

**NOTICE INVITING TENDERS**

The e-tenders are hereby invited on behalf of Haryana State Cooperative Apex Bank Ltd under Two Bid System (Technical Bid and Financial Bid) for the following works to be carried out from the eligible parties as per details given below:-

<b>Tender Ref. No.</b>	<b>ACS/2018-19/PAIS</b>
<b>Description of Item</b>	<b>Request for proposal from General Insurance Companies licensed/Registered with Insurance Regulatory and Development Authority of India (IRDAI) on the behalf of 19 DCCBs in the State of Haryana</b>
<b>Earnest Money</b>	<b>Nil</b>
<b>Tender Fee (Non-refundable)</b>	<b>Nil</b>
<b>e-service Fees (Non -refundable)</b>	<b>Nil</b>
<b>Start date and time of Bid preparation &amp; submission on e-procurement portal</b>	<b>04.10.2018</b>
<b>Last date and time for Bid preparation &amp; submission by bidders</b>	<b>13.10.2018 (17:00 hrs)</b>
<b>Date and time of Tender Opening (Technical Bid Part-I)</b>	<b>16.10.2018 (13:00 hrs)</b>
<b>Date and time of Tender Opening (Financial Bid Part-II)</b>	<b>To be decided later on</b>
<b>Last date and time for Earnest Money Deposit (EMD) of Bid submission</b>	<b>Nil</b>
<b>Pre-bid meeting</b>	<b>Nil</b>

The complete bidding documents, fee details, technical specifications and key dates can be viewed / downloaded from the web sites <https://haryanaeprocurement.gov.in> and [www.harcobank.org.in](http://www.harcobank.org.in) Bid through any other mode shall not be entertained. Please note that Managing Director, HARCO Bank reserves the right to accept or reject the tendering process at any stage without assigning any reason whatsoever.

**Managing Director  
Haryana State Cooperative Apex Bank Ltd.**

**HARYANA STATE COOPERATIVE APEX BANK LTD**  
**SCO 78-80, BANK SQUARE, SECTOR-17B, CHANDIGARH**  
**Ph. 0172-2714520, 2704349 (FAX)**  
**Email-agricredit@harcobank.org.in**

**KEY DATES**

Sr. No.	Department Stage	Bidder's Stage	Start date and Time	Expiry date and time
1		Tender Document Download and Bid Preparation/Sub mission	04.10.2018	13.10.2018 (17:00 hrs)
2		Manual submission of Technical Documents (Not mandatory)	16.10.2018 (10:00 hrs to 12:00 hrs)	
3	Technical Bid Opening		16.10.2018 (13:00 hrs)	
4	Financial Bid Opening		To be intimated later on	

**Important Note:**

Under this process, the Pre-qualification/ Technical online bid Application as well as online Price Bid shall be invited at single stage under two covers i.e. PQQ/Technical & Commercial Envelope. Eligibility and qualification of the Applicant will be first examined based on the details submitted online under first cover (PQQ or Technical) with respect to eligibility and qualification criteria prescribed in this Tender document. The Price Bid under the second cover shall be opened for only those Applicants whose PQQ/ Technical Applications are responsive to eligibility and qualifications requirements as per Tender document.

1. The Applicants/bidders have to complete 'Application / Bid Preparation & Submission' stage on scheduled time as mentioned above. If any Applicant / bidder failed to complete his / her aforesaid stage in the stipulated online time schedule for this stage, his / her Application/bid status will be considered as 'Applications / bids not submitted'.
2. Applicant/Bidder must confirm & check his/her Application/bid status after completion of his/her all activities for e-bidding.
3. Applicant/Bidder can rework on his/her bids even after completion of 'Application/Bid Preparation & submission stage' (Application/Bidder Stage), subject to the condition that the rework must take place during the stipulated time frame of the Applicant/Bidder Stage.

- 12.1. In the first instance, the online payment details of tender document fee + e-Service and EMD & PQQ/Technical Envelope shall be opened. Henceforth financial bid quoted against each of the item by the shortlisted bidder/ Agency wherever required shall be opened online in the presence of such bidders/ Agency who either themselves or through their representatives choose to be present. The bidder can submit online their bids as per the dates mentioned in the schedule/Key Dates above.
- 12.2. **The payment for Tender Document Fee and e-Service Fee shall be made by eligible bidders online directly through Debit Cards & Internet Banking Accounts and the payment for EMD can be made online directly through RTGS/NEFT Please refer to 'Online Payment Guideline' available at the Single e-Procurement portal of GoH (Govt. of Haryana) and also mentioned under the Tender Document.**
13. Intending bidders will be mandatorily required to online sign-up (create user account) on the website <https://haryanaeprocurement.gov.in> to be eligible to participate in the e-Tender. **He / She will be required to make online payment of Rs.NIL towards EMD fee in due course of time. The intended bidder fails to pay EMD fee under the stipulated time frame shall not be allow to submit his / her bids for the respective event / Tenders.**
14. The interested bidders must remit the funds at least T+1 working day (Transaction day + One working Day) in advance i.e. **on or before ()and make payment via RTGS /NEFT to the beneficiary account number specified under the online generated challan. The intended bidder / Agency thereafter will be able to successfully verify their payment online, and submit their bids on or before the expiry date & time of the respective events/Tenders at <https://haryanaeprocurement.gov.in>.**

The interested bidders shall have to pay mandatorily e-Service fee (under document fee – Non refundable) **NIL** online by using the service of secure electronic gateway. The secure electronic payments gateway is an online interface between bidders & online payment authorization networks.

