



**ଓଡ଼ିଶା ବିଦ୍ୟୁତ୍ ଶକ୍ତି ସଂଚାରଣ ନିଗମ ଲିଃ.**

**ODISHA POWER TRANSMISSION CORPORATION LIMITED**

**(A Government of Odisha Undertaking)**

**Regd. Office: OPTCL TECH TOWER, Janpath, Saheed Nagar, Bhubaneswar-751007.**

Telephone: (0674) 2540051 (EPABX), Website: [www.OPTCL.co.in](http://www.OPTCL.co.in)

CIN: U4102OR2004SGC007553

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**TENDER FOR  
PROVIDING GROUP HEALTH INSURANCE  
POLICY 2026-27 TO OPTCL**



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CIN: U4102OR2004SGC007553

**e- Tender Notice No.- CPC-46/2026-27**

For and on behalf of OPTCL, the undersigned invites e-Tender through Tender Wizard portal from IRDAI- recognized insurance companies to provide mediclaim/group health insurance cover to:

1. Regular employees of OPTCL, GRIDCO, SLDC & their eligible family members (Lot-I)
2. Ex-employees of OPTCL, GRIDCO, SLDC & their spouses (Lot-II)

The contract agreement shall be for a period of 01 year. However the period of contract may be renewed/extended for further period, if required basing on the satisfactory performance of the agency and upon mutual consent of both the parties.

Bidder may participate in either one of the lots or in both the lots basing on the eligibility criteria for bid participation.

**S/d**  
**Chief General Manager (CPC)**

## TENDER SCHEDULE

Sl No	Particulars	Details
1	Tender Title	Tender for providing Group Health Insurance Policy 2026-27 for:  <b>Lot-I - Regular employees of OPTCL &amp; their eligible family members- (2668 Nos.)</b>  <b>Lot-II - Ex-employees of OPTCL &amp; their spouses- (500 Nos.)</b>
2	Product Category	Service
3	Tender Value	<b>Lot-I : As applicable, Lot-II : As applicable</b>
4	Tender Paper Cost	<b>Rs. 14,160/- (Rupees Fourteen Thousand One Hundred Sixty) only including GST.</b>
5	Tender Processing Fees	<b>Rs.5,900/- (Rupees Five Thousand Nine Hundred) only including GST.</b>
6	Tender Type	Service Contract (For 01 Year); may be renewed/extended for further period basing on the requirement and condition.
7	Availability of Bid Document	<b>Date: 04.07.2026, Time: 10:00 hrs.</b>
8	Start date of uploading by Bidder	<b>Date: 04.07.2026, Time: 10:30 hrs.</b>
9	Date of Pre-bid meeting	<b>Date: 07.07.2026, Time: 17:00 hrs. at 4<sup>th</sup> floor conference hall, CPC Branch, Tech Tower Building, OPTCL</b>
10	Last Date of submission of Bid	<b>Date: 10.07.2026, Time: 17:30 hrs.</b>
11	Technical Bid Opening	<b>Date: 10.07.2026, Time: 18:00 hrs (On or after)</b>

## **TENDER PARTICULARS**

1. The bidders who want to submit bid(s), shall have to pay the tender paper cost (non-refundable) for amount **Rs 14,160/- (including GST @ 18%) online through e-payment gateway link provided in e-tender portal (by using Net Banking, Debit Card or Credit Card)**. The online payment can be made prior to scheduled date & the time for opening of bids notified in tender notice.
2. The bidders shall also have to pay a non-refundable amount of **Rs. 5,900/- (Rupees Five thousand Nine Hundred only inclusive of GST @ 18%)** towards tender processing fee to “K.S.E.D.C.Ltd, Bangalore” in e-payment mode. The e-payment of above amount is to be made to enable the bidder to download the tender documents in electronics mode.
3. **The bidders may participate in individual Lot or both the Lots.**
4. The bidders are required to submit the tender processing fee, tender cost etc. prior to scheduled date & the time for opening of bids notified in tender notice.
5. The bidders shall scan the Demand Draft/online payment, towards Tender Cost and tender processing fee and upload the same in Tender Wizard Portal in the prescribed form in either .gif or .jpg format in addition to submitting the same in original at the O/o- CGM(CPC), HQ Office, OPTCL
6. The prospective bidders are advised to register their user ID, Password, company ID from website [www.tenderwizard.com/OPTCL](http://www.tenderwizard.com/OPTCL) by clicking on hyper link “Register Me”.

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## **INSTRUCTION TO BIDDERS**

### **1. Submission of Bids: -**

The bidder shall submit the bid in electronic mode only i.e [www.tenderwizard.com/OPTCL](http://www.tenderwizard.com/OPTCL). The bidder must ensure that the bids are received in the specified website of the OPTCL by the date and time indicated in the Tender notice. Bids submitted by telex/telegram will not be accepted. No request to collect the Bids in physical form will be entertained by the OPTCL.

The OPTCL reserves the right to reject any bid, which is not submitted according to the instruction, stipulated above. The participants to the tender should be registered under GST Laws.

