

Request for Proposal For Group Health Insurance for Staff of SAATHII 2025 to 2026

26th June 2025

SAATHII/CT/RFP-INSURANCE/0625/649

Bid Invitation

Solidarity And Action Against The HIV Infection In India, "SAATHII", Invites technical and financial proposals from IRDAI license holding companies who have expertise in group health insurance.

Bidders are advised to submit their technical and financial proposals under two bid systems either in a sealed envelope at the given address or via electronically at the given email id.

Address for submission of proposals in sealed envelope (two bid system- both of the technical and financial proposals should be in two separate sealed envelopes, and both the sealed envelopes to be kept in a single sealed envelope)

SAATHII, New No. 30, Old no. S-23, 35th Cross street,
Besant Nagar, Chennai - 600 090

Or

Email Address for submission of technical and financial proposals (financial proposal must be protected with a password): ghi_2025-26@saathii.org

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PART-I BIDDING PROCESS

1 Timelines

Sr. No.	List of Events	Date
1	Publishing of RFP document	26 th June-2025
2	Submission of queries by the Bidders	1 st July-2025
3	Submission of responses to the Bidders' queries	2 nd July-2025
4	Mode of Submission	<p>1. Hard Copies- Sealed envelope containing technical and financial proposal (prepare two separate sealed envelopes and then put it in a sealed envelope).</p> <p>Or</p> <p>2. Electronically- drop the technical and financial proposal on given email id</p> <p>(The financial proposal must be password protected. The password should be submitted upon a written request only)</p>
5	Last date and time for RFP submission (both technical and financial proposals)	<p>For Electronically 7th July-2025 (23:59 hrs.) ghi_2025-26@saathii.org</p> <p>For Hard Copies in sealed envelope- 8th July-2025 (13:00 hrs.)</p>
6	Submission of financial bid's password (in case the bid is submitted electronically)	Upon a written request from the purchaser.
7	Opening of the Financial Proposal of the Shortlisted Bidders and last date and time for submission of the password of Financial Proposal	Any day after the submission deadline
8	Conduct reference checks of selected Bidder	To be intimated to the shortlisted bidder
9	Notification of Award to the Successful Bidder	To be intimated later
10	Contract signing with the Successful Bidder(s)	To be intimated later

1.1. Essential Information for the Bidders

Topic	Brief Description
Assignment name	Procurement of group health insurance for staff members of SAATHII for the year 2025 to 2026. Extendable by one more.
Selection method	The bid follows a two-envelope selection process. It means that the bidder must submit technical and financial proposals separately.
RFP availability	RFP is published in https://devnetjobsindia.org/ And https://saathii.in/procurement/
Name of the hiring agency	Solidarity and Action Against the HIV Infection in India (SAATHII)
Delivery Sites	SAATHII has its head office in Chennai
Project Funding Agency	Various agencies
Bid validity period	90 days after the RFP is published
Email id for submission of queries and Technical and Financial Proposals	ghi_2025-26@saathii.org
Contact details of Nodal Officer	E-mail id: ghi_2025-26@saathii.org
Notification on clarifications or Amendments	The clarifications or amendments will be notified to the Bidders through their official email ids or uploaded to the https://devnetjobsindia.org/

1.2. Instruction to the Bidders

Introduction

- (i) Solidarity and Action Against the HIV Infection in India (SAATHII), a national non-profit organization headquartered in Chennai (hereafter referred to as the “Purchaser”), intends to invite Technical and Financial proposals electronically via email or hard copies in sealed envelope from the eligible, reputed, and qualified bidders with sound technical and financial capabilities to deliver this assignment successfully. For detailed instructions of bids preparation and submission, please refer to page no 6 to 8 of this RFP.
- (ii) This RFP document has four parts. Part I contains timeline, bidder’s eligibility, instructions for proposal submission, terms and conditions, and evaluation criteria etc.
- (iii) Part II of this document provides details of the Scope of Work (SOW). It is expected that the bidding agency must read this carefully to understand the requirement of the purchaser.
- (iv) Part III of this RFP contains annexures that has to be filled by the bidders, get printed on their letter-head, signed and to be attached with the technical proposals.
- (v) Part IV of this RFP contains the financial bid template. Bidders must ensure to get it printed on their letter-head, sign and submit as financial proposal as per the instructions.
- (vi) Before formulating the bid and submitting it to the Purchaser, the bidder should read and examine all the terms, conditions, instructions, and other information provided in this RFP. Failure to provide and/or comply with the required information and instructions incorporated in this RFP may result in the rejection of the bid.

2. Bidder’s Eligibility Criteria

Eligible Bidders	Eligibility Proof to be submitted by the bidders with technical proposal
A registered entity to operate business in India	Copy of CIN/ Proprietorship Declaration/, Copy of PAN and GST
A bidder should be IRDAI licensed insurance provider	Copy of IRDAI License
A well-established bidder who is serving in this sector for minimum 15 years	Copy of Business registration
A bidder who is experienced with non-profits	Copy of professional references
A bidder should be financially sound with a minimum annual turn-over of Rs. 25 lakhs	Copy of last three-year ITR and audited report (FY 2021-22, 2022-23, and 2023-24)

2. Queries and Notification on Clarifications

3.1. Submission of Queries by the Bidders

The Bidders should submit the queries at ghi_2025-26@saathii.org by July-1st, 2025, by in the following format:

Sr. No.	RFP Document Reference (Section and Page Number)	Content of RFP requiring Clarification	Points of Clarifications
1			
2			

The Purchaser shall not be held responsible for ensuring that they have received the bidders' queries. Any requests for clarifications post the indicated date will not be entertained by the Purchaser.