The Payment for document fee/ e-Service fee can be made by eligible bidders online directly through Debit Cards & Internet Banking.

The Bidders can submit their tender documents (Online) as per the dates mentioned in the key dates above.

The bidders shall quote the prices in price bid format under Commercial Bid.

**INSTRUCTIONS TO BIDDER ON ELECTRONIC TENDERING SYSTEM**

These conditions will over-rule the conditions stated in the tender documents, wherever relevant and applicable.

**18. Registration of bidders on e-Procurement Portal:-**

All the bidders intending to participate in the tenders process online are required to get registered on the centralized e - Procurement Portal i.e. <https://haryanaeprocurement.gov.in>. Please visit the website for more details.

**19. Obtaining a Digital Certificate:**

- 18.1.** The Bids submitted online should be encrypted and signed electronically with a Digital Certificate to establish the identity of the bidder bidding online. These Digital Certificates are issued by an Approved Certifying Authority, by the Controller of Certifying Authorities, Government of India.
- 18.2.** A Digital Certificate is issued upon receipt of mandatory identity (i.e. Applicant's PAN Card) and Address proofs and verification form duly attested by the Bank Manager / Post Master / Gazetted Officer. Only upon the receipt of the required documents, a digital certificate can be issued. For more details please visit the website - <https://haryanaeprocurement.gov.in>.
- 18.3.** The bidders may obtain Class-II or III digital signature certificate from any Certifying Authority or Sub-certifying Authority authorized by the Controller of Certifying Authorities or may obtain information and application format and documents required for the issue of digital certificate from.
- 18.4.** The bidder must ensure that he/she comply by the online available important guidelines at the portal <https://haryanaeprocurement.gov.in> for Digital Signature Certificate (DSC) including the e-Token carrying DSCs.
- 18.5.** Bid for a particular tender must be submitted online using the digital certificate (Encryption & Signing), which is used to encrypt and sign the data during the stage of bid preparation. In case, during the process of a particular tender, the user loses his digital certificate (due to virus attack, hardware problem, operating system or any other problem) he will not be able to submit the bid online. Hence, the users are advised to **keep a backup of the certificate** and also keep the copies at safe place under proper security (for its use in case of emergencies).
- 18.6.** In case of online tendering, if the digital certificate issued to the authorized user of a firm is used for signing and submitting a bid, it will be considered equivalent to a no-objection certificate /power of attorney / lawful authorization to that User. The firm has to authorize a specific individual

through an authorization certificate signed by all partners to use the digital certificate as per Indian Information Technology Act 2000. Unless the certificates are revoked, it will be assumed to represent adequate authority of the user to bid on behalf of the firm in the department tenders as per Information Technology Act 2000. The digital signature of this authorized user will be binding on the firm.

20. In case of any change in the authorization, it shall be the responsibility of management / partners of the firm to inform the certifying authority about the change and to obtain the digital signatures of the new person / user on behalf of the firm / company. The procedure for application of a digital certificate however will remain the same for the new user.
  21. The same procedure holds true for the authorized users in a private/Public limited company. In this case, the authorization certificate will have to be signed by the directors of the company.
3. **Pre-requisites for online bidding:**

In order to operate on the electronic tender management system, a user's machine is required to be set up. A help file on system setup/Pre-requisite can be obtained from Nextenders (India) Pvt. Ltd. or downloaded from the home page of the website - <https://haryanaeprocurement.gov.in>. The link for downloading required java applet & DC setup are also available on the Home page of the e-tendering Portal.

4. **Online Viewing of Detailed Notice Inviting Tenders:**

The bidders can view the detailed N.I.T and the time schedule (Key Dates) for all the tenders floated through the single portal e-Procurement system on the Home Page at <https://haryanaeprocurement.gov.in>.

5. **Download of Tender Documents:**

The tender documents can be downloaded free of cost from the e-Procurement portal <https://haryanaeprocurement.gov.in>

6. **Key Dates:**

The bidders are strictly advised to follow dates and times as indicated in the online Notice Inviting Tenders. The date and time shall be binding on all bidders. All online activities are time tracked and the system enforces time locks that ensure that no activity or transaction can take place outside the start and end dates and the time of the stage as defined in the online Notice Inviting Tenders.

**7. Online Payment of Tender Document Fee, eService fee , EMD fees & Bid Preparation & Submission (PQQ/ Technical & Commercial/Price Bid):**

**i) Online Payment of Tender Document Fee + e-Service fee:**

The online payment for Tender document fee, eService Fee & EMD can be done using the secure electronic payment gateway. The Payment for Tender Document Fee and eService Fee shall be made by bidders/ Vendors online directly through Debit Cards & Internet Banking Accounts and the Payment for EMD shall be made online directly through RTGS / NEFT. The secure electronic payments gateway is an online interface between contractors and Debit card / online payment authorization networks.

**ii) PREPARATION & SUBMISSION Of online APPLICATIONS/BIDS:**

Detailed Tender documents may be downloaded from e-procurement website (<https://haryanaeprocurement.gov.in>) and tender mandatorily be submitted online.

**Scan copy of Documents to be submitted/uploaded for Prequalification or Technical bid under online PQQ / Technical Envelope:** The required documents (refer to DNIT) shall be prepared and scanned in different file formats (in PDF /JPEG/MS WORD format such that file size is not exceed more than 10 MB) and uploaded during the on-line submission of PQQ or Technical Envelope.

**FINANCIAL or Price Bid PROPOSAL shall be submitted mandatorily online under Commercial Envelope and original not to be submitted manually)**

**8. ASSISTANCE TO THE BIDDERS:-**

In case of any query regarding process of e-tenders and for undertaking training purpose, the intended bidder can also avail the following and can contact service provider as per below:

**Office Timings of Help-desk support** for Single e Procurement Portal of Government of Haryana- Technical Support Assistance will be available over telephone Monday to Friday (09:00 am. to 5:30 pm) & Training workshop will be conducted on every 1st, 2nd Wednesday (from 3:30 pm up-to 5:00 pm).

All queries would require to be registered at our official email-[chandigarh@nextenders.com](mailto:chandigarh@nextenders.com) for on- time support (Only those queries which are sent through email along with appropriate screenshots or error

**HARYANA STATE COOPERATIVE APEX BANK LTD SCO 78-80, BANK SQUARE, SECTOR-17B, CHANDIGARH Ph. 0172-2714520, 2704349 (FAX)**

**[Email-agricredit@harcobank.org.in](mailto:Email-agricredit@harcobank.org.in)**

description will be considered as registered with the Help-desk)

**Important Note:-**

1. Any intending bidder can contact the helpdesk on or before prior to 4 hours of the scheduled closing date & time of respective e-Auction/ Tender event.
2. For queries pertaining to e-Payment of EMD, please contact the helpdesk at least 2 business days prior to the closing date & time of e-Auction/Tender event.
3. Help-desk support will remain closed during lunch break i.e. from 1:30 PM up to 2:15 PM on each working day.

**Schedule for Training:**

<i>Training workshop will be held on 1st, 2nd Wednesday (from 3:30 pm upto 5:00 pm) of each month at following addresses:</i>		
Nextenders (India) Pvt. Ltd Municipal Corporation Faridabad, Near B.K.Chowk, Opp. B.K.Hospital, NIT, <b>Faridabad</b> Contact no. 9310335475	Nextenders (India) Pvt.Ltd. Public Health Division No. 2 Hisar, Model Town Opp. N.D Gupta Hospital, <b>Hisar</b> Contact: 9034357793	Nextenders (India) Pvt. Ltd., Nirman Sadan (PWD B&R), Plot No.- 01, Basement, Dakshin Marg, Sec- 33 A, <b>Chandigarh -160020</b> <b>For Support- 1800-180-2097,</b> 0172-2582008-2009

For Support Call - 1800-180-2097

**Haryana eProcurement Help Desk Office will remain closed on Saturday Sunday and National Holidays**

**NOTE:-** Bidders participating in online tenders shall check the validity of his/her Digital Signature Certificate before participating in the online Tenders at the portal <https://haryanaeprocurement.gov.in>.

For help manual please refer to the 'Home Page' of the e-Procurement website at <https://haryanaeprocurement.gov.in>, and click on the available link 'How to...?' to download the file.

**GUIDELINE FOR ONLINE PAYMENTS IN E-TENDERING**

Post registration, bidder shall proceed for bidding by using both his digital certificates (one each for encryption and signing). Bidder shall proceed to select the tender he is interested in. On the respective Department's page in the e-tendering portal, the Bidder would have following options to make payment for tender document & EMD:

- A. Debit Card
- B. Net Banking
- C. RTGS/NEFT

**Operative Procedures for Bidder Payments**

**A) Debit Card**

The procedure for paying through Debit Card will be as follows.

- i. Bidder selects Debit Card option in e-Procurement portal.
- ii. The e-Procurement portal displays the amount and the card charges to be paid by bidder. The portal also displays the total amount to be paid by the bidder.
- iii. Bidder clicks on "Continue" button
- iv. The e-Procurement portal takes the bidder to Debit Card payment gateway screen.
- v. Bidder enters card credentials and confirms payment
- vi. The gateway verifies the credentials and confirms with "successful" or "failure" message, which is confirmed back to e-Procurement portal.
- vii. The page is automatically routed back to e-Procurement portal
- viii. The status of the payment is displayed as "successful" in e-Procurement portal. The e-Procurement portal also generates a receipt for all successful transactions. The bidder can take a print out of the same,
- ix. The e-Procurement portal allows Bidder to process another payment attempt in case payments are not successful for previous attempt.

**B) Net Banking**

The procedure for paying through Net Banking will be as follows.

- i. Bidder selects Net Banking option in e-Procurement portal.
- ii. The e-Procurement portal displays the amount to be paid by bidder.
- iii. Bidder clicks on "Continue" button
- iv. The e-Procurement portal takes the bidder to Net Banking payment gateway screen displaying list of Banks



Bidder chooses his / her Bank

The Net Banking gateway redirects Bidder to the Net Banking page of the selected Bank

Bidder enters his account credentials and confirms payment

The Bank verifies the credentials and confirms with “successful” or “failure” message to the Net Banking gateway which is confirmed back to e-Procurement portal.