- I. For all the users it is mandatory to procure the Digital Signatures.
- II. Contractors / Vendors/ Bidders / Bidders are requested to follow the below steps for Registration:
  - i. Click “Register”, fill the online registration form.
  - ii. Pay the amount of **Rs. 2,360/-** through e-payment in Favour of KSEDC Ltd. Payable at Bangalore. This registration is valid for one year.
  - iii. Send the acknowledgment copy for verification.
  - iv. As soon as the verification is being done the e-tender user id will be enabled.
- III. After viewing Tender Notification, if bidder intends to participate in tender, he has to use his e-tendering User Id and Password which has been received after registration and acquisition of DSCs.
- IV. If any Bidder wants to participate in the tender, he will have to follow the instructions given below:
  - i. Insert the PKI (which consist of your Digital Signature Certificate) in your System. (Note: Make sure that necessary software of PKI be installed in your system).
  - ii. Click / Double Click to open the Microsoft Internet Explorer (This icon will be located on the Desktop of the computer).
  - iii. Go to Start > Programs > Internet Explorer.
  - iv. Type [www.tenderwizard.com/OPTCL](http://www.tenderwizard.com/OPTCL) in the address bar, to access the Login Screen.
  - v. Enter e-tender User Id and Password, click on “Go”.
  - vi. Click on “Click here to login” for selecting the Digital Signature Certificate.
  - vii. Select the Certificate and enter DSC Password.
  - viii. Re-enter the e-Procurement User Id Password

- V. To make a request for Tender Document, Bidders will have to follow below mentioned steps:
- i. Click “Un Applied” to view / apply for new tenders.
  - ii. Click on Request icon for online request.
  - iii. Enter the required fields including details of D.D for tender Processing fee.
- VI. After making the request Bidders will receive the Bid Documents which can be checked and downloaded by following the steps mentioned below:
- i. Click to view the tender documents which are received by the user.
  - ii. Tender document screen appears.
  - iii. Click “Click here to download” to download the documents.
- VII. After completing all the formalities Bidders will have to submit the tender and they must take care of following instructions:
- i. Prior to submission, verify whether all the required documents have been attached and uploaded to the particular tender or not.
  - ii. Note down / take a print of bid control number once it displayed on the screen
- VIII. Tender Opening event can be viewed online.
- IX. Competitors bid sheets are available in the website for all.
- X. For any e-tendering assistant contact help desk number mentioned below:
- i. Bangalore – 080- 40482000
  - ii. Bhubaneswar - 9937140591

Any clarifications regarding the scope of work and technical features can be heard from the undersigned during office hours.

### **Contact Persons Particulars**

1. Name and Designation: Sri Ranjan Kumar Panigrahi, Chief General Manager (CPC), OPTCL
2. Address: OPTCL TECH TOWER, Janpath, Saheed Nagar, Bhubaneswar-751007
3. Email ID: [sgm.cpc@optcl.co.in](mailto:sgm.cpc@optcl.co.in)
4. Phone No: 9438907028

## 2. **The Bid document:**

Bids in electronic format through Tender Wizard portal are invited from interested Insurance Companies registered with IRDAI operating in India and dealing with Health / Medical Insurance to provide health insurance to these Employees, adhering to the following instructions and guidelines, etc.

The bids shall be in two parts i.e. (i) The Techno-Commercial Bid and (ii) The Price Bid.

## 3. **Techno-Commercial Bid:**

The Technical Bid consisting of duly filled and attested copies of Annexure-I to Annexure-VII shall be uploaded at shall be uploaded to [www.tenderwizard.com/OPTCL](http://www.tenderwizard.com/OPTCL) between the notified date.

## 4. **Price Bid:**

- i. The insurance companies will then upload the duly filled and attested copy of their Financial Bid on [www.tenderwizard.com/OPTCL](http://www.tenderwizard.com/OPTCL) between the notified dates.
- ii. Bidder should take into account any corrigendum published on the tender document before submitting their bids.
- iii. Bidders are to go through the tender advertisement and the tender document carefully to understand the documents required to be submitted as part of the bid.
- iv. Please note the number of covers in which the bid documents have to be submitted and 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.
- v. Out of the bids so received, the Unpriced technical bid will be opened first on the given time & date while the financial bid will be opened for only such bidders whose technical bids are found to be acceptable. The bidders should keep watching the organization's website **[www.optcl.co.in](http://www.optcl.co.in) and [www.tenderwizard.com/OPTCL](http://www.tenderwizard.com/OPTCL).**
- vi. Offers submitted against tender documents only will be considered and the offer shall be in the name of the insurer on whose behalf the tender document has been issued. The insurer has to give an undertaking that they have submitted their bid as a single entity only and have not formed a consortium for the scheme.
- vii. No request for clarification received after the stipulated date and time shall be considered. Competent Authorities of OPTCL will issue clarification in writing only if deemed fit.
- viii. While submitting the bid, tenderers are requested to ensure that bids are in compliance with the regulations applicable under various statutes. Any fine, penalty, or expenses due to a breach arising thereon, will be borne

by the tenderer, and OPTCL will bear no financial implication on this account.

- ix. For financial bids, it is a mandate for the companies they submit the bifurcated quotation.
- x. If the last date of receiving / opening of the bids coincides with a holiday, then the next working day shall be the receiving/opening date.
- xi. The Bidder may seek clarifications on any clause of the tender document in the pre-bid meeting specified in the timeline. OPTCL will respond through e- mail and, if institute deems it necessary, it may amend the bid document as a result of any clarification.
- xii. The Bidders are requested to submit the bids after the issue of clarifications duly considering the changes made, if any. Bidders are totally responsible for incorporating/complying with the changes/amendments issued, if any, during the pre-bid meeting in their bid.

#### **5. Amendment of bid document:**

At any time prior to the deadline for submission of bids, OPTCL may, for any reason modify the bidding documents by amendment by issuing an addendum/corrigendum hosting it on its website. The addendum/corrigendum will be binding on all the bidders.

In order to afford prospective bidders reasonable time to take the amendment into account in preparing their bids, OPTCL may or may not, at its discretion, extend the deadline for the submission of the bid.

No oral statements/written statements made by the Bidder after submission of the tender shall be considered.

