



**THE JHARKHAND STATE COOPERATIVE MILK
PRODUCERS' FEDERATION LTD.**

FTC CAMPUS, SEC-2, DHURWA, RANCHI – 834004
Ph.: +91-(0651) 2543062, MOB: 7544003404/7544003412,
Email: purchase@jmf.coop



INVITATION OF BIDS
(COMPLETE BIDDING DOCUMENT)

**FOR GROUP HEALTH
INSURANCE/MEDICLAIM
POLICY FOR JMF EMPLOYEES**

Tender No. JMFADM2741-1/2025-26-001

The Jharkhand State Co-operative Milk Producers' Federation Limited

Important dates:

Tender/Enