



WEST BENGAL STATE SEED CORPORATION LIMITED

(A Govt. of West Bengal Company)

Regd. Head Office : 6, Ganesh Chandra Avenue, (5th Floor), Kolkata – 700 013

Memo No. 1108 / WBSSC

Date – 02/09/2026

Notice Inviting e-Tender (Limited Tender)

Tender Reference : WBSSCL/MD/KOL/NIT- 05/2026-27

Sub: e-Tender for selection of IRDA registered Public Sector Insurance Company for providing Group Mediclaim Policy and Comprehensive OPD.

e-Tenders are hereby invited from the IRDA registered Public Sector insurance companies for providing a Group Mediclaim Policy and Comprehensive OPD for the benefit of the employees of the Corporation having Head Office at 6, Ganesh Chandra Avenue, 5th Floor, Kolkata-700013.

1. Details of the e-Tender are given below:

1.1	Date of Publishing and time	02.09.2026 at 6.55 P.M.
1.2	Date of download start date and time	02.09.2026 at 6.55 P.M.
1.3	Bid Submission start date (Online)	02.09.2026 at 6.55 P.M.
1.4	Pre-Bid Meeting (Date)	11.09.2026 at 1.00 P.M.
1.5	Bid Submission (Closing date)	21.09.2026 at 12.30 P.M.
1.6	Bid opening date for Technical Proposal	23.09.2026 at 01.00 P.M.
1.7	Date of uploading of technically qualified bidders list	To be communicated later on

2. Scope of work, Format of bid and Terms and conditions of the e-Tender are enclosed as per the following details:-

2.1	Eligibility and experience criteria	Annexure - I
2.2	Terms and conditions	Annexure - II
2.3	Instruction to Bidders	Annexure - III

Sd/-

MANAGING DIRECTOR

WEST BENGAL STATE SEED CORPORATION LTD.

Memo No. 1108 /1(9)/WBSSC

Date: 02/09/2026

Copy forwarded for information and necessary action :-

1. The Principal Secretary to the Government of West Bengal, Department of Agriculture and Chairman, WBSSCL ,Nabanna, Howrah-711102
2. General Manager/Finance & Accounts Officer/ Company Secretary, WBSSC Ltd.
3. Post Office Dharmathala/Railway Station, Sealdah/Howrah
4. Notice Board of this office for wide circulation
5. M/s. Atreyi Innovations, B B T Road, Kolkata - 700141, for uploading in the website.

Sd/-

MANAGING DIRECTOR

WEST BENGAL STATE SEED CORPORATION LTD.

Annexure – I

TECHNICAL CRITERIA

1. ELIGIBILITY AND EXPERIENCE CRITERIA

1.1. Qualification Criteria

Only Public Sector Undertaking Insurance Companies which are registered with IRDA for the last three continuous years as on the Bid Due Date and meeting the criteria as defined below shall be eligible to submit a Bid for award of the Contract. The conditions mentioned below shall be the **Qualification Criteria**. If any Bidder fails to meet the Qualification Criteria, its Bid shall be rejected. The qualification criteria are as follows:

a. Nature of Entities

- i. The Bidder should be a IRDA (Insurance Regulatory Development Authority) registered insurance company incorporated under the Companies Act, 1956 and/or 2013, in India (Relevant document to be submitted).
- ii. Insurance companies shall not be entitled to form a consortium. If an insurance company does not meet the Qualification Criteria on its own merits and forms a consortium with other insurance company(ies), then the Qualification submitted by such consortium shall be rejected.

b. Technical Parameters of Qualifications for all companies:

- i. The company shall be registered with IRDA for last three financial years viz, 2023-24, 2024-25 and 2025-26. (Registration Fee receipt to be submitted)
- ii. The company shall maintain registration with IRDA throughout the tenure of contract and intimate WBSSCL from time to time.
- iii. The company shall have a group health cover policy of at least 20,000 lives in each of the last three completed financial years excluding current year.

c. The company should have unconditional acceptance of terms and conditions of e-Tender

1.2. Fraud and Corruption

- a. The Bidder and its officers, employees, agents and advisers shall observe the highest standard of ethics during the Bidding Process. Notwithstanding anything to the contrary contained herein, the WBSSCL may reject a Bid without being liable in any manner whatsoever to the Bidder if it determines that the Bidder has, directly or indirectly or through an agent, engaged in corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice in the Bidding Process.
- b. Without prejudice to the rights of the WBSSCL under these e-Tender Documents, if a Bidder is found to have directly or indirectly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice during the Bidding Process, such Bidder shall not be eligible to participate in any tender conducted by the WBSSCL for three consecutive years.

1.3. Canvassing

If the Bidder undertakes any canvassing in any manner to influence the process of the selection of the Successful Bidder such Bidder shall be disqualified.

1.4. Conflict of Interest

A Bidder shall not have a conflict of interest (a **Conflict of Interest**) that affects the Bidding Process. A Bidder that is found to have a Conflict of Interest shall be disqualified.