The page is automatically routed back to e-Procurement portal

The status of the payment is displayed as “successful” in e-Procurement portal. The e-Procurement portal also generates a receipt for all successful transactions. The bidder can take a print out of the same.

The e-Procurement portal allows Bidder to process another payment attempt in case payments are not successful for previous attempt.

### **1.9. RTGS/ NEFT**

The bidder shall have the option to make the EMD payment via RTGS/ NEFT. Using this module, bidder would be able to pay from their existing Bank account through RTGS/NEFT. This would offer a wide reach for more than 90,000 bank branches and would enable the bidder to make the payment from almost any bank branch across India.

Bidder shall log into the client e -procurement portal using user id and password as per existing process and selects the RTGS/NEFT payment option.

Upon doing so, the e-procurement portal shall generate a pre-filled challan. The challan will have all the details that is required by the bidder to make RTGS-NEFT payment.

Each challan shall therefore include the following details that will be pre-populated:

Beneficiary account no: (unique alphanumeric code for e-tendering)

Beneficiary IFSC Code:

Amount:

Beneficiary bank branch:

Beneficiary name:

The Bidder shall be required to take a print of this challan and make the RTGS/NEFT on the basis of the details printed on the challan.

The bidder would remit the funds at least T + 1 day (Transaction + One day) in advance to the last day and make the payment via RTGS / NEFT to the beneficiary account number as mentioned in the challan.

Post making the payment, the bidder would login to the e-Tendering portal and go to the payment page. On clicking the RTGS / NEFT mode of

payment, there would be a link for real time validation. On clicking the same, system would do auto validation of the payment made.

## 2.2. Over-the-Counter (OTC)

This solution shall allow the bidder having account with ICICI Bank, to make the payment from any CMS enabled Branch of ICICI Bank in India. Bidders can make the payment via cash (if amount is ≤ ₹ 49,999), Demand Draft or ICICI Bank Cheque.

The procedure for paying through OTC mode is as follows:

- 2.3. Bidder selects Over-the-Counter remittance option in e-Procurement portal.
- 2.4. The e-Procurement portal displays the amount to be paid. Bidder chooses the bank account no. for refund of the amount.
- 2.5. Bidder clicks on “Continue” button
- 2.6. The e-Procurement portal displays the details of payment. Bidders clicks on “print \_challan” and prints the OTC Challan
- 2.7. Bidder submits the OTC challan at the counter of any designated branch of ICICI Bank with Cash / Demand Draft / ICICI Bank Cheque (Payment in cash is allowed up to Rs. 49,999/-)
- 2.8. ICICI Bank verifies the URN (format to be discussed and decided) and Amount with e- Procurement portal prior to accepting the payment
- 2.9. On successful verification from e-Procurement portal, ICICI Bank accepts the payment. In case of failure, ICICI Bank shall return back the OTC challan and payment to the Bidder.
- 2.10. ICICI Bank will commit the payment transaction (in case of successful Verification from e- Procurement portal) and sends the Bank Transaction Number (I-Sure Reference Number) online against the URN and Amount.\
  - ix. ICICI Bank will generate receipt for the payment transaction and issues the same to the Bidder.
  3. The e-Procurement system updates the bank transaction number against the URN and Amount based on details sent by ICICI Bank online prior to generation of receipt.
  4. The status of payment will be displayed as “verification successful” in e-Procurement portal, when the bidder clicks on verification option in the portal
  5. Bidder would be required to upload the scan copy of receipt as received from ICICI Bank as part of proof in Nextender portal before submitting the tender

Sr. no.	Scenario	Do's / Don't's
1	In the event of making Payment through	<p><b>Do's</b></p> <p>It is the bidder's responsibility to ensure that RTGS/NEFT payments are made to the exact details as mentioned in</p>

**HARYANA STATE COOPERATIVE APEX BANK LTD SCO  
78-80, BANK SQUARE, SECTOR-17B, CHANDIGARH Ph.  
0172-2714520, 2704349 (FAX)**

**HSPCB**

<p><b>NEFT/RTGS</b></p>	<p>The challan which are:</p> <ol style="list-style-type: none"><li>1) Beneficiary account no: &lt;client code&gt; + &lt;random number&gt;</li><li>3.1.1 Beneficiary IFSC Code: As prescribed by ICICI Bank (this shall remain same across all tenders)</li><li>3.1.2 Amount: As mentioned on the challan. It is specific for every tender/transaction</li><li>3.1.3 Beneficiary bank branch: ICICI Bank Ltd, CMS</li><li>3.1.4 Beneficiary name: As per the challan</li></ol> <p>2 For every tender, details in the challan are different and specific to that tender only. Bidder should not make use of a challan for making payment for another tenders' EMD</p> <p>It is advised that all the bidders make payment via RTGS/NEFT at least one day in advance to the last day of tender submission as certain amount of time is required for settlement and various parites are involved. The payment may not be available for the bidder validation. In such cases bidder may not be able to submit the tender</p> <p>Bidder has to make only single payment against a challan as per the amount mentioned on the challan. Bidder must do the payment before tender validity gets expired</p> <p><b>Don't's</b></p> <p>Bidder should not enter erroneous details while filling the NEFT/RTGS form at their bank. The following possibilities may arise:</p> <ol style="list-style-type: none"><li>1) Incorrect IFSC code mentioned:- Transaction would be rejected and the amount would be refunded back in to the bidders account</li><li>2) Incorrect Beneficiary account number Mentioned(&lt;client code&gt; + &lt;random number&gt;):-a) In case, the beneficiary account number mentioned is incorrect the transaction would be rejected and the bid would not be accepted.</li><li>3) Incorrect Amount mentioned: The amount would be rejected if the amount mentioned in while making the payment is incorrect. Such cases will be captured as unreconciled transactions and will be auto-refunded directly to bidder's account. In the event of any discrepancy, payment would not</li></ol>
-------------------------	--