#### **6. Additional Information:**

- i. Tender Notice is available at [www.optcl.co.in](http://www.optcl.co.in). OPTCL at its sole discretion may extend the last date of tender submission by issuing a notice at [www.tenderwizard.com/OPTCL](http://www.tenderwizard.com/OPTCL)
- ii. The Tenderer is expected to examine all instructions, forms, terms and conditions etc. in the tender document. Failure to furnish any information or documentation required by the tender documents may result in the rejection of the tender.
- iii. The bids, along with the duly filled-in tender documents and all supporting documents, shall be submitted only through the Tender Wizard Portal. Each page of the bid document, including all annexures and enclosures, must be duly signed and sealed by the authorized signatory of the bidder. OPTCL reserves the right, at its sole discretion, to extend the deadline for submission of bids. Bids submitted through Telex, Telegraph, Fax, or any mode other than the Tender Wizard Portal shall not be accepted.
- iv. The Tenderer shall duly complete all schedules and furnish all

information, particulars, and supporting documents required under this Tender Document. Each page of the Tender Document, including schedules, annexures, declarations, and all supporting documents, shall be duly signed, dated, and sealed by the authorized signatory of the Tenderer. Any tender that is incomplete, unsigned, undated, unsealed, or otherwise not in conformity with the requirements of the Tender Document shall be liable for rejection.

- v. The Tenderer shall submit its bid strictly in accordance with the terms and conditions of this Tender Document and shall not stipulate any condition, qualification, deviation, exception, or counter-condition. Any conditional bid or bid containing deviations from the provisions of the Tender Document shall be treated as non-responsive and may be summarily rejected. Failure to furnish any information, document, or clarification required under the Tender Document or submission of an incomplete bid in any respect, may result in the outright rejection of the bid at the sole discretion of OPTCL.
- vi. The Tender should be written legibly and free from erasures and over writings or conversions of figures. Correction where unavoidable should be duly attested by the signature (s) of the Tenderer (s) with dates.
- vii. The acceptance of a Tender will rest with the OPTCL Authority who does not bind themselves to accept the highest Tender and reserves to themselves the authority to reject any or all the Tenders received without assigning any reason whatsoever.
- viii. Bid being submitted must be the document duly downloaded from the organization website only and no other form. Bid in any other form or containing unrelated attachments or with conditions/riders shall not be entertained. Also, Bids should be supported with proper documentary evidence to substantiate all the requirement prescribed in the bid document.
- ix. Part-I and Part-II of the bid document besides the letter of award of contract issued by the Organization to the successful bidder shall form and be the integral parts of the contract.
- x. Insurer/Bidder/Tenderer shall mean the company who submits the tender and enters into contract with concerned authorities of OPTCL and shall include their executors, administrators, and successors and permitted assignees.
- xi. Any conditional bid or a bid that is not in the prescribed Performa will not be accepted.
- xii. Each paper of the Bid Document must be signed under seal by the competent authority of the Bidder. Any document/ sheet not signed shall be tantamount to rejection of Bid.
- xiii. The period of contract will initially be for one year which is extendable

on mutually agreed terms and conditions. The contract is liable to be terminated with three months' notice if any lapse or unsatisfactory performance of the insurance company is noticed.

xiv. The acceptance of a Tender will rest with the OPTCL Authority who does not bind themselves to accept the highest Tender and reserves to themselves the authority to reject any or all the Tenders received without assigning any reason whatsoever.

xv. No EMD is required for this tender.

## **7. Qualifying Requirements for the Bidding Insurance Companies:**

- a. The bidder should be a registered Indian Insurer in accordance with the Insurance Act, (registered and licensed by IRDAI (Insurance Regulatory Development Authority of India) as Medical/Health Insurer and should have a license to carry out Medical insurance business on a Pan India basis. The company should be incorporated under the Companies Act, 1956 and/or 2013, in India.
- b. Guidelines issued by IRDAI from time to time with regard to the Insurer's responsibility & liability towards insured shall be automatically applicable to this Insurance contract to the extent stipulated by OPTCL.
- c. Should have an operational Registered /Branch Office in Bhubaneswar, Odisha.
- d. The bidder shall have overall done the group health policy cover (excluding personal accident or travel cover) to large corporate bodies/government institutions of at least 50,000 family members in any last five completed financial years.
- e. The bidder shall have a gross direct premium income of Rs. 200 crore from health insurance (excluding personal accident or travel cover) in any last three completed financial years.
- f. Bidder should have valid PAN and a valid registration under GST.
- g. The bidder should have maintained a healthy solvency ratio in respect of Health Insurance business during the last three financial years.
- h. The Bidder should have Minimum Average Annual Turnover (MAAT) of Rs. 5 crores or more during the last 03 financial years i.e. 2022-23, 2023-24 & 2024-25 in Health Insurance Domain.
- i. Tenderer has to submit a declaration in Annexure-II stating that they have not been Black-Listed/ De-listed or are put to any holiday by any Indian Institutional Agency/ Government Department/ Public Sector Undertaking in the last three years. In case they have been

blacklisted by any of the Institutions, details of the same are to be furnished. Moreover, no restraint order has been passed by the competent court of law.