1.5. Misrepresentation by the Bidder

The WBSSCL reserves the right to reject any Bid if: At any time, a material misrepresentation is made by the Bidder; or

The Bidder does not provide, within the time specified by the TIA, the supplemental information sought by the Tender Inviting Authority (TIA) for evaluation of the Bid.

1.6. EMD

The intending bidder shall have to deposit EMD of Rs. 60,000/- (Rupees Sixty thousand) in Indian Rupees through online in the form of Net Banking or RTGS/NEFT as per e-Procurement portal of the Government of West Bengal www.wbtenders.gov.in in favour of the Tender ID Nos. as to be displayed in e-Procurement portal of the Government of West Bengal on a/c to West Bengal State Seed Corporation Ltd., payable at Kolkata and the document (Challan) on submission of EMD must be submitted through e-filing. However, exemption from payment of EMD will be allowed to eligible bidders as per relevant documents submitted by the bidder.

1.7. Cost of Bidding

The Bidder shall bear all costs whatsoever associated with the preparation of the Bid, carrying out its independent studies regardless of the outcome of the Bidding Process.

2. Verification of Information and Interpretation

2.1. Verification of Information

The Bidder is expected to examine all instructions, forms, terms, specifications and other information in the e Tender Documents. Failure to furnish all information required by the e-Tender Documents or submission of a Bid that is not substantially responsive to the e-Tender Documents in every respect will be at the Bidder's risk and may result in rejection of the Bid.

2.2. Interpretation of e-Tender Documents

The entire e-Tender Documents must be read as a whole. If the Bidder finds any ambiguity or lack of clarity in the e-Tender Documents, the Bidder must inform the Tender Inviting Authority (TIA) at the earliest.

2.3. Acknowledgement by the Bidder

It shall be deemed that by submitting a Bid, the Bidder has:

- a. Made a complete and careful examination of the e-Tender Documents, and all other information made available including Addenda, clarifications and interpretations issued by the bidder
- b. received all relevant information requested from the bidder;
- c. accepted the risk of inadequacy of, incomplete information, error or mistake in the information provided in the e-Tender Documents and the information made available by or on behalf of the WBSSCL;
- d. satisfied itself about all things, matters and information, necessary and required for submitting an informed Bid and performance of Insurer's obligations under the Contract(s) and relied on actuarial calculations for arriving at the Premium quoted by it;
- e. agreed to be bound by the undertakings provided by it under and in accordance with the terms of this e-Tender Documents.

The WBSSCL shall not be liable for any omission, mistake or error in respect of any of the above or on account of any matter or thing arising out of or concerning or relating to the e-Tender Documents, the Data Room or the Bidding Process, including any error or mistake therein or in any information or data given by or on behalf of WBSSCL.

3. CLARIFICATIONS AND QUERIES; ADDENDA;

3.1. Clarifications and Queries

- a. If the Bidder requires any clarification on the e-Tender Documents, it may notify the WBSSCL in writing, provided that all queries or clarification requests should be received on or before the date and time mentioned in the e-Tender Notice.
- b. The WBSSCL will Endeavour to respond to any request for clarification or modification of the e-Tender Documents that it receives, no later than the date specified in the e-Tender Notice. The responses to such queries shall be sent by email to all the bidders.
- c. The WBSSCL reserves the right not to respond to any query or provide any clarification, in its sole discretion, and nothing in this Clause shall be taken to be or read as compelling or requiring the WBSSCL to respond to any query or to provide any clarification.
- d. The WBSSCL may on its own motion, if deemed necessary, issue interpretations, clarifications and amendments to all the Bidders. All clarifications, interpretations and amendments shall be issued at least 14 days prior to the Bid Due Date.
- e. Verbal clarifications and information given by the WBSSCL, or any other person for or on its behalf shall not in any way or manner be binding on the WBSSCL.

Annexure-II

A. List of Applicable Clauses under GMC policy coverage terms and conditions:-

- a. Eligible members: Employee + Spouse + Dependent Children + Dependent Parents (i.e. 1 + 5) total 312 nos.
- b. Sum Insured: INR 7, 50,000/- per family excluding OPD limit on floater basis.
- c. Waiver of Pre-existing diseases
- d. Pre & Post hospitalization cover for 30 days & 60 days respectively.
- e. Maternity benefit up to INR 75,000/-
- f. Waiver of 9 month waiting period for maternity benefit.
- g. Baby cover from day one & expenses covered within maternity limits.
- h. No sub limit, capping & co-payment system on any type of illness/surgery, incl. Robotic surgery.
- i. Ambulance cost for transportation max. INR 2,500/- per hospitalization.
- j. Day care treatment to be covered within maternity limits.
- k. Room rent limit: 1% of S.I for normal room & 2% of S.I for ICCU/ITU/HDU/NICU etc. per day.
- l. Claim against animal bite should be payable even in case of non- hospitalization also as per IRDA guidelines.
- m. No age limit for dependent parents for existing employees as well as new entrants also.
- n. Cashless hospitalization benefit.
 - i) Cashless benefits to be extending Networking Hospital only.
 - ii) For Surgical procedures to be negotiate & fixed with network hospitals (including consumables) so that Networking Hospitals may not charge additional cost.
 - iii) For Non-surgical cases, there should be 10% discount on consumables if used by the hospital.
- o. The employees are located at different locations in India; there should not be any deduction on the approved claim amount due to geographical limits.
- p. Corona Coverage (including Hospitalization and Home Isolation in cases of COVID 19 to be covered.
- q. Weekly Help desk to be conduct by provider at Head Office.
- r. Introduction of single point of contact by the provider who will be coordinate with Hospital, Insured & Insurer through out the claim journey (Cashless & Reimbursement) Claims.
- s. External TPA is mandatory to run the policy.
- t. Ayush trearment (different kind of therapy including medicine).
- u. No deviation from the above-mentioned clauses.
- v. No clauses from (a) to (t) will be deleted or any new clause added after acceptance of Bidder by the Corporation.