HSPCB

		<p>Be considered and bidder would not be allowed to bid/ participate.</p> <p>Bidder is not supposed to use challan generated in one tender for payment against another tender since details in the challan are unique to the tender and Bidder combination.</p> <p>Bidder must not make multiple or split payments against a particular challan. Any split payment received against the same challan will be refunded back to the bidder.</p> <p>Bidder would not be entitled to claim that he is deprived of participating in the tender because his funds are blocked with the division on account of incorrect payment made by the bidder</p>
2	<p><b>In the event of making Payment Through OTC</b></p>	<p><b>Do's</b></p> <p>3.10 It is the bidder's responsibility to ensure that OTC payments are made to the exact details as mentioned in the challan which are:          Beneficiary account no: &lt;client code&gt; + &lt;random number&gt; Amount: As mentioned on the challan It is specific for every tender/transaction Beneficiary name: As per the challan Bidder has to make only single payment against a challan as per the amount mentioned on the challan</p> <ol style="list-style-type: none"> <li>1 Bidder must do the payment before tender validity gets expired</li> <li>2 Bidder needs to mandatorily upload the scan copy of the payment receipt issued by ICICI Bank, in Nextender Portal before submitting the Tender</li> </ol>

**HARYANA STATE COOPERATIVE APEX BANK LTD  
SCO 78-80, BANK SQUARE, SECTOR-17B,  
CHANDIGARH  
Ph. 0172-2714520, 2704349 (FAX)  
Email-agricredit@harcobank.org.in**

**HSPCB**

**Don't's**

		<p>If the bidding amount is greater than Rs49,999, then Bidder should not make payment in cash. In this case, Bidder should pay via Demand Draft/ICICI Bank Cheque</p> <p>It is bidder's responsibility to ensure that Demand draft should be valid and should not have discrepancies such as signature not found, stale DD, mutilated, material alteration, favouring third party etc., In the event of Demand Draft returned by bidder's Bank on account of such discrepancies, ICICI Bank shall ensure that such communication is sent to the Client within 3 days from the date of rejection by the Bidder's Bank</p> <p>For every tender, details in the challan are different and specific to that tender only. Bidder should not make use of a challan for making payment for another tenders' EMD</p>
--	--	---

**HARYANA STATE COOPERATIVE APEX BANK LTD SCO 78-80, BANK  
SQUARE, SECTOR-17B, CHANDIGARH Ph. 0172-2714520, 2704349 (FAX)  
Email-agricredit@harcobank.org.in**

**NOTICE INVITING TENDER (NIT)  
FOR  
COVERAGE OF KCC HOLDERS UNDER THE  
PERSONAL ACCIDENT INSURANCE SCHEME (PAIS)**

## KEY INFORMATION

Particulars	Details
Tender Number	<b>ACS/2018-19/PAIS</b>
Tender Title	Request for proposal from General Insurance Companies licensed/Registered with Insurance Regulatory and Development Authority of India (IRDAI) on the behalf of 19 DCCBs in the State of Haryana
Cost of Bid	Nil
EMD	Nil
Bid Validity	180 days
Date of Publishing the tender on Bank's Website	<b>04.10.2018</b>
Pre-bid clarification query date	Nil
Last Date and time for online submission of Bids	13.10.2018 (17:00 hrs)
Date and Time of Opening of Technical Bids	16.10.2018 (13:00 hrs)
Date and Time of Opening of Commercial Bids	To be notified later to the qualifying bidders only.
Place of Opening of Bids	<b>HARYANA STATE COOPERATIVE APEX BANK LTD SCO 78-80, BANK SQUARE, SECTOR-17B, CHANDIGARH</b>
Contact Persons for any clarifications/ Submission of Bids	Sh. Piyush Hooda, Manager IT Sh. Randhir, Accountant
Contact Numbers	9988191110, 9417061643
Email	<b>Email-agricredit@harcobank.org.in</b>

## **NOTICE TENDER**

THE HARYANA STATE CO-OPERATIVE APEX BANK LTD; CHANDIGARH invites application from General Insurance Companies licensed/Registered with Insurance Regulatory and Development Authority of India (IRDAI) on the behalf of 19 DCCBs in the State of Haryana. The bank intends to appoint an Insurance Company for implementation of Personal Accident Insurance Scheme (PAIS) for approximate 8 lakhs KCC Holders.

### **MINIMUM ELIGIBILITY CRITERIA**

The bidder should fulfil the following eligibility criteria:

- Should have been registered with IRDAI under General Insurance category and have a valid IRDA License as on date of submission of tender.
- Should have been in operation for minimum 5 years in India
- Should have minimum 50 branches across India as on 31.03.2018
- Should have a minimum solvency ratio of 1.5 as on 31.03.2018
- Insurance Brokers are not allowed to participate in the bid.

