	Cashless TAT (median hours)	8	1) <1 hr = 8 2) 1-2 hrs = 4 3) 2-4 hrs = 2 >4 hrs = 0	IRDAI mandates 1 hour for cashless pre-authorisation and 30 days for reimbursement, and 3 hours for discharge rules, for the insurer's actual median performance. 1) Historic TAT performance reports 2) IRDAI published data 3) SLA's with Service Credit: (contract draft linking cashless TAT to service credits (penalties for delays)
		Reimbursement TAT (median days)	6	1) <5 days = 6 2) 5-10 = 4 3) 10-15 = 2 >15 = 0	IRDAI mandate is 30 days from receipt of complete documents. Evaluate real median (P50)& 90% (P90) times to check operational efficiency. 1) Historic TAT performance reports 2) IRDAI Mandate reference note confirming bidder adheres to the 30-day regulation & pays the mandated 2% interest above the bank rate for delay 3) SLA's with Service Credit: (contract draft linking cashless TAT to service credits (penalties for delays)
		Claim rejection rate (3-yr avg)	6	1) <2% = 6 2) 2-5% = 3 >5% = 0	1) A signed declaration on company letterhead, duly signed by the authorised authority. YOY Rejection rate table: 1) Financial yr/ total claim received/ total claim rejected / Rejection rate (%) Major reasons for rejections) 2) Audited claims ledger - summarised ledgers showing YOY claims received, admitted and repudiated with clear reasons for repudiation. 3) Insurer -issued claim settlement statements
Plan Design & Compliance	20	IRDAI compliance & transparent wordings	5	1) Full compliance = 5 2) Partial gaps = 2	1) Self-checklist cum certification (FORM IRDAI-HLTCLC)- The prescribed self-certification checklist submitted to IRDAI confirming compliance with all regulatory 2) IRDAI

					Master circular compliance declaration- A signed declaration confirming that the policy complies with the IRDAI Master circular on Health insurance (May 2024) and IRDAI Insurance product regulations 24
		3-yr renewal premium history (average hike)	5	1) 5% pa = 5, 2) 6-10% = 3,	YOY Premium reconciliation statement: A table showing:- Policy yr/ Total premium paid/ % increase/decrease over the prev yr / Reason for the hike. 2)
		Grievance escalation matrix documented	5	1) Clear 3-level matrix = 5 2) Basic = 2, none = 0	1) Redressal Grievance report 2) Grievance escalation matrix documented
		Digital ecosystem (app, portal, e-cards)	5	1) Fully integrated = 5, 2) Partial = 2,	Detailed Demo overview of Digital app, portal, e-card integration
Detailed presentations on overall deliverables (SOW defined)	10	A) Overall deliverable approach considering the detailed scope of work defined in the RFP	10	1) Excellent - 10 2) Good -7 3) Average -4	Detailed presentation on GHI deliverables and declaration
		B) Value-added services like: 1) Comprehensive Wellness programs (health checks, counselling) 2) Dedicated account manager & dedicated support team 3) Employee communication & onboarding support -Full kit (videos, FAQs, sessions)			

NOTE:- Policies for which Bidder's company is a co-insurer shall not be considered. Only Corporate Group Health policies shall be considered for technical evaluation

Annexure O : 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]

Dear Sir / Madam,

Confidentiality Undertaking

We acknowledge that during bidding for -----, 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 implementation.

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 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 Appointment of Design Consultant, 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;

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

Yours sincerely

Signature and Stamp of Company

Authorised Signatory (same as signing the proposal)

Name:

Position:

Date:

Instructions for Online Bid Submission

The bidders are required to submit soft copies of their bids electronically on the CPP Portal, using valid Digital Signature Certificates. The instructions given below are meant to assist the bidders in registering on the CPP Portal, preparing their bids in accordance with the requirements and submitting their bids online on the CPP Portal.

More information useful for submitting online bids on the CPP Portal may be obtained at: <https://eprocure.gov.in/eprocure/app>.

REGISTRATION

- 1) Bidders are required to enrol on the e-Procurement module of the Central Public Procurement Portal (URL: <https://eprocure.gov.in/eprocure/app>) by clicking on the link "Online bidder Enrolment" on the CPP Portal, which is free of charge.
- 2) As part of the enrolment process, the bidders will be required to choose a unique username and assign a password for their accounts.
- 3) Bidders are advised to register their valid email address and mobile numbers as part of the registration process. These would be used for any communication from the CPP Portal.
- 4) Upon enrolment, the bidders will be required to register their valid Digital Signature Certificate (Class III Certificates with signing key usage) issued by any Certifying Authority recognised by CCA India (e.g. Sify / nCode / eMudhra etc.), with their profile.
- 5) Only one valid DSC should be registered by a bidder. Please note that the bidders are responsible for ensuring that they do not lend their DSCs to others, which may lead to misuse.
- 6) The bidder then logs in to the site through the secured login by entering their user ID/password and the password of the DSC / e-Token.