#### **8. Documents to be submitted by the Bidder with the Technical Bid:**

- i. Cost of tender processing fee
- ii. Cost of tender paper
- iii. Attested copies of the following:
  - a. registration certificate of Agency /Firm /Company registered under The Companies Act,1956/2013;
  - b. Copy of Registration Certificate with IRDAI (along with recent renewal certificates along with the recent payment receipts to IRDAI regarding registration)
  - c. Valid proof of office address in Bhubaneswar
  - d. Copies of work orders/agreements intimating provision of health insurance to large corporate bodies/government institutions during the last five years
  - e. PAN & GST registration certificate
  - f. Solvency Ratio Certificate during the Last 3 (three) Financial Years.
  - g. CA Certified Copy of Gross Total Premium & Health Premium Underwritten within India (in crores) as on 31.03.2026
  - h. CA Certified Copy of the Annual Turnover with valid UDIN of last three financial years.
  - i. Certified document intimating that the agency should not have been blacklisted by Central/State Govt./PSU at any point of time, nor is any criminal case registered/pending against the agency or its owner/partners anywhere in India
  - j. Independent Audited Financial Statements with valid UDIN of last three financial years.
  - k. IT Return Acknowledgements copy for last three assessment years.
  - l. Detailed list/enclosures of Policy coverage, special conditions, extensions offered, coverage exclusions and other conditions etc., applicable under the policy as per OPTCL Requirements
  - m. Bid Securing declaration form

- n. Vendor's Confirmation Form
- o. Panel of Recognized TPAs
- p. Any other supporting documents mentioned between **Annexure II to Annexure X**

## 9. OPENING OF THE TENDERS:

**I.** **Bid Opening – Technical Bid(s)** - Technical Bid(s) shall be opened online in the office of the CGM (CPC), HQ Office, OPTCL as per the date and time fixed in the schedule. If Bid submitted contains any deviation from the Bid Document then the Bid will be rejected and the Bidder will be informed accordingly. The Price Bid submitted in e- mode by such tenderers will not be opened.

The Technical bids would first be taken into consideration by the authority and only those bidders who qualify in the Technical bid would be considered for the Price Bid.

**II.** **Bid Opening – Price Bid** - The Price bid shall be opened online only. The price bid of the qualified bidders only will be opened on a date intimated by OPTCL Authority.

**III.** The tender shall remain valid and open for acceptance for **120 days** from the last date fixed for receiving the same. OPTCL reserves the right to extend the period of validity for a specific time as may be required by OPTCL. The request and response there to shall be made in writing by email. However, in the event of the tenderer agreeing to the request, they will not be permitted to modify the Tender.

**IV.** OPTCL will determine whether the tender is substantially responsive to the requirements of the “Tender Documents”. For this clause, a substantially responsive tender is one which inter alia conforms to all the terms & conditions of the Tender Documents and technically suitable. The Tenderer shall carefully submit all the documents as required under the Tender, failing which the offer is liable to be treated as non-responsive.

**V.** To assist in the examination, evaluation and comparison of Tenders, OPTCL may ask Tenderers individually for clarification and response to the same by the Tenderer shall be in writing by email. However, no changes in price or substance of the Tender shall be sought, offered or permitted.

**VI.** In case of tie bidders, discretion of authority is final and binding.

**10. DETERMINATION OF RESPONSIVENESS:** The Tender which does not satisfy the pre-qualification criteria shall summarily be rejected and shall not be considered for further evaluation. The portal will

scrutinize the Tenders to determine whether the Tender is substantially responsive to the requirements of the Tender Documents.

11. Bidders are hereby informed that canvassing in any form for influencing the process of notification of award would result in disqualification of the Bidder. Further, they shall observe the highest standard of ethics and will not indulge in any corrupt, fraudulent, coercive, undesirable, or restrictive practices, as the case may be.
  - a. "Corrupt practice" means the offering, giving, receiving, or soliciting of anything of value to influence the action of the public official.
  - b. "Fraudulent practice" means a misrepresentation of facts in order to influence the Tender process or execution of a contract to the detriment of the scheme and includes collusive practice among bidding Insurers/Authorized Representative (prior to or after bid submission) designed to establish bid prices at artificially non-competitive levels and to deprive the scheme the benefit of free and open competition;
  - c. OPTCL will reject a proposal for award if it determines that the Insurer/Insurers have engaged in corrupt or fraudulent practices.
  - d. OPTCL will declare a firm ineligible, either indefinitely or for a stated period of time, for being awarded a contract if, at any time, it determines that the bidder/Insurers have engaged in corrupt and fraudulent practices in competing for, or in executing a contract.

## 12. Technical Bid Evaluation Process:

SL. NO.	CRITERION	POINTS	TOTAL
1	<b>Number of years since license given by IRDAI as on 31.03.2026</b>		<b>10</b>
	Upto Three years	4	
	More than three years and upto five years	6	
	More than five years and upto Seven years	8	
	Above seven years	10	
2	<b>Gross total premium underwritten within India (in crores) as on 31.03.2026</b>		<b>10</b>
	Upto Rs. 100 crores	4	
	> Rs. 100 Crores - Rs. 200 Crores	6	
	> Rs. 200 Crores - Rs. 400 Crores	8	
	> Rs. 400 Crores	10	
3	<b>Health Premium underwritten within India (In crores) as on 31.03.2026</b>		<b>10</b>
	Upto Rs. 25 crores	4	
	> Rs. 25 Crores - Rs. 50 Crores	6	
	> Rs. 50 Crores - Rs. 150 Crores	8	

> Rs. 150 Crores	10
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1. Bidders scoring equal to or more than 60% marks, as per the above evaluation in the technical bid, shall qualify for further process of bidding.
2. The evaluation of financial bids shall be done on L-1 basis among all the companies that qualify for the technical bid.

OPTCL retains the right to seek clarification after the technical bids are opened or a pre-bid conference is scheduled to clarify the tender document clauses. The bidders may also be asked to make presentations. Each of the technical bids after opening would be evaluated by a committee and marked "acceptable" or "unacceptable" for each of the above-mentioned factors. Only those bids that score "acceptable" on all the factors would be considered to have passed the technical screening. The decision of the evaluation committee in this regard would be final.

Notwithstanding anything contained in this document, the acceptance of tender will rest with OPTCL and OPTCL reserves full right to reject any or all tenders without assigning any reason whatsoever.

The tenderers are not entitled to any compensation for the expenses incurred in connection with the preparation and submission of tenders.

Currency for financial bids and payments shall be made in Indian Rupees only.