### **TERMS & CONDITIONS**

1. A separate Demand Draft/Pay Order of Rs. Nil (non-refundable ) drawn in favour of the Haryana State Cooperative Apex Bank Ltd, payable at Chandigarh against tender document fee shall be attached with tender in case the tender document is download from the website. Tender received without the tender document fee will be rejected.
2. The tenders are advised to go through all the terms and conditions carefully. After submitting the tender online reporting of any corrections or alternation etc will not be entertained.
3. The Bank reserves the right to accept or reject any bid or cancel the bidding process or even reject all bids at any time prior to award to contract, without thereby incurring any liability to the affected bidder or bidders or without any obligation to inform the affected bidder or bidders about the grounds for the Banks action.
4. Bank may call for any additional information as and when required.
5. All the bids will be opened at the date, time and locations mentioned in proposal under RFP (as per schedule). In the first stage, only bids will be opened and evaluated. The bids will be opened in the presence of representatives of the bidders who choose to attend. No separate intimation will be given in this regard to the Insurance Companies,



for deputing their representatives. Only one representative of the Insurance Company shall be present for the opening of the bid.

- 6.** Bids of only those bidders will be evaluated who meet the minimum eligibility criteria as specified in the Tender Notice

\*\*\*\*\*

## **1. About the Policy and Date of implementation.**

This scheme will be called as Master Policy for Personal Accident Insurance Scheme (PAIS) to be implemented w.e.f. the date of receipt of premium covering the risk of PAIS for all the Kisan Credit Card holders in the area of operation of the bank. This scheme will cover all the KCC holders and those to be issued new Kisan Credit Card by the bank against death or permanent disability resulting from accidents caused by external, violent and visible means as enumerated in the Master Policy, occurring within the geographical jurisdiction of India. Only one Master Policy will be issued and any addition to the policy period will be done through issuing an Endorsement in the said policy.

**1. About the Premium and Expiry of policy.** That it is agreed that the Bank will pay a premium of KCC holder to insurance company. The cover will cease/expire at the end of one year from the date of receipt of first premium from respective District Central Coop. Bank (DCCB).

1.1 That the bank will arrange to pay the lump sum premium for one month or such amount in advance which is sufficient to cover the additional card holders in advance as deposit to enable insurer to grant the cover for any additional members.

## **2 About the Additional of New Members during the Policy Period.**

That the new addition during the policy period will be done on the 1st day of each month and premium will be charged as per S. No. 1.1 for the remaining period of the Master Policy.

## **3. Persons/members to be covered.**

3.1 That the Master Policy on Personal Accident Insurance will cover all the agriculturist borrowers who are already holders of Kisan Credit Card and as well as new additional KCC members.

3.2 That the entitled age group of the KCC holders shall be between 18(Eighteen) years and 70 (seventy) years. The members above 70 years of age will not be covered under this insurance scheme.

3.3 That this scheme will cover all the KCC holders in respect of whom the name of those members are declared in the list and premium is paid in advance. The scheme will cover such KCC holders against death or permanent disability resulting from accidents caused by external, violent and visible means as enumerated in the Master Policy.

### **Terms and conditions of the risk coverage under the policy.**

The Policy will be governed by following terms and conditions which are as under:

If the insured shall sustain any bodily injury resulting solely and directly from Accident caused by outward, violent and visible means then the Company shall pay to the insured the sum hereinafter set forth that is to say :

- a) If such injury shall within **twelve** Calendar months of its occurrence be the sole and direct cause of the death of an insured person the Capital Sum Insured i.e. Rs. 50,000/- (Fifty thousand only)
- b) If such injury shall within **twelve** Calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of sight of both eyes or both hands or both feet or of the actual loss of one eye and such loss of one of the two hands or two feet, or of one entire hand and one foot, or of such loss of sight of one eye and such loss of one hand or such loss of one foot of an insured person the Capital Sum Insured i.e. **Rs. 50,000/- (Fifty thousand only)**
- c) If such injury that within twelve Calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of sight of one eye or of the actual loss of one entire hand or one entire foot of an Insured person **fifty** per cent (50%) of the Capital Sum Insured i.e. **Rs. 25,000/- (Twenty five thousand only)**
- d) If such injury shall as a direct consequence thereof immediately, permanently, totally and absolutely disable an Insured person from engaging in being occupied with or giving attention to paid employment or occupation of any description whatsoever, the capital sum insured i.e. **Rs. 50,000/- (Fifty thousand only)**

### **Exclusions/Provisions**

Provided always that the Company shall not be liable under this Policy for :

1. Compensation under more than one of the sub- clauses (a), (b),(c) or (d) above in respect of same injury or disablement.
2. Payment of compensation in respect of injury or disablement directly or indirectly arising out of or contributed to by or traceable to any disability existing on the date of issue of the policy.
3. Payment of compensation in respect of death, injury or disablement of the insured

from (a) intentional self injury, suicide or attempted suicide, (b) whilst under the influence of intoxication liquor or drug (c) directly or indirectly caused by insanity, (d) arising out of or resulting from the insured committing any breach of the law with criminal intent.

