



NADIA DISTRICT CENTRAL COOPERATIVE BANK LIMITED

REGD. OFFICE: M. M. GHOSH STREET, KRISHNAGAR, NADIA, PIN - 741101

(E-Mail : ndccb ltd@nadiadccb.com Phone : 03472- 252394/252683/256771)

MEMO NO.1456

DATE: 18.12.2025

Notice Inviting E-Tender (TENDER NO. NDCCBL_HO_2025-26_ET 03)

NAME OF WORK: Corporate Group Medical Insurance Policy (Cashless) for Permanent Employees and Contractual Workers of Nadia District Central Co-operative Bank Ltd for the period of 1 year with effect from 23.01.2026.

E-tender is invited from reliable, resourceful, bonafide and experienced health Insurance company having requisite financial capability and sufficient experience in Health Insurance work and technical credential on execution of similar nature of work.

The intending parties are requested to submit their E-Tenders for their technical and financial bid by 04.01.2026 within 4.00 pm at e-Tender website www.tenderwizard.com/eproc. **The bank reserves the right by itself to cancel any or all the bids without assigning any reasons thereto. The Bank is not bound to accept the lowest rate if otherwise ineligible.**

Detailed specification is given below:

- Terms and Conditions:**

<u>Sl No</u>	<u>Particulars</u>	<u>Coverage</u>
1	Policy Type	Family Floater Group Medclaim Policy (Cash less) Sum insured Rs. 500000/- for Officers, Rs. 400000/- for Clerks and Subordinate staffs of Nadia DCCB Ltd and Rs. 200000/- for Contractual Workers of Nadia DCCB Ltd. If Cash less facilities is not available then reimbursement facilities will be used.
2	Maximum Family Size and total number of members	1 Employee + 1 Spouse + 2 Children (age upto 25 Years) + 2 Parents & No. of Permanent employees-104, Spouse-98, Children- 110, Parents-103 Total 415 nos. 1 Contractual Worker + 1 Spouse + 2 Children (age upto 25 Years) + 2 Parents & No. of Contractual Workers - 31, Spouse - 26, Children - 21, Parents - 36 Total 114 nos.



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3	Maximum age of any member in the group (Now and future inclusion)	No age limit except Children.
4	Pre-Existing Disease:	Covered from day one.
5	First 30 days exclusion:	Waived
6	Maternity Benefit:	Covered from day one (Normal-30000/- and C-Sec 50000/-)
7	New Born Baby :	Covered from day one.
8	Maximum Room rent (Exclusive boarding & nursing expenses) per day:	of 2% of SI (normal) and 4% of SI for ICU/ICCU/ITU/ITTU/NICU
9	Addition/Deletion/Correction member during the policy period:	Yes, any time
10	Pre/Post-Hospitalization:	Relevant expenses incurred up to 30 days prior to hospitalization and up to 60 days in case of post hospitalization regardless present company is selected next year after tender participation.
11	Terrorism:	All type of Terrorism related hospitalization is covered from day one
12	Ambulance Charges:	Covered up to Rs.2000/- per hospitalization
13	Room Rent Proportion:	No proportion
14	Co-Payment	No Co-payment
15	Eye care:	Covered from day one Cataract:Rs.30000/- per eye.



[Signature]
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16	Day care facility:	Covered from day one.
17	Epidemic/Pandemic:	Covered from day one
18	TPA	External
19) Corporate buffer of Rs.20 Lakhs-available up to the floater sum insured per family. (Corporate buffer cannot be used for the maternity claims) - A timeline of 1 month from date of loss or expiry of the policy (whichever is earlier) would be applicable for triggering a corporate buffer request.		

20) Mandatory Sub limits for Modern Treatment Methods and Advancement in Technologies.

21) The Medical Expenses incurred for the below listed treatments or procedures, as inpatient or as day care treatment (inclusive of pre and post hospitalization), restricted to 50% of the sum insured opted, per policy period. Our maximum liability shall be subject to 50% of the Sum Insured opted, per policy period.