OPTCL takes no responsibility for delays, loss or non-receipt of tender documents or any letters sent by post/courier either way and also reserves the right to reject any offer in part or full without assigning any reasons thereof.

The Insurer/TPA should depute its official for document collection/report submission/grievance redressal for at least 1 day in a week for at least 1 hour to OPTCL Hqrs. Office, Bhubaneswar.

### 13. ACCEPTANCE OF TENDER:

#### a. Price Bid:-

- i. Applicable Goods & Services Tax (GST) as per actual shall be reimbursed on production of proof
- ii. The Bidder would not be paid any other cost apart from above items.
- iii. Price quoted shall remain 'FIRM' during the contract.

b. The tenders that do not fulfil any of the above conditions or are incomplete in any respect are liable to be rejected.

c. The Tender Evaluation Committee constituted for the purpose reserves the right to reject the tender on receipt or on the evaluation of those tenderers whose past performance has been found not

satisfactory. The decision of the Tender Evaluation Committee in this respect shall be final.

14. Before the expiration of the period of Tender validity or extended validity, the OPTCL shall notify the successful Tenderer, in writing, that his Tender has been accepted. The contractor shall sign an agreement within 07 days of receipt of the LOA. Until a formal contract is prepared and executed, the notification of award and form of the tender shall constitute a binding contract.

15. **LANGUAGE OF THE TENDER:** The Tender submitted by the Tenderer and all correspondence and documents relating to the Tender exchanged by the Tenderer and the OPTCL shall be written in ENGLISH LANGUAGE. Any printed literature, other than in the English language shall be accompanied by an English translation, in which case for purpose of interpretation of the Tender, the English translation shall govern.

16. **EXECUTION OF DOCUMENT:**

a. The tenderer shall be deemed to have full knowledge of all documents, visit the premises of OPTCL and the submission of a tender by a tenderer implies that he/she has read all the conditions and has made himself aware of the facilities premises of OPTCL and scope, specifications & other factors mentioned in the tender.

b. **The successful tenderer will be required to execute an agreement specified at Annexure-I at his expense on non-judicial stamp paper approximate stamp value of Rs. 200/-in the prescribed form for the due and proper fulfilment of the contract within 07 working days, on receipt of LOA.**

c. **In case the successful tenderer fails to execute the necessary agreements within 07 working days from the date of receipt of letter of acceptance, OPTCL Authority would be entitled to terminate the contract and cancel the Order. In addition, OPTCL Authority will initiate action to suspend the Tenderer to participate in the Tenders invited by OPTCL Authority for a period of two years.**

17. **Special Terms and Conditions:**

a. The scheme should have provisions for new entrants in service to get coverage immediately upon communication from OPTCL. The submission of premium in such cases will be set on pro-rata basis.

b. Once included in the scheme, the employee along with his/her family members should get the benefit of coverage until expiry of the coverage period irrespective his/her exit from the Organization.

c. The authority towards sanction of corporate buffer would lie solely and discretionary in the hand of the Corporation.

- d. The selection of TPA shall be done in consultation of the corporation.
- e. Reports including the claims of individuals and the details of settlement are to be furnished to the Corporation on monthly basis or as and when required by the Corporation.
- f. The Letter of Award to an Insurer and terms & Conditions of Tender shall form part of the contract.

18. **Award of Contract**

- a. OPTCL reserves the right to amend the terms before entering into the contract subject to the consent of the successful bidder.
- b. The criteria for deriving L1 bidder for Regular Employee and Retired Employee Policy for will be based upon their lowest financial bid quoted for Regular Employees and their dependents and Retired Employee and their spouse mentioned.
- c. The L1 vendor may have to match the best available facilities as quoted by the other vendors or as decided by the competent authority of OPTCL.
- d. In case of L1 matching price among more than one bidders, the decision of the management in this regard shall be final and binding.
- e. On acknowledgment of the work order conferred to the successful bidder, the bidder has to submit a contract agreement for abiding the terms & conditions of OPTCL as mentioned in the Annexure-I.

## **GENERAL TERMS & CONDITIONS OF CONTRACT:**

### **1. Documents forming the contract:**

- a. General Information.
- b. Instructions to the bidders.
- c. Terms & Conditions of the contract.
- d. The Letters of Acceptance (LOA) for Providing Group Health Insurance Services to OPTCL, Bhubaneswar issued by the OPTCL Authority to the successful bidder shall be an integral part of this contract.

### **2. Service Period:**

The contract agreement shall be for a period of 01 year. However the period of contract may be renewed/extended for further period, if required basing on the satisfactory performance of the agency and upon mutual consent of both the parties.

### **3. Terms of Payment:**

The annual premium for Group Health Insurance shall be paid in advance on submission of "Tax Invoice" in triplicate, in terms of the CGST and OGST Rules, as applicable under GST law.

### **4. Paying Officer & Consignee:**

- (i) DDO, OPTCL Hqrs. shall be the paying officer.
- (ii) The Head of the Concerned Department (E&M Cell of OPTCL) shall be the consignee.

### **5. Authorized Representative:**

Any notice or intimation by either party to the other pursuant to this Agreement shall be signed by an Authorized Representative of the party giving such notice.

The Service Provider shall carry out instructions and act upon any guidelines issued in pursuance of the Agreement, if and only if they are given / signed by an Authorized Representative of OPTCL, whose names will be intimated by the said OPTCL.

### **6. Liability and Indemnity:**

The Service Provider shall be responsible and liable for and shall indemnify OPTCL and keep OPTCL Hqrs. Office safe and harmless at all time against any and all claims, liabilities, damages, losses, costs, charges, expenses, proceedings & actions of any nature whatsoever made or instituted against or caused to be suffered by the OPTCL directly or indirectly by reasons of.