4. Payment of compensation in respect of death, injury or disablement of the insured from (a) due to or arising out of directly or indirectly connected with or traceable to war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, mutiny, military or usurped power, seizure, capture, arrests, restraints and detentions of all kinds, princes and people of whatsoever nation condition or quality.
5. Payment of compensation in respect of death of or bodily injury to the insured directly or indirectly caused by or contributed to by or arising from or traceable to ionizing radiation or contamination by radioactivity from any source whatsoever or from nuclear weapon material.

Provided also that due **observance and fulfilment** of the terms and conditions of this policy (which conditions and all endorsements hereon are to be read as part of this policy) shall so far as they relate to anything to be done or not to be done by the insured be a condition precedent to any liability of the company under this policy.

#### **Conditions of PAIS Policy-**

1. Upon the happening of any event which may give rise to a claim under this policy the Insured shall forthwith give notice thereof to the Company. Unless reasonable cause is shown the insured should within 120 days after the event which may give rise to a claim under the policy, give written notice to the company with full particulars of the claim.
2. Proof satisfactory to the company shall be furnished of all matters upon which a claim is based. Any medical or other agent of the company shall be allowed to examine the insured person on the occasion of any alleged injury or complement and when and so often as the same reasonably be required on behalf of the company and such evidence as the company may from time to time require (including post-mortem examination, if necessary) shall be furnished within the space of 120 days after demand in writing. Provided that in the case of a claim by death or permanent total disablement all sums will be payable only on the delivery of the policy discharged.

3. No sum payable under this policy shall carry interest.
4. The company shall not be liable to make any payment under this policy, in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent statement or device whether by the insured or by any person on behalf of the insured.
5. At the option of either the bank or General Insurance Company Ltd this master policy can be cancelled/terminated subject to advance notice of at least 45 days by the party intending to terminate. That the Master Policy shall stand automatically cancelled/terminated immediately on expiry of **45 days** period from the date of notice unless otherwise the notice is revoked before expiry of the **45 days** period. As per Para 12 i.e. termination of policy.
6. If the insured shall at any time during the continuance of this policy be covered by a similar Personal Accident Policy with one of the more insurers the maximum liability of all the insurers combined for all the policy irrespective of the number of such policies in force shall be limited to a sum of Rs. **50,000/-** only. In case the total combined sum insured exceeds a sum of Rs. **50,000/-** each policy shall pay to same proportion of Rs. **50,000/-** as the sum insured bears to the total sum insured of all policies.

It is also hereby further expressly agreed and declared that if the company disclaim liability to the insured for any claim hereunder and such claim shall not within **12** calendar months from the date of such disclaimer have been made the subject of a suit in a court of law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

## 6. **Operational Procedure**

- 6.1 That no risk can be assumed unless the premium is received in advance as per section 64 VB of the Insurance Act 1938.
- 6.2 That the bank will pay the premium to General Insurance Company Ltd; along with the list of KCC holders. For purpose of subsequent inclusion of additional card holders each bank shall keep requisite deposit with the insurer. Subject to adequate deposit being available the coverage for such additional members will commence from the time of receipt of the card holders details by the insurer. The cover for such additional members will also end on the same day as the policy end date which shall be one year from the date of receipt of first premium under this MOU.

The List will contain the followings :-

Sr. No.	
Name & Father's name of KCC holder	
Address Date of birth and Age	
KCC A/c No.	
Existing Disability (if any)	
Name of the Nominee & Relationship.	

- 6.3 That the designated branches offices of General Insurance Company Ltd will issue Master Policy covering the KCC holders of the bank on name basis.
- 6.4 That monthly statements along with the requisite details of KCC holders included under the said scheme with the corresponding premium will be sent to the General Insurance Company Ltd; by the bank.
- 6.5 That the insurance cover will commence from the date and time of receipt of the premium and the list of KCC holders.
- 6.6 That the details of each KCC holders would be furnished by the Bank to Insurance Company in duplicate as per the format given herein SI. No. 6.2 out of which one copy will be endorsed and returned back by company
- 6.7 That no deletion of the KCC holders will be allowed even after leaving the KCC scheme by a member, if covered by PAIS.
- 6.8 Insurance Company shall submit the list of premium received aggregate KCC holders covered by PAIS claim paid and corresponding amount and claim outstanding to the Apex Bank and to respective DCCBs by seventh of the each month.

**7. Claims procedure for Death Cases.**

That the claims entertained at the policy issuing office only all correspondence will be routed through the Central Coop. Bank (CCB) only.

The following documents are required to be submitted in case of death:

- (a) Duly completed Intimation cum claim form (The claim form for compensation has to be in the prescribed format.
- (b) Police Intimation/FIR.
- (c) Post-mortem Report.

- (d) Death certificate issued by Registrar, Birth & Death.
- (e) Copy of KCC card.
- (f) Any other document required by Insurance Company or by the investigator as deputed by Insurance Company.