SEARCHING FOR TENDER DOCUMENTS

- 1) There are various search options built in the CPP Portal to facilitate bidders to search active tenders by several parameters. These parameters could include Tender ID, Organisation Name, Location, Date, Value, etc. There is also an option of advanced search for tenders, wherein the bidders may combine a number of search parameters such as Organization Name, Form of Contract, Location, Date, Other keywords etc. to search for a tender published on the CPP Portal.
- 2) Once the bidders have selected the tenders they are interested in, they may download the required documents/tender schedules. These tenders can be moved to the respective 'My Tenders' folder. This would enable the CPP Portal to intimate the bidders through SMS/email in case there is any corrigendum issued to the tender document.
- 3) The bidder should make a note of the unique Tender ID assigned to each tender, in case they want to obtain any clarification/help from the Helpdesk.

PREPARATION OF BIDS

- 1) Bidder should take into account any corrigendum published on the tender document before submitting their bids.
- 2) Please go through the tender advertisement and the tender document carefully to understand the documents required to be submitted as part of the bid. Please note the number of covers in which the bid documents have to be submitted, the number of documents - including the names and content of each of the documents that need to be submitted. Any deviations from these may lead to rejection of the bid.
- 3) Bidder, in advance, should get ready the bid documents to be submitted as indicated in the tender document/schedule and generally, they can be in PDF / XLS / RAR / DWF/JPG formats. Bid documents may be scanned at 100 dpi with black and white option, which helps in reducing the size of the scanned document.
- 4) To avoid the time and effort required in uploading the same set of standard documents which are required to be submitted as a part of every bid, a provision of uploading such standard documents (e.g. PAN card copy, annual reports, auditor certificates etc.) has been provided to the bidders. Bidders can use the "My Space" or "Other Important Documents" area available to them to upload such documents. These documents may be directly submitted from the "My Space" area while submitting a bid and need not be uploaded again and again. This will lead to a reduction in the time required for the bid submission process.

Note: My Documents space is only a repository given to the Bidders to ease the uploading process. If the Bidder has uploaded his Documents in My Documents space, this does not automatically ensure these Documents are part of the Technical Bid.

SUBMISSION OF BIDS

- 1) The bidder should log into the site well in advance for bid submission so that they can upload the bid in time, i.e. on or before the bid submission time. The bidder will be responsible for any delay due to other issues.
- 2) The bidder has to digitally sign and upload the required bid documents one by one as indicated in the tender document.
- 3) The bidder has to select the payment option as “offline” to pay the tender fee / EMD as applicable and enter details of the instrument.
- 4) Bidder should prepare the EMD as per the instructions specified in the tender document. The original should be posted/couriered/given in person to the concerned official, latest by the last date of bid submission or as specified in the tender documents. The details of the DD/any other accepted instrument, physically sent, should tally with the details available in the scanned copy and the data entered during bid submission time. Otherwise, the uploaded bid will be rejected.
- 5) Bidders are requested to note that they should necessarily submit their financial bids in the format provided and no other format is acceptable. If the price bid has been given as a standard BoQ format with the tender document, then the same is to be downloaded and filled by all the bidders. Bidders are required to download the BoQ file, open it and complete the white coloured (unprotected) cells with their respective financial quotes and other details (such as the name of the bidder). No other cells should be changed. Once the details have been completed, the bidder should save it and submit it online, without changing the filename. If the BoQ file is found to be modified by the bidder, the bid will be rejected.
- 6) The server time (which is displayed on the bidders’ dashboard) will be considered as the standard time for referencing the deadlines for submission of the bids by the bidders, opening of bids etc. The bidders should follow this time during bid submission.
- 7) All the documents being submitted by the bidders would be encrypted using PKI encryption techniques to ensure the secrecy of the data. The data entered cannot be viewed by unauthorised persons until the time of bid opening. The confidentiality of the bids is maintained using the Secure Sockets Layer 128-bit encryption technology. Data storage encryption of sensitive fields is done. Any bid document that is uploaded to the server is subjected to symmetric encryption using a system-generated symmetric key. Further, this key is subjected to asymmetric encryption using buyers/bid openers’ public keys. Overall, the uploaded tender documents become readable only after the tender opening by the authorized bid openers.
- 8) The uploaded tender documents become readable only after the tender opening by the authorised bid openers.
- 9) Upon the successful and timely submission of bids (i.e. after clicking “Freeze Bid Submission” in the portal), the portal will give a successful bid submission message & a bid summary will be displayed with the bid no. and the date & time of submission of the bid with all other relevant details.
- 10) The bid summary has to be printed and kept as an acknowledgement of the submission of the bid. This acknowledgement may be used as an entry pass for any bid opening meetings.

ASSISTANCE TO BIDDERS

- 1) Any queries relating to the tender document and the terms and conditions contained therein should be addressed to the Tender Inviting Authority for a tender or the relevant contact person indicated in the tender.
- 2) Any queries relating to the process of online bid submission or queries relating to CPP Portal in general may be directed to the 24x7 CPP Portal Helpdesk.