B. OPD (Comprehensive) policy coverage terms and conditions:-

Medical expenses incurred in case of the any diseases which need domiciliary treatment as may be certified by the attending medical practitioner and /or medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100% subject to the overall limit of OPD limit as Rs.30000.00 (excluding GST) excluding Sum Insured limit per family [primary member] .

The cost of medicines, Investigations and consultations etc. in respect of domiciliary treatment shall be reimbursed for the period stated by the specialist and/or the attending doctor and/or the medical officer, in Prescription duly supported by relevant investigation reports wherever necessary. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days. In case of non-availability of cash memo, Fee receipt on the prescription as certified by concerned Doctor may be treated as Doctor's Fee receipt for necessary reimbursement.

- C. The bid shall be valid for one year from the date of issue of AOC. The tenure of contract may be extended on year to year basis with mutual consent between the bidder & WBSSCL unless terminated prematurely by WBSSCL at its discretion and satisfaction at same rate and on same terms and conditions. The WBSSCL does not bind itself to adduce any reason for such extension / termination of the contract to any bidder but may intimate such reason if it is considered necessary / warranted by circumstances.
- D. If any deficiencies are noticed during the currency of the contract period or in case of any contractual dispute, the contract can be terminated by giving one month's notice.
- E. Any claim submitted by WBSSC Ltd. shall be settled by the insurance company within 15(fifteen) days from the date of submission.
- F. Addition and deletion of members should be allowed throughout the policy period.
- G. In the event of any conflict between the terms and conditions laid down in the e-Tender and the Terms and conditions of the insurance company, the former shall prevail.
- H. All disputes and Court cases are subject to the Jurisdiction of the Hon'ble Calcutta High Court only.
- I. The authority reserves the absolute right to accept or reject/terminate/nullify the offers of any or all tenderers without assigning any reason whatsoever.
- J. No conditional offer will be accepted.
- K. In case of concealment of any fact, if detected later on, such bidder will be debarred from all future dealings with WBSSCL and penal action will be taken within the provisions of this tender.
- L. That any licenses/statutory obligations that expire during the contract period shall be duly renewed by the Bidder without any lapses.
- M. Intending bidder will have to mention list of network Hospital and categories of Hospitals empanelled along with their bid as statutory documents.
- N. Intending bidder will have to mention Name, Contact No. of Person of Bidder having fluency in speaking in Bengali in order to facilitate communication in their Letter Head along with their bid as statutory documents.

- O. Total no. of eligible members (primary 84 nos. & their dependent 228 nos.) is 312.
- P. After acceptance of the rate communicated by the Managing Director, WBSSC Ltd. the successful bidder shall execute an agreement in the prescribed format covering all the terms and conditions on a Non-Judicial Stamp Paper (purchased in the name of the bidder at his / their own cost) of Rs. 100/- within Five (5) working days counting from the day after the date of receipt of the letter of acceptance. In case of failure to execute such agreement without prior information with reasonable grounds, action may be taken.
- Q. The arrangement under this invitation offer shall come into force with effect from the date of execution of "Agreement".
- R. The "Agreement" shall remain effective ordinarily for a period of one year from the date of execution of "Agreement",

FINANCIAL CRITERIA

IRDA Registered Insurance companies having annual turnover of more than three hundred crores excluding current year can only participate in the e-Tender.

Annexure-III

Instruction to Bidders

1. Challans/Documents from e-portal for submission of Earnest Money Deposit (EMD) as prescribed in the N.I.T. in favour of West Bengal State Seed Corporation limited, payable at Kolkata, Proof of Experience and Satisfactory performance certificate, Copy of IRDA Registration Fee Receipt, GSTIN, PAN, Current Professional Tax Clearance Certificate, Copy of Audited Annual Report (P&L A/c Portion) along with ITR for last 3 Financial Years (2023-24 , 2024-25, 2025-26), list of network Hospital and categories of Hospitals empaneled. **The rate (OPD rate per family + Basic rate per family), GST (%) percentage will be quoted in the BOQ. Quoted rate will be encrypted in the BOQ under Financial Bid. In case of quoting any rate in N.I.T., the tender is liable to be rejected.**
2. The premium for the Group Mediclaim Policy & OPD (Comprehensive) policy per family should be quoted in figures excluding of all taxes as applicable in West Bengal.
3. The e-Tender shall be valid for 1(one) year from the date of issuing of AOC.