**8. That the claim will be processed by insurer based on :**

- (a) The duly completed application form for compensation in the prescribed form received from the claimant
- (b) Discreet enquiry to find out the cause (s) of death and that the claim is genuine and payable under the terms and conditions of the Scheme as per the MOU.
- (c) That if required the insurer may also utilize the services of outside agency to confirm the cause of death at the cost and expenses of General Insurance Company Ltd., by obtaining relevant document/information as the case may be

8.1 That after the receipt of claim requirements, the designated office of General Insurance Company Ltd; will scrutinize the claim and if claim is found admissible issue loss voucher within a fortnight to the concerned Branch of the Bank and this loss voucher has to be discharged by the nominee (claimant) or the insured person as the case may be and returned to the designated office of General Insurance Company Ltd;.

8.2 That the on receipt of discharged loss voucher the insurance company will issue a cheque/RTGS/ECS/NEFT towards the claim amount in favour of nominee/insured person (in case of disablement claim) as the case may be within a week and will send to the respective branch of the Bank for disbursement.

8.3 All correspondence will be routed through the bank only.

**9. Death claims where dead body could not be found.**

That the claims of such persons who are presumed to be dead due to drowning and whose body has not been traced the claims will be settled after two years of the submission of the following documents.

- (a) Police report and final investigation report.
- (b) Report of findings by Customs/Port authorities.
- (c) Affidavit of the claimant/nominee duly notarized.
- (d) Any other valid and relevant documentary evidence or information as required by the insurer.

## 10 **Disablement claims.**

That the following documents are to be submitted at the time of claim in the event of disablement.

- (a) Duly completed claim form (the claim form for compensation has to be in the prescribed format.
- (b) Disablement certificate from District Medical Board.
- (c) Recent photo of the injured person highlighting the disability.

## 11. **Limitation for Lodgement of Claims.**

- 11.1 That the nominee of the insured person/injured card-holder is required to give notice in writing to the concerned branch of the bank within **120** days (**one hundred and twenty days**) of

Occurrence of accident. It is responsibility of the bank to ensure that all incidents likely to give rise to claim are intimated to the insurer within **120** days of such occurrence, failing which the insurer shall be under no liability for such incident.

- 11.2 That the accident/injury resulting into death/disablement within a period of **12** months only becomes admissible under the policy.

## 12. **Termination of Master Policy.**

At the option of either the bank or General Insurance Company Ltd; this master policy can be cancelled/terminated subject to an advance notice of **120** days by the either party who intend to terminate the Master Policy. If the policy is cancelled by the insurer the refund will be made on pro-rata basis . If the policy is cancelled by the insured the refund will be made on short period basis.

## 13 **Arbitration**

Any question, dispute, claim or difference arising out of, relating to concerning this MOU shall be first endeavoured to be settled by mutual understanding, failing which such question, dispute, claim or difference shall be governed and regulated by the Haryana Cooperative Societies Act, 1984.

However, in case the dispute is such as is not covered by arbitration provisions under Haryana Cooperative Societies act 1984 the arbitration provision under (Indian) arbitration and cancellation Act, 1996 shall apply.

It is hereby expressly stipulated and declared that it shall be condition precedent to any right of action or suit upon this policy that award by such arbitrator/arbitrators of the amount of the loss or damage shall be first obtained.



14. **The standard grievance Redressal clause is as under:**

In the event of the individual cardholder/nominee having any grievance relating to the insurance, he/she may contact any of the Grievance cells at Regional Offices of the company or Office of the Insurance Ombudsman under the jurisdiction of which the policy issuing office falls.

15 **IRDA Regulation.**

This policy is subject to Regulations of IRDA (Protection of Policy holder's interest) Regulations 2002 as amended from time to time.

Subject to jurisdiction clause at Policy issuing office i.e. Chandigarh.

16 **Communication and Notices.**

Any notice or other communication given pursuant to this Agreement must be in writing and (a) delivered personally, ((b) sent by facsimile or other similar facsimile transmission, (c) or sent by registered mail, postage prepaid is as follows: General Insurance Company Ltd,

\*\*\*\*\*

## ANNEXURE -I

### MINIMUM ELIGIBILITY CRITERIA- GENERAL INSURANCE COMPANIES TO BE FILLED BY BIDDERS

Sr. No.	Eligibility criteria	Criteria met by bidder (Yes/No)
1.	Bidder is register with IRDA under General Insurance category	
2.	Bidder has a valid IRDA license as on date of submission of proposal under tender for procuring insurance business in India	
3	Bidder has been running operations in India for 5 years and above as on date of submission of Bid.	
4.	Bidder has minimum 50 branches across India as on 31.03.2018	
5.	Bidder should have a minimum solvency ratio of 1.5 as on 31.03.2018	
6.	Authorized representative of bidder has given an undertaking in Annexure-1 duly signed and stamped	
7.	Whether black listed from any govt.department/corporation/boards/commission.	

DATE:

(Authorized Signatory)

With seal of the Company

Place:

Name \_\_\_\_\_

Designation \_\_\_\_\_

ANNEXURE-II

Format for Commercial Bid

**Performa of Personal Accident Insurance Scheme (PAIS) Premium filled up by General Insurance Company.**

Sr. No.	Name of the Insurance company	Premium rate for KCC holders for one year for insurance cover of Rs. 50,000/-	Premium rate for KCC holders for one year for insurance cover of Rs. 1,00,000/-	Premium rate for KCC holders for three years for insurance cover of Rs. 50,000/-	Premium rate for KCC holders for three years for insurance cover of Rs. 1,00,000/-	No. of district covered in Haryana/No. of divisions covered	Rating
1							