3.2. Response to the bidder's queries by the Purchaser

The Purchaser will endeavor to provide a timely response to all queries. The clarifications to the queries will be shared with all the prospective bidders by July-2nd, 2025 on their email id's from where the queries are received, the purchaser may also upload the queries clarification on <https://saathii.in/procurement/>

The Purchaser may clarify variations/deviations or alternative proposals, which ensure equal or higher quality/performance to the technical specifications given in the RFP. However, the decision of the Purchaser in this regard, whether to include them in the RFP, will be final.

4. Bid Submission Process

4.1. Documents comprising the bid

- (i) The documents as detailed in clauses 3.2 and 3.3., i.e., Technical and Financial bid, shall comprise the Technical and Financial Proposal of the bidder, respectively. The Technical Bid shall not include any financial information. Such a bid shall be summarily rejected.

4.2. Preparation of Technical Bid

The bidder must understand the technical evaluation criteria given under clause 2.5.1.2. The bidder should be an insurance agency/ TPA/ authorized insurance broking companies etc.. Bids by brokers or online aggregators will be entertained if they produce a letter of representation issued by the insurance company they represent. The letter of representation must be on the letterhead duly signed and stamped.

The technical bid must contain the following:

- a. Company Profile (Introduction to the insurance agency and years of operation), and Current number of total clients for group health insurance, Claim Settlement Ratio for the product being offered for the past three years.

- b. Complete details of coverage for the offered group insurance plan.
- c. Signed copy of cover letter and the annexures from I to XII
- d. Copy of Insurance Regulatory and Development Authority of India (IRDAI) license.
- e. Proof of IRDAI approval for the product being offered.
- f. Exclusions, if any, with any terms and conditions, if any.
- g. Exclusions to corporate buffer, if any, with terms and conditions.
- h. Copy of PAN, GST, MSME etc.
- i. Copy of three years ITR and audited report (FY 2021-22, 2022-23, 2023-24).
- j. Details of professional references (Annexure-VI)
- k. Any other relevant information that is critical for this bid.

Note- All pages of the Bid should be numbered and adequately indexed. The authorized signatory of the Bidder must sign the Bid and duly stamp the same with the seal of the Company/Organization at appropriate places and initial all the remaining pages of the Bid.

4.2.1. Preparation of Financial Bid

- (i) Password protected financial bid with all details filled up (ANNEXURE-XIII).
- (ii) All amounts should be quoted in INR only.
- (iii) The prices quoted by the Bidder shall remain firm and fixed and not subject to variation on any account.
- (iv) Any other tax(es) (except GST), if applicable in respect of this contract, shall be payable by the bidder, and the Purchaser will not entertain any claim whatsoever in respect of the same. However, in respect of GST, if payable, the same can be billed by the bidder to the Purchaser, which will be reimbursed to the bidder by the Purchaser after satisfying that the bidder has actually and genuinely paid/charged for it.

4.3. Format and Signing of Bid

1. All the technical and financial proposal pages must be sequentially numbered and must contain the list of contents with page numbers. Any deviation in that aspect may result in the rejection of the bid.
2. The bidders are required to attest (self-attestation) the scanned copies of documents, along with the bid, signed on each page with the seal, to establish the bidders' eligibility and qualifications failing which their bid shall be summarily rejected and will not be considered. The bidders are responsible for what they attest and claim; if later, it is found that whatever has been certified by the bidder is not valid/ correct, the bidder will render itself liable for punitive action, including prohibiting for procurement of any service (s), in addition to attracting penal provisions of the contract.

3. The bid shall be written in legible & indelible ink, and the same shall be signed by the bidder or by a person (s) who has been duly authorized to bind the bidder to the contract. The letter of authorization shall be by a written Power of Attorney (PoA), which shall also be furnished along with the bid.
4. The bid shall not contain any erasure or overwriting, except as necessary to correct any error made by the bidder. If there is any such correction, the same shall be attested by the person(s) signing the bid.

4.4. Submission of Bids

- i. The bidder may submit their bids either in a sealed envelope in which they are advised to prepare two separate sealed envelopes for technical and financial bid superscribed them Technical and Financial bid for SAATHII Group-Health Insurance, and keep them in a single sealed envelope. And send it to the given address, **OR** prepare the technical and financial bids in two different pdf files, protect the files with separate passwords and send it on given email id, with subject line- technical and financial bids for SAATHII group-health insurance.

Last Date and time for bid submission: - 7th July, 2025 (up to 23:59 hrs.) for electronically submission.

And,

8th July, 2025 (up to 13:00 hrs.) for hard copy in sealed envelope

Address for submission of sealed envelope: - SAATHII, New No. 30, Old no. S-23, 35th Cross street, Besant Nagar, Chennai - 600 090

Address for electronic submission (please ensure that your financial bid should be password protected):- ghi.2025-26@saathii.org (do not share the password with the bids).

- ii. In case the financial bid is submitted without password protection in the email, or if the hard copy of bids is not received in a sealed envelope, the purchaser will reject the entire bid.
- iii. The email or the sealed envelope should have the following subject line – **“Proposal to Provide Group Health Insurance for the Staff of SAATHII.”**
- iv. **Submission of Financial bid’s password-** to be given upon a written request from the purchaser.
- v. Submission of more than one Bid will disqualify the bidder.
- i. The Purchaser may, at its discretion, extend the deadline for the submission of bids by amending the bidding documents, in which case all rights and obligations of the Purchaser and bidders previously subject to the deadline shall thereafter be subject to the deadline as extended.

5. Bid Evaluation Criteria

5.1. Technical Evaluation

S #	Criterion	Max Points	Basis for Evaluation/Benchmark s	Supporting Documents
1	Years of operation	10	Above 20 years: 10 points	IRDAI registration that is

S #	Criterion	Max Points	Basis for Evaluation/Benchmarks	Supporting Documents
			15 to 20 years: 05 points Less than 15 years- 00	currently valid and, Copy of CIN, GST, PAN etc.
2	The product offered is IRDAI approved	20	Yes = 20 No = 0	IRDAI approval for the offered product/ any proof that reflects the offered product is approved by IRDAI
3.	Number of Group Health Insurance currently serviced	10	More than 150 – 10 points From 101 to 150 – 05 points From 50 to 100 – 03 points Below 50 – 00	Self-declaration and at least three references.
4.	Claim settlement ratio of the group health insurance product being offered.	20	More than 98% – 20 points From 97% to 95% – 15 points From 94% to 91% – 10 points From 88% to 90% – 5 points Below 88% - 0 points	Self-declaration and supporting documents.
5	Offered product/ plan is covering all the ailments	10	All ailments including the maternity coverage= 15 Excluding maternity coverage= 10	Detailed coverage of offered product/ plan
6.	Group health insurance product(s) being offered covers People Living with HIV (excluding ART)	10	Yes, with no extra premium = 15 Yes, with extra premium = 10 No = 0	Self-declaration
7.	Flexibility to use the corporate buffer over and above sum assured for the employee or the BOT member	20	Flexibility to use for illnesses covered over and above sum assured for the employee or BOT = 20 Corporate buffer within limits of sum assured only = 10 Corporate buffer not offered = 0	Self-declaration
Total Marks		100	Weightage of technical bid- 70%	

- (i) **Minimum Qualifying Marks:** - A bidder must score at least 60 points to qualify for further process.
- (ii) In case there are less than 3 bidders qualified in technical evaluation, the purchaser has the right to cancel the entire bidding process.

5.2. Financial Evaluation and Award Criteria

- (i) Financial bids of all those that scored above the minimum cut-off point (60) in the technical evaluations, will be opened.
- (ii) The lowest financial bid (L1) will be awarded 100 scores. The financial proposal score of other Bidders will be calculated as follows:
$$\text{Financial Score of a Bidder} = \{(\text{Financial Bid of L1} / \text{Financial Bid of the Bidder}) \times 100\}$$
- (iii) If the purchase committee feels that the assumptions for financial bids are inappropriate and that the negotiations may lead to more accurate calculations. In that case, the purchase committee may nominate a three-member sub-committee to negotiate the assumptions and the final price.
- (iv) During negotiations, the shortlisted bidders must be prepared to furnish the detailed cost break-up and other clarifications to the financial proposal they submitted, as may be required to establish the reasonableness of the quoted price.
- (v) Errors & rectification: Arithmetical errors will be rectified on the following basis: "If there is a discrepancy between the unit price and the total price that is obtained by multiplying the unit price and quantity, the unit price shall prevail, and the total price shall be corrected. If there is a discrepancy between words and figures, the amount in words will prevail". The Purchaser would evaluate the financial bids in isolation and comparison with other financial bids to confirm whether all foreseeable & probable risks have been factored appropriately at the fair market price.

6. Award Criteria

- (i) The technical and financial scores secured by each shortlisted Bidder will be added using weightage of <70%> and <30%>, respectively, to compute the Final Bid Score (FBS).
$$\text{FBS} = (0.70 \times \text{Technical Score}) + (0.30 \times \text{Financial Score})$$
- (ii) The Bidder with the highest Final Bid Score will be awarded, however the purchaser has the rights for negotiation.
- (iii) The Purchaser will conduct a reference check of the successful bidder (at least two to three) for whom the bidder has done similar nature and scale of work.
- (iv) The Purchaser reserves the right to accept or reject any bid and reject all bids at any time before contract award, without thereby incurring any liability to the bidders.
- (v) In any case where the highest aggregated scorer withdraws his bid upon selection, the purchaser has the right to approach the 2nd highest scorer or may cancel the entire bidding process.

6.1 Notification of award

- (i) The Purchaser shall notify the successful bidder in writing that its bid has been accepted. The notification letter ("Letter of Acceptance") shall specify the total

sum that the Purchaser will pay the bidder in consideration of the supply of services (“the Contract Price”).

- (ii) Until a formal contract is prepared and executed, the Notification of Award shall constitute a binding contract.