Any wrongful, incorrect, dishonest, criminals, fraudulent or

negligent work default, failure, bad faith, disregard of its duties and obligation, act or omission by the Service Provider or its facility staff.

### **7. Sub-Contracting:**

The Service Provider shall itself perform its obligations under this agreement and shall not assign or transfer or sub-contract any of its rights and obligations under this agreement to any third party.

### **8. Breach of Agreement:**

In case of breach of Agreement or default by the Service Provider, the OPTCL shall have a right of lien and legal action for recovery of money with liberty to the OPTCL to terminate the agreement.

### **9. Recovery of sums due:**

All costs, damages or expenses which OPTCL may have paid, for which under the Service Order / Agreement, the Service Provider is liable, may be recovered by OPTCL (he is hereby irrevocably authorized to do so) from any money due to or becoming due to the Service Provider under this Service Order / Agreement or other Service Orders / Agreements and/or may be recovered by action at law or otherwise. If the same due to the Service Provider be not sufficient to recover the recoverable amount, the Service Provider shall pay to OPTCL, on demand, the balance amount.

### **10. Non-Performance of Obligations:**

Where there is non-performance/unsatisfactory/sub-standard performance of its obligation in the part of the Insurer, the OPTCL shall give a written notice of the default and or omission or commission and the Service Provider shall submit its response within 7 (seven) days from the date of issue of such notice.

If the response/explanation is not found satisfactory or inadequate or partly satisfactory, the OPTCL shall have the right to take necessary action as deemed fit for non-performance/ unsatisfactory/ sub-standard performance of any part of services to be rendered operation as agreed between the parties.

### **11. Termination of Contract:**

- a. The contractor shall be liable to make good any loss or damage to OPTCL on the date of such termination or within such reasonable time as may be determined by the Committee.
- b. The contract may be terminated in terms of any provisions stipulated elsewhere in the contract or in case of any breach of any of the condition of the contract.
- c. Any dispute out of contract would be referred to the CMD, OPTCL on the recommendation of concerned committee and the decision of the CMD, OPTCL, shall be final.

**12. Post Termination Responsibility of the Service Provider:** Upon termination of this agreement, the Service Provider shall immediately deliver all the documents and any/all data, held by it and which are in possession/ custody/control of its facility staff to the OPTCL. The Service Provider shall also forthwith remove all its facility staff together with its machines /equipment whatsoever from the premises of the OPTCL under intimation of the designated OPTCL.

**13. Action against the Contractor / Insurer:** Furnishing incorrect information in the offer, failure to act according to tender condition, and non-fulfillment of any or whole of the contract may entail black listing of the Insurer in addition to taking other appropriate action against the Insurer.

**14. Resolution of Disputes: (Arbitration Clause)**

- a. The contract shall be governed by and interpreted in accordance with the laws of India for the time being in force. If dispute or difference of any kind shall arise between the OPTCL and the Contractor/agency in connection with or relating to the contract, the parties shall make every effort to resolve the same amicably by mutual consultations.
- b. In respect of all tender conditions, and/or any matter connected therewith the decision of OPTCL shall be final and binding. In the event of any dispute arising out of the tender, such dispute would be subject to the jurisdiction of the Odisha Courts only.
- c. In case of a dispute of any claim, a committee consisting of the representative of the insurance company and OPTCL will be set up to resolve the dispute. However, this arrangement does not preclude the members from approaching the regulatory authorities.
- d. Finally, all disputes or differences arising out of this tender, terms & conditions, or any matter related to this tender shall be resolved through arbitration. The Concerned Authority of the OPTCL or his appointed nominee shall be the sole arbitrator who will decide the dispute as per the provision of 'The Arbitration & Conciliation Act 1996'. However, it is made clear that the venue of arbitration, if the situation so warrants, shall all the time and in every situation shall be at Bhubaneswar only.
- e. If the parties fail to resolve their dispute or difference by such mutual consultation by either OPTCL or the Contractor/agency may give notice to the other party of its intention. In the case of a dispute or difference arising between the OPTCL and contractor/agency relating to any matter arising out of or connected with the contract, such dispute or difference shall be resolved within the Jurisdiction of the Hon'ble High Court of Odisha.

## **15. Force Majeure:**

- a. For purposes of this clause, Force Majeure means an event beyond the control of the Contractor/agency and not involving the Contractor/agency's fault or negligence and which is not foreseeable and not brought about at the instance of the party claiming to be affected by such event. Such events may include, but are not restricted to, acts of OPTCL either in its sovereign or contractual capacity, wars or revolutions, hostility, acts of public enemy, civil commotion, sabotage, fires, floods, explosions, epidemics, quarantine restrictions, strikes excluding by its employees, lockouts excluding by its management, and freight embargoes.
- b. If a Force Majeure situation arises, the Contractor/agency shall promptly notify OPTCL in writing of such conditions and the cause thereof within 7 (seven) days of occurrence of such event. Unless otherwise directed by OPTCL in writing, the Contractor/agency shall continue to perform its obligations under the contract as far as reasonably practical, and shall seek all reasonable alternative means for performance not prevented by the Force Majeure event.
- c. If the performance in whole or in part or any obligation under this contract is prevented or delayed by any reason of Force Majeure for a period exceeding thirty days, either party may at its option terminate the contract without any financial repercussion on either side.
- d. In case due to a Force Majeure event OPTCL is unable to fulfil its contractual commitment and responsibility, OPTCL will notify the Contractor/ agency accordingly and subsequent actions taken on similar lines described in above sub-clauses.