- i. Uterine Artery Embolization and HIFU.
- ii. Balloon Sinuplasty.
- iii. Deep Brain stimulation.
- iv. Oral chemotherapy.
- v. Immunotherapy- Monoclonal Antibody to be given as injection.
- vi. Intra vitreal injections.
- vii. Robotic surgeries.
- viii. Stereotactic radio surgeries.
- ix. Bronchial Thermoplasty.
- x. Vaporization of the prostate (Green laser treatment or holmium laser treatment).
- xi. IONM - (Intra Operative Neuro Monitoring).
- xii. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered.





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Terms and Conditions:

1. The quoted price should be inclusive of all taxes, duties etc.
2. The tender fees of **Rs. 2000.00 (Rs. Two Thousand only)** is to be deposited in A/c No 111008579781 of Head Office bearing IFSC: WBSC0NDCB18 of the Bank and the UTR No has to be mentioned in the technical bid of the tender. E-Tenders received without UTR No. will not be considered as a valid quotation.
3. Validity: Quoted rate should be valid for 180 (one hundred eighty) days from the date of opening of quotation.
4. Delivery of Product: The delivery & SLA should be completed within 03 (Three) Days with H.O of the Bank as noted above from the date of placement of work order.
5. Terms of Payment: 100% after SLA as certified by this Bank. The payment will be made from Head Office of this Bank.

Date and Time of opening of E-tender :- (i) 05.01.2026 at 11:00 a.m. (Technical Bid)
(ii) 06.01.2026 at 11.00 a.m. (Financial Bid)


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Mandatory Documents:

Experience: The bidder should be reputed company in respect of Health Insurance work.
Statutory documents: Bidder shall submit latest GST Registration, copy of valid PAN, latest IT Return and P. Tax return.


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E-TENDER RELATED IMPORTANT NOTES:

This Tender will follow e-Tendering process [e-bids] as under which will be conducted by Bank's authorized e-Tendering Service Provider M/s Antares Systems Ltd. through Website <https://www.tenderwizard.com/eproc> .

Following activities will be conducted online through above website:

- a) Submission of Technical Bid & Commercial Bid by the Vendor
- b) Opening of Technical Bid & Commercial Bid by the Bank
- c) Clarification, if any, sought by the Bank.
- d) On-line evaluation by the Bank.

Representatives of bidders will be online supported for e- Tendering by the Service Provider, M/s Antares Systems Ltd.

Bidders who wish to participate in online tenders will have to register with the website (<https://www.tenderwizard.com/eproc>) through the "Registration" link provided on the home page. Bidder will create login id & password on their own in registration process.

Following facilities shall be provided to registered bidders/ vendors by the service provider M/s Antares Systems Ltd.

- a) Support to the Bidders for participating in the bids through e-tendering Website.
- b) Call center support/ email/ phone/ fax/ chat / mobile etc. in all possible medium.
- c) Registration with the e-tendering website.
- d) User Manual / Training Kit to the Bidder.
- e) Any no. of users of Vendor/ Contractor organization can take support on the e-tendering system.
- f) Bidder who wish to participate in this tender need to procure Digital Signature Certificate (for Signing and Encryption) as per Information Technology Act-2000 and CVC guidelines using that they can digitally sign their electronic bids. Bidders can procure the same from any of the CCA approved certifying agencies, or they may contact M/s. Antares Systems Ltd. at below mentioned address and they will assist them in procuring the same. Bidders who already have




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a valid Digital Signature Certificate need not to procure the same. In case bidders need any clarification regarding online participation, they can contact.

Help Desk numbers for vendor queries:

Help Desk: 1800-3096630 / 080-45982100 / 9073677150 / 151 / 152 / 033 4604 6611

Antares nodal person contact details:

Contact Person: Mr. Kushal Bose / Mr. Biswajit Chakraborty

Mobile no. 09674758719 / 09674758723

E-mail: helpline1: tenderwizard@gmail.com / helpline2: tenderwizard@gmail.com

Service provider:

M/s. Antares Systems Limited,

Registered Office at: - # 137/3, 'Honganasu' Kengeri, Bangalore Mysore Road, Bangalore - 560 060, India

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