6.2. Signing of Contract

- (i) Award of Contract will comprise the scope of work, roles, and responsibilities of parties, monitoring and reporting mechanism, governance structure, payment terms and conditions, performance criteria, quality standards, termination process, and dispute resolution mechanisms.

7. General Terms & Conditions

7.2. Amendment to the bid documents

- (i) Before the deadline for submitting the bid, the Purchaser may, for any reason, whether at its initiative or in response to a clarification required by a prospective bidder, modify the bid document by issuing the appropriate amendment(s) to it.
- (ii) Any addendum issued shall be part of the bid document and shall be shared with the prospective bidders through their official email ids or published by the Purchaser on <https://devnetjobsindia.org/> and <https://saathii.in/procurement/>
- (iii) Prospective bidders are advised in their interest to visit the website mentioned above and check their emails for any amendments or relevant information before submitting their bids.
- (iv) To give the prospective bidders reasonable time to consider the amendments in preparing their bids, the Purchaser may, at its discretion, suitably extend the deadline for the submission of bids.

7.3. Right to accept or reject bids.

The Purchaser reserves the right to accept or reject any bid and to annul the bidding process and reject all bids at any time before contract award, without thereby incurring any liability to the bidders.

7.4. Corrupt and fraudulent practices

- (i) The bidder(s) and their respective officers, consortium/joint venture partners, employees, agents, and advisers shall observe the highest standard of ethics during the selection process. Notwithstanding anything to the contrary contained in this RFP, the Purchaser shall reject a proposal 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 (collectively the “Prohibited Practices”) during the selection process.
- (ii) The Purchaser will declare the bidder ineligible or prohibited, either indefinitely or for a stated period, to be awarded a contract by the Purchaser if it at any time determines that the bidder has engaged in the prohibited practices in competing for or gross/deliberate negligence in executing the contract.

- (iii) The Purchaser reserves the right not to conclude the contract. If the contract has been issued, terminate the same if found to be obtained by any misrepresentation, concealment, and suppression of material facts by the bidder.

7.5. Conflict of Interest

- (i) The bidder(s) and their respective officers, consortium/joint venture partners, employees, agents, and advisers shall not have a conflict of interest with the Purchaser. Any bidder found to have a conflict of interest shall be disqualified. A bidder may be considered to have a conflict of interest for this bidding process if the bidder:
- a. directly or indirectly controls, is controlled by or is under common control with another bidder; or
 - b. receives or has received any direct or indirect subsidy from another bidder; or
 - c. has the same legal representative as another bidder; or
 - d. has a relationship with another bidder, directly or through common third parties, that puts it in a position to influence the bid of another bidder, or influence the Purchaser's decisions regarding this bidding process; or
 - e. participates in more than one bid in this bidding process. Participation by a bidder in more than one bid will disqualify all bids in which such bidder is involved.
 - f. Or any of its affiliates participated as a consultant in the preparation of the design or technical specifications of the works that are the subject of the bid;
 - g. or any of its affiliates have been hired (or is proposed to be engaged) by the Purchaser for the contract implementation.
 - h. would be providing goods, works, or non-consulting services resulting from or directly related to consulting services for the preparation or implementation of the project that is provided or were provided by any affiliate that directly or indirectly controls, is controlled by, or is under common control with that firm; or
 - i. has a close business or family relationship with a professional staff of the Purchaser or Project Funding Agency who: (i) are directly or indirectly involved in the preparation of the bid documents or specifications of the contract, and/or the bid evaluation process of such contract; or (ii) would be involved in the implementation or supervision of such contract unless the conflict stemming from such relationship has been resolved in a manner acceptable to the Purchaser or the Project Funding Agency throughout the procurement process and execution of the contract
- (ii) The bidders must submit a declaration of not having any Conflict of Interest as per the form attached in the annexure of this RFP.

7.6. Cost of bidding

The bidder shall bear all costs associated with preparing and submitting its bid. The Purchaser shall not be responsible for those costs, regardless of the conduct or outcome of the bidding process.

7.7. Language of the bid

- (i) The bid and all correspondence and documents relating to the bid exchanged by the bidder and the Purchaser shall be written in US English.
- (ii) Supporting documents and printed literature that are part of the bid may be in another language, provided they are accompanied by an accurate translation of the relevant passages into English. In such a case, for purposes of interpretation of the bid, such translation shall govern.

7.8. Currency of Bid

All the payments associated with this bid and the contract will be made in Indian Rupee (INR) only. The bidder shall submit the financial proposal in Indian Rupee only.

7.9. Bid validity period

- (i) The bid shall remain valid for acceptance for a period of 90 (Ninety) days after the date of bid opening prescribed in the bid document. Any bid valid for a shorter period shall be treated as unresponsive and rejected.
- (ii) In exceptional circumstances, the Purchaser may request the bidders' consent to extend the validity of their bids up to a specified period. The bidders, who agree to extend the bid validity period, extend the same in writing. However, they will not be permitted to modify their original bids during the extended bid validity period.
- (iii) Suppose the day up to which the bids remain valid falls on a holiday or a day declared as a holiday or closed day for the Purchaser. In that case, the bid validity shall automatically be extended up to the next working day.

7.10. Late Bids

The Purchaser shall not consider any bid that arrives after the deadline for submission of proposals. Any proposal received by the Purchaser after the deadline those bids shall be declared late and rejected.

7.11. Withdrawal/Modification of Bids

- (i) A bidder may withdraw or modify its bid before the submission deadline after submitting it by sending a written notice duly signed by an authorized representative. It shall include a copy of the authorization (the Power of Attorney). The corresponding substitution or modification of the bid must accompany the respective written notice.

- (ii) Only a one-time modification is permitted. The email with the modified bid shall be marked as “Revised Proposal to Provide Group Health Insurance for the Staff of SAATHII (**Reference No: SAATHII/CT/RFP-INSURANCE/0625/649**)” in the subject line.
- (iii) The Purchaser must receive the withdrawal notice/modified bid before the deadline prescribed for submission of bids.
- (iv) No bid may be withdrawn, substituted, or modified in the interval between the deadline for submitting bids and the expiration of the bid validity period specified by the bidder on the Letter of Bid or any extension thereof.

7.12. Confidentiality

- (i) Information relating to the evaluation of bids and contract award recommendation shall not be disclosed to the bidders or any other persons not officially concerned with the bidding process until information on the Contract Award is communicated to all bidders.
- (ii) Any effort by a bidder to influence the Purchaser in the evaluation or contract award decisions may result in the rejection of its bid.
- (iii) From the time of bid opening to the time of Contract Award, if any Bidder wishes to contact the Purchaser on any matter related to the bidding process, it should write to the ghi_2025-26@saathii.org email id.

7.13. Clarification of the Submitted Bid

- (i) To assist in the examination, evaluation, comparison of the bids, and qualification of the bidders, the Purchaser may, at its discretion, ask any bidder for a clarification of its bid. Any clarification submitted by a bidder regarding its bid that is not in response to a request by the Purchaser shall not be considered. The Purchaser’s request for clarification and the answer shall be in writing. No change, including any voluntary increase or decrease, in the prices or substance of the Bid shall be sought, offered, or permitted, except to confirm the correction of arithmetic errors discovered by the Purchaser in the evaluation of the bids.
- (ii) If a Bidder does not clarify its Bid by the date and time set in the Purchaser’s request for clarification, his Bid may be rejected.

7.14. Deviations, Reservations, and Omissions

- (i) During the evaluation of bids, the following definitions apply:
 - a. “Deviation” is a departure from the requirements specified in the bidding documents.
 - b. “Reservation” is the setting of limiting conditions or withholding from complete acceptance of the requirements specified in the bidding documents; and
 - c. “Omission” is the failure to submit part or all of the information or documentation required in the bidding documents.

7.15. Determination of Responsiveness

- (i) The Purchaser's determination of a bid's responsiveness is to be based on the contents of the bid itself.
- (ii) A substantially responsive bid meets the requirements of the bidding documents without material deviation, reservation, or omission. A material deviation, reservation, or omission is one that:
 - a. if accepted, would
 - i. affect in any substantial way the scope, quality, or performance of the goods and related services specified in the Contract; or
 - ii. limit in any significant way, inconsistent with the bidding documents, the Purchaser's rights, or the bidder's obligations under the contract; or
 - b. if rectified, it would unfairly affect the competitive position of other bidders presenting substantially responsive bids.
- (iii) The Purchaser shall examine the technical aspects of the bid submitted to confirm that all requirements have been met without any material deviation, reservation, or omission.
- (iv) If a bid is not substantially responsive to the requirements of bidding documents, it shall be rejected by the Purchaser. It may not subsequently be made responsive by correction of the material deviation, reservation, or omission.

7.16. Nonconformity, errors, and omissions

- (i) Provided that a bid is substantially responsive, the Purchaser may waive any nonconformities in the bid.
- (ii) Provided that a bid is substantially responsive, the Purchaser may request that the bidder submit the necessary information or documentation within a reasonable period to rectify nonmaterial nonconformities or omissions in the bid related to documentation requirements. Such deletion shall not be related to any aspect of the price of the bid. Failure of the bidder to comply with the request may result in the rejection of its bid.
- (iii) Provided that a bid is substantially responsive, the Purchaser shall rectify quantifiable nonmaterial nonconformities related to the bid price. To this effect, the bid price shall be adjusted, for comparison purposes only, to reflect the price of a missing or non-conforming item or component.

7.17. Correction of arithmetical errors

- (i) Provided that the bid is substantially responsive, the Purchaser shall correct arithmetical errors on the following basis:
 - a. if there is a discrepancy between the unit price and the line-item total that is obtained by multiplying the unit price by the quantity, the unit price shall prevail, and the line-item total shall be corrected unless, in the opinion of the Purchaser, there is an obvious misplacement of the decimal point in the unit

price, in which case the line-item total as quoted shall govern and the unit price shall be corrected;

- b. if there is an error in a total corresponding to the addition or subtraction of subtotals, the subtotals shall prevail, and the total shall be updated; and
- c. suppose there is a discrepancy between words and figures. In that case, the amount in words shall prevail unless the amount expressed in words is related to an arithmetic error, in which case the amount in figures shall prevail subject to (a) and (b) above.

(ii) Bidders shall be requested to accept the correction of arithmetical errors. Failure to accept the correction shall result in the rejection of the bid.

7.18. Margin of preference

Unless otherwise specified, a margin of preference shall not apply.

PART II – SCOPE OF WORK

Background

Solidarity and Actions Against the HIV Infection in India (SAATHII) is a not-for-profit organization working in India since 2002. The organization envisions universal access to rights, health, legal and social services for communities marginalized on account of HIV status, gender, and/or sexuality.

SAATHII has its head office in Chennai and branch offices in Delhi and several other cities. Each of these branch offices may have projects in nearby states reporting to them. Currently, SAATHII employs around 200 people. This number may vary from year to year, depending upon projects and funding availability. SAATHII believes in ensuring access to health care for its staff and their dependents. Keeping pace with time and inflation, SAATHII plans to revise the upper limit of the sum assured for its staff health insurance and make provision to bring in a defined number of dependents under the purview of health insurance.

Existing policy information:

- Policy No. P/111116/01/2025/007157
- Group Members Age- To be provided on request by email
- Number of Claims made during the year- to be provided on request by email

Note- A detailed list with employee's name to be provided at a later stage.

Scope of work

SAATHII seeks a quotation for group health insurance premiums for two categories.
Expected number of employees- 200

Sl. No	Sum Assurance Requirement	Corporate Buffer	No. of persons
A.	Rs. 1 lakh per employee	Rs. 10 Lakhs	200
B.	Rs. 2 Lakhs per employee	Rs. 10 Lakhs	200
C.	Rs. 5 Lakhs per employee	Rs. 10 Lakhs	11
D.	Rs. 10 Lakhs per employee	Rs. 10 Lakhs	11

Special considerations:

- SAATHII does not discriminate against employees based on their HIV status. Neither does it ask about the HIV status of its employees unless they voluntarily share it.
- The insurer must include a corporate buffer of INR 1,000,000 for all the categories mentioned above.

Payment Schedule

- The contractor will submit an invoice at the time of contract signing.
- The premium will be calculated on an annual basis.
- The invoice will be based on the existing number of staff members, a minimum of 150 staff will immediately join the group health insurance on signing the contract.
- More staff members will be added as they join during various projects. Payment of premium for such staff will be paid upon the joining of the staff as and when they join.

Reporting mechanism

The contract, when awarded, will be monitored by the Director of Operations or any designated staff authorized by the purchaser.

PART- III - APPENDICES
ANNEXURE-I: COVER LETTER
(To be issued on supplier's letter-head)

To

Date.....

The Procurement Department,
Solidarity And Action Against The HIV Infection In India,

Sub.: - Submission of quotation for group-health insurance

Dear Sir/ Madam,

With the reference to your RFQ dated, I/Wefirm name.....are interested for annual rate contract on your terms & conditions.

We declare that we understand and agrees all the terms & conditions of this RFQ.

I/We declare that with this cover letter we are submitting a copy of :

1. GST
2. PAN
3. MSME or declaration for non-registered under MSME
4. Copy of IRDAI License
5. Copy of IRDAI approval for the offered product.
6. Signed copy of disclosure certificate
7. Signed copy of conflict of interest
8. Signed copy of code in integrity
9. Signed copy of declaration for non-blacklisted/ not-warred
10. Signed copy of power of attorney form
11. Professional References
10. Signed copy of NEFT mandate
11. Signed copy of three year's ITR and audited report
12. Signed copy of financial quotation (password protected)

I/ We declare that the details and information provided in our quotation form and the documents attached are true and correct to the best of my knowledge and belief.

We also understand that In case any of the information / details provided or documents attached are found to be incorrect, SAATHII has the right to can be reject our quotation without assigning any reasons thereto.

For (.....firm name.....)

Name of Authorized Signatory.....

Signature.....

Company Stamp.....

ANNEXURE-II: DECLARATION FOR NON-REGISTERED UNDER MSME
(To be issued on supplier's letter-head)

We, [Name of firm], having our registered office at [Office address], do hereby declare that we are not registered under the MSME, Govt. of India.

For [Name of the Applicant]

Authorized Signatory

Name

Designation

ANNEXURE-III: DECLARATION FOR NOT BEING BLACKLISTED

(To be issued on supplier's letter-head)

I/ We, [Name of firm]....., having our registered office at[Office address]....., do hereby declare that our Organization is not Blacklisted / Barred by any Central Government or State Government, For profit, and Not for Profit organization, or PSU or any local or international Donor agencies.

For [Name of the Applicant]

Authorized Signatory

Name

Designation

ANNEXURE-IV: SUPPLIER'S DISCLOSURE CERTIFICATE

(To be issued on supplier's letter-head)

1. List below the names and nationalities of all the Directors, major shareholders and/or Partners of your company.

.....

2. List any other Companies, Holding Companies or other organizations and their addresses who hold a substantial interest in your company.

.....

3. List the name of the Chairman and the Managing Director of your company.

.....

4. Do any of the company employees, particularly those in management positions, have any family members or friends employed by SAATHII?

Yes

No

If yes, list their names and position in either organization.

.....

5. Do you have a code of conduct or ethics governing your director's and your employees' behavior?

Yes

No

If yes, please attach a copy with your proposal.

.....

6. Are the organization's owned or leased premises insured against fire, theft, storm, etc.

Yes

No

CERTIFICATION

The following certification statements must be signed and submitted with the vendor's offer on this original form.

I. _____ the Chairman/Director/
Managing Director of _____, hereby agree to
all Provisions and caveats governing the submission of our Offer.

- II. I further certify that Request for Proposal has been offered with the full intent of this company to supply the services as described at the rates we have indicated, which are guaranteed to negotiate an agreement with SAATHII and that all of the rates and charges have been verified, and are correct as indicated herein, and do not require any further amendment(s).
- III. I further certify that all of the information we have supplied in the Disclosure form is full and complete and true, to the best of my knowledge.
- IV. In addition, I certify that I have all of the necessary authority conferred upon me by this company to guarantee the rates and charges in this Offer, and all other information contained herein.

For [Name of the Applicant]

Authorized Signatory

Name

Designation

Date:

Place:

ANNEXURE – V: DISCLOSURE OF CONFLICT OF INTEREST

(To be issued on supplier's letter-head)

Date.....

I/ We hereby declare that I/we do not have any Conflict of Interest with SAATHII, or any of its employee, staff, consultants etc.

If this declaration is found to be false, we understand that we are liable for disqualification and/or further action as per terms and conditions of this RFP.

For [Name of the Applicant]

Authorized Signatory

Name

Designation

Date:

Place:

ANNEXURE-VI: PROFESSIONAL REFERENCES

(To be issued on supplier's letter-head)

Please provide the contact details of your current existing clients (preference to be given to the Non-profit Clients).

Details	Reference 1	Reference 2	Reference 3
Name of the organization			
Name of the contact person			
Designation			
E-mail ID			
Phone / Mobile Number			

For [Name of the Applicant]

Authorized Signatory

Name

Designation

Date:

Place:

ANNEXURE-VII: FOR POWER OF ATTORNEY

(To be issued on supplier's letter-head)

Date

Know all people by these presents, we, _____ the board vide board resolution dated _____ (name of the Firm and address of the registered office) do hereby irrevocably constitute, nominate, appoint and authorize Mr./Ms. (Name), son/daughter/wife of _____ and presently residing at _____, who is [currently employed with us and holding the position of _____], as our true and lawful Attorney (hereinafter referred to as the "Attorney") to do in our name and on our behalf, all such acts, deeds and things as are necessary or required in connection with or incidental to submission of our Bid for the (Name of Mandate) including but not limited to signing and submission of all applications, bids, and other documents and writings, participate in bidder's and other conferences and providing information/responses to the Purchaser, representing us in all matters before Purchaser, signing and execution of all contracts including the Agreement and undertakings consequent to acceptance of our Bid, and generally dealing with Purchaser in all matters in connection with or relating to or arising out of our Bid for the said Bid and/or till the entering into the Contract with Purchaser.

AND we hereby agree to ratify and confirm, and do hereby all acts, deeds, and things lawfully done or caused to be done by our said Attorney pursuant to and in the exercise of the powers conferred by this Power of Attorney and that all acts, deeds, and things done by our said Attorney in the exercise of the powers hereby conferred shall and shall always be deemed to have been done by us.

IN WITNESS WHEREOF WE, _____ THE ABOVE NAMED

PRINCIPALS HAVE EXECUTED THIS POWER OF ATTORNEY ON THIS _____ DAY OF For _____

(Signature)

(Name, Title, and Address) Witnesses:

- 1.
- 2.

Accepted (Notarized) (Signature)

(Name, Title, and Address of the Attorney)

ANNEXURE-VIII: DISCLOSURE OF CODE OF INTEGRITY

(To be issued on supplier's letter-head)

Date.....

It is hereby disclosed that I/we..... shall not act in contravention of the codes as under: -

1. Prohibition of: -

- a) Making offers either directly or indirectly in exchange for an unfair advantage in the procurement process or otherwise influencing the procurement process.
- b) Any omission or misrepresentation that may mislead or attempt to mislead or attempt to mislead so that financial or other benefits may be obtained, or an obligation avoided.
- c) Any collusion, bid-rigging, or anti-competitive behavior may impair transparency, fairness, and progress of the procurement process.
- d) Improper use of information provided by the Purchaser to the Bidder with an intent to gain an unfair advantage in the procurement process or for personal gain.
- e) Any financial or business transactions between the bidder and any official of the Purchaser related to the bid or execution process of the Contract, which can affect the decision of the Purchaser directly or indirectly.
- f) Any coercion or any threat to impair or harm, directly or indirectly, any party or its property to influence the procurement process.
- g) Obstruction of any investigation or auditing of a procurement process.
- h) Making false declarations or providing false information for participation in a bid process or to secure a contract.

For [Name]

Authorized Signatory

Name

Designation

Date:

Place:

ANNEXURE-IX: AFFIDAVIT/UNDERTAKING

(To be issued on supplier's letter-head)

Date.....

I/We..... have read and understood the instructions and the terms and conditions contained in the Bidding document. I/We accordingly accept all terms and conditions of the Bid Document.

I/We..... confirm that we do not stand deregistered/debarred/banned/prohibited by any Govt. Authorities or any Private company/firm/agency.

I/We..... do hereby declare that the information furnished/ uploaded is correct to the best of my/our knowledge and belief.

I/ We..... also hereby certify that if, at any time, the information provided by us is proved to be false or incorrect;

I/We..... are liable for any action as deemed fit by the Purchaser as per the provisions laid down in this Bid Document

For [Name]

Authorized Signatory

Name

Designation

Date:

Place:

ANNEXURE-X: SUPPLIER'S CAPACITY ASSESSMENT
(to be issued on supplier's letter-head)

Date

Please state the key features of offered group-health insurance for SAATHII.

.....
.....
.....

1. Please tick the correct options that is offered in your product:

LGBTQ (Gender change surgery)	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Covering the HIV +	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Zero Waiting Period	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Maternity Coverage	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Room Rent	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Pre & Post Hospitalization	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Cashless Treatment	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Day Care Treatment	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

2. Please tick the correct options that makes you different from others:

Do you provide a curated admin dashboard to the employer?
Yes ☐ No ☐

Do you provide personalized employees experience, a dedicated app for employee self-service?
Yes ☐ No ☐

Do you provide online claim submission and settlement via app?
Yes ☐ No ☐

ANNEXURE-XI: NEFT MANDATE FORM
(To be issued on supplier's letter-head)

From: M/s. _____

Date: _____

To

Solidarity and Action Against The HIV Infection in India, (SAATHII)

Address: C 1/3, Safdarjung Development Area,

Near to Aurobindo Market, Hauz Khas,

New Delhi, Delhi 110016

Sub: NEFT PAYMENTS

We refer to the NEFT being set up by _____. For remittance of our payments using RBI's NEFT scheme, our payments may be made through the above scheme under this noted account.

NATIONAL ELECTRONIC FUNDS TRANSFER MANDATE FORM

Account Name	
Bank Code No.	
Bank's name	
Branch Address	
Branch Telephone / Fax no.	
Bidder's Account No.	
Type of Account	
IFSC code for NEFT	
IFSC code for RTGS	
Bidder's name as per account	
Telephone no. of Bidder	
Bidder's email ID	

Signature with date, name, and designation

Confirmed by Bank

Enclosed a copy of Crossed Cheque

ANNEXURE-XII: CHECKLIST
(To be filled up by the Bidder)

Name of the Bidder:

Sr. No.	Activity	Yes/ No/NA	Page No. in the Technical Proposal	Page No. in the Financial Proposal	Remarks
	Have you enclosed the duly filled Cover letter with your technical proposal?				
	Have you enclosed a copy of all mandate documents as listed in the cover letter?				
	Have you filled and signed declaration of non-blacklisted?				
	Have you filled and signed the disclosure certificate?				
	Have you enclosed the disclosure on Conflict of Interest?				
	Have you enclosed disclosure on the Code of Integrity?				
	Have you enclosed the Affidavit/Undertaking?				
	Have you filled out this checklist and enclosed the same in the bid document?				
	Have you submitted the duly filled up NEFT mandate form?				
	Have you enclosed a copy of the IRDAI license?				
	Have you enclosed a copy of the product approval by IRDAI?				
	Have you enclosed the statutory auditor's certificate that provides the average annual financial turnover of the bidder?				
	Have you enclosed a photocopy of IT Return and audited report for financial years 2021-22, 2022-23, and 2023-24 certified by the Statutory Auditor?				
	If you are a broker or an aggregator applying on behalf of an insurance company, have you attached the letter of representation by the insurance company?				

Note:

1. All pages of the tender should be page numbered and indexed.
2. The bidder may go through the checklist and ensure that all the documents/confirmations listed above are enclosed in the bid and no row is left blank. If any row is not applicable, it may be filled up as NA.
3. It is the responsibility of the bidder to go through the bid document to

ensure furnishing all required documents in addition to the above if any

(Signature with date)

(Full name, designation & address of the person duly authorized on behalf of the Bidder)

For and on behalf of

(Name, address, and stamp of the Bidder)

PART-IV

ANNEXURE-XIII: FINANCIAL BID

(To be issued on supplier's letter-head)

Name of the bidder

Date

Catego ry	Sum Assurance Requirement	Premium per employee Minimum 150 employees (Before tax)	Taxes	Premium per employee Minimum 150 employees (after tax)	Remarks & Exclusion s if any
A.	For a sum assured of Rs. 1 lakh per employee and corporate buffer of Rs. 10 Lakhs (without maternity coverage)	Rs. 10 Lakhs	200		
A. A	For a sum assured of Rs. 1 lakh per employee and corporate buffer of Rs. 10 Lakhs (with maternity coverage)	Rs. 10 Lakhs			
B.	For a sum assured of Rs. 2 Lakhs per employee and corporate buffer of Rs. 10 Lakhs (without maternity coverage)	Rs. 10 Lakhs	200		
B.B	For a sum assured of Rs. 2 Lakhs per employee and corporate buffer of Rs. 10 Lakhs (with maternity	Rs. 10 Lakhs			

	coverage)				
C.	For a sum assured of Rs. 5 Lakhs per employee and corporate buffer of Rs. 10 Lakhs	Rs. 10 Lakhs	11		
D.	For a sum assured of Rs. 10 Lakhs per employee and corporate buffer of Rs. 10 Lakhs	Rs. 10 Lakhs	11		
	Extra premium, if any, for PLHIV as specified in the scope of work				

Note - Any exclusions, even if declared in the technical bid, must be stated here as well.

Sign (Authorized Signatory)

Name.....

Company Stamp.....