## **16. Contract Documents and their Interpretations:**

- a. The original agreement shall remain with the OPTCL while a photocopy thereof may be had by the contractor if it so wishes
- b. The several documents forming the contract are to be taken mutually explanatory to one another and in case of any ambiguities or discrepancies, the interpretations of the same shall be communicated in writing by the OPTCL Authority through its competent authority to the contractor along-with the directions, if any, and the same shall be deemed to be final and binding and shall not be open to question in court.

**17. Jurisdiction:** The High Court of Odisha shall have jurisdiction to decide any disputes or litigations between the parties hereto.

**CONTRACT/AGREEMENT**  
**[NAME OF THE SERVICE]**

**BETWEEN**

---

**[OPTCL]**  
**AND**

---

**[SERVICE PROVIDER]**

**Dt.**

*[On Non-Judicial Stamp Paper of appropriate value]*

**FORM OF AGREEMENT**

This **CONTRACT** is made on the \_\_\_\_\_ between \_\_\_\_\_ (hereinafter called as the “**OPTCL**”) which expression shall where the context so requires or admits shall also include its successors or assigns of the **one part**

**AND**

\_\_\_\_\_, registered under \_\_\_\_\_ with its principal place of business at \_\_\_\_\_ (hereinafter called the “Service Provider”) of the 2<sup>nd</sup> Part represented by \_\_\_\_\_, which expression where the context so requires or admits shall also include its successors or assigns of the other part

**WHEREAS**

\_\_\_\_\_ (the Principal) issued tender vide Letter No. \_\_\_\_\_ Dated \_\_\_\_\_ to “Provide Group Health Insurance Policy to OPTCL” execution of [Name of the Service] and the Service Provider offered its willingness to execute the work as per terms and condition of agreement vide it’s Letter No. \_\_\_\_\_ Dated \_\_\_\_\_.

**And**

WHEREAS above stated offer and willingness conveyed under Letter dated by the Service Provider has been duly accepted by OPTCL vide its LOA No. \_\_\_\_\_ Dated \_\_\_\_\_ for execution and completion of facility related services subject to the fulfilment of the terms and conditions.

**NOW, THIS AGREEMENT WITNESSETH AS FOLLOWS:**

1. **Scope of Work:** The Service Provider is being engaged to provide the required services on the terms and conditions set forth in this Agreement.
2. **Agreement Period:** This Agreement shall remain valid for a period of 1 year effective from the \_\_\_\_\_ to \_\_ (both days inclusive) may extended further.
3. **Contract Value:**
  - a) The total contract value is \_\_\_\_\_ [ in words] only per Year for the period of contract including GST (as applicable] etc. pertaining to the [Name of the Service] as per the approved scope of work at mentioned in tender document.
  - b) No other terms and conditions put forth by Service Provider shall be considered for accepted during the contract period.
4. **Terms of Payment:**

OPTCL shall make payments to the Service Provider in accordance with the provisions of this Agreement.
5. **Schedule for the Service:** The schedule for the service will be provided by the Service Provider as per the agreed terms and conditions between the parties.
6. All the terms and conditions as per the Bid document No. \_\_\_\_\_, dated \_\_\_\_\_ (including the General Conditions of Contract and Special Conditions of Contract) as well as LoA shall be applicable for this Agreement.

*Signature of Authorized Representative*

(OPTCL)

**Witnesses:**

**On behalf of OPTCL**

1.

2.

**On behalf of Service Provider**

1.

2.

**INDEMNITY BOND**

THIS INDEMNITY BOND is made this ..... day of .....202\_\_ by

(herein after called as “Service Provider” which expression shall include its successors & permitted assigns) in favour of Odisha Power Transmission Corporation Limited, a Company incorporated under the Companies Act,1956, having its Registered Office at Janpath, Bhubaneswar-751007, Odisha and having its offices throughout the State of Odisha (herein after called “OPTCL” which expression shall include its successors & assigns).

We, having a registered office at \_\_\_\_\_ have entered into a contract with ODISHA POWER TRANSMISSION CORPORATION LIMITED, vide agreement dated \_\_\_\_\_

to provide Group Health Insurance Service to OPTCL. We do hereby indemnify and keep harmless, ODISHA POWER TRANSMISSION CORPORATION LIMITED, at all times, whether during the continuation of the aforesaid contract and at any time thereafter, in respect of any claim, demand, compensation, liability, penalty, fines, interests, suits etc. of whatsoever nature made, all actions and proceedings taken against the ODISHA POWER TRANSMISSION CORPORATION LIMITED, by any party, employee(s) or manpower provided by us, on account of any delay, default, lapse, error or omission on our part, or of rules and regulations, as may be applicable under the said contract from time to time.

We further undertake to indemnify and keep harmless, ODISHA POWER TRANSMISSION CORPORATION LIMITED, against any claim/compensation arising out of any non-payment or short payment of remuneration or compensation by whatever name called and compensation and claims arising on account of any accident, injury, death etc. during the course of their engagement by us for the purpose of this contract, or non-fulfillment of any obligation under any of the labour laws as applicable to the persons engaged by us for the purpose of this contract.

We further declare and agree that this Indemnity Bond is an unconditional and irrevocable undertaking by us and is not restrictive in any manner.

For and on behalf of \_\_\_\_\_ ,

Authorized Signatory

Witness:

- |         |           |
|---------|-----------|
| 1. Name | Signature |
| 2. Name | Signature |
| 3. Name | Signature |

**SELF-DECLARATION-NO BLACKLISTING**

**(On a non-judicial stamp paper)**

**(Date:            )**

**To,**

**The CGM (CPC)  
OPTCL, Hqrs. Office,  
Bhubaneswar**

**Dear Sir,**

**Ref: e-Tender Notice No-CPC- 46 /2026-27**

I/We hereby declare that presently our Company/ firm/Agency \_\_\_\_\_ is having unblemished record and is not declared ineligible for corrupt & fraudulent practices either indefinitely or for a particular period of time by any State/ Central Government/ PSU/Autonomous Body.

I/We, further specifically certify that my company meets/is having Medical Insurance participation in minimum of three major companies/ institutions/ organizations etc in the last five years details of which are attached.

I/We, further specifically certify that my company has not been Black Listed/De Listed or put on any Holiday by any Institutional Agency/ Govt. Department/ Public Sector Undertaking in the last three years.

If this declaration is found to be incorrect then without prejudice to any other action that may be taken, the tender if any to the extent accepted may be cancelled.

**Thanking you,**

**Yours faithfully,**

**Signature of authorized person**

**Date:**

**Full Name:**

**Place:**

**Seal**

**ANNEXURE- IV**

**CERTIFICATE OF DECLARATION FOR CONFIRMATION OF IRDAI  
GUIDELINES**

**(ON COMPANY LETTER HEAD)**

I, \_\_\_\_\_ hereby certify  
that our offer no. \_\_\_\_\_ Specification  
No.

\_\_\_\_\_ Dated against tender does not amount  
to any breach of IRDA guidelines. I further confirm that in the event of  
disclosure at a later stage that the same are not in line with IRDA Guidelines  
and OPTCL is put to any disadvantage or face cancellation of the Policy or any  
claim becomes substandard/untenable, the whole liabilities arising out of this  
shall lie squarely on us.

I, further certify that I am the duly authorized representative of the Insurer and  
competent to agree as above

**Signature of the Bidder with seal**

**BID SECURING DECLARATION FORM**  
**(ON COMPANY LETTER HEAD)**

To,

The CGM (CPC),  
OPTCL Hqrs. Office, Bhubaneswar.

I/We. The undersigned, declare that:

I/We understand that, according to your conditions, bids must be supported by a Bid Securing Declaration.

I/We accept that I/We may be disqualified from bidding for any contract with you for a period of one year from the date of notification if I am / We are in a breach of any obligation under the bid conditions, because I/We

- a) Have withdrawn/modified/amended, impairs or derogates from the tender, my/our Bid during the period of bid validity specified in the form of Bid; or
- b) Having been notified of the acceptance of our Bid by the purchase during the period of bid validity (1) fail or refuse to execute the contract, if required, in accordance with the instructions to Bidders.

I/We understand this Bid Securing Declaration shall cease to be valid if I am/we are not successful Bidders, upon the earlier of (1) the receipt of your notification of the name of the successful Bidder; or (ii) thirty days after the expiration of the validity of my/our Bid.

Officer authorized to sign the bid documents on behalf of the bidder.

Specimen Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Duly authorized to sign the bid for an on behalf of

Dated on \_\_\_\_\_ day of \_\_\_\_\_ Year \_\_\_\_\_

Corporate Seal (where appropriate)

## ANNEXURE – VI

### **ITEMS RELATING TO EVALUATION CRITERIA FOR TECHNICAL BID (ON COMPANY LETTER HEAD)**

Sl. No.	Criteria Item	Documents to be enclosed (Attested photocopies)	Submitted (Yes/No)
1	Should have been registered with IRDAI under the health insurance category	Copy of certificate of registration with IRDAI	
2	Should have an operational registered/branch office in Bhubaneswar, Odisha	Valid proof of office address in Bhubaneswar	
3	Bidder should have experience of providing health insurance to large corporate bodies/government institutions during the <u>last five years</u>	Copies of work orders/agreements	
4	Bidder should have PAN and a valid registration under GST	Copies of GSTN and PAN	
5	The bidder should have maintained a healthy solvency ratio in respect of Health Insurance business during the last three financial years.	Solvency Ratio Certificate	
6	The Bidder should have Minimum Average Annual Turnover (MAAT) of Rs. 5 crores or more during the last 03 financial years i.e 2022-23, 2023-24 & 2024-25 in Health Insurance Domain	CA Certified Copy of the Annual Turnover with valid UDIN mentioned in auditor's certificate	
7	The agency should not have been blacklisted by Central/State Govt./PSU at any point of time, nor is any criminal case registered/pending against the agency or its owner/partners anywhere in India	A declaration to be submitted in original (Annexure-III)	
8	Policy coverage, special conditions, extensions offered, coverage exclusions and other conditions etc., applicable under the policy as per OPTCL Requirements	Detailed list/enclosures to be submitted	
9	Bid securing declaration form (Annexure-V)	A declaration to be submitted in original	
10	Vendor Confirmation (Annexure-VII)	A vendor confirmation to be submitted	
11	Panel of recognized TPAs	Detailed list to be submitted	

- **The successful bidder has to submit the empaneled TPAs and OPTCL will suggest and decide the selection of TPA out of the submitted TPA list for the said policies.**
- The bid without any of these documents shall be treated as incomplete. The bids with documents not matching with above eligibility criteria and incomplete documents will be declared as not eligible.
- All the above documents should be clearly stamped and signed by the authorized signatory of the bidder. All supporting documents in support of the above clauses shall be produced along with technical bid documents. All documents shall be serially numbered.

Date:  
Place:

Signature:  
Full name with Seal

**ANNEXURE – VII**

**VENDOR’S CONFIRMATION**

The terms & conditions mentioned in the price inquiry, mentioned above, are acceptable to us. We have submitted our offer accordingly, we have not taken any technical and/or commercial deviations and in case of an order, we will provide service as per the details specified in the price inquiry/RFQ specified above.

Name of Insurance Company	
Branch Office Address	
PAN Number	
GSTIN Number	
Name of the authorized signatory	
Designation of the authorized signatory	
E-mail address of the authorized signatory	
E-mail address of alternate contact person	
Mobile number of the authorized signatory	
Telephone number of the insurer	
Fax number of the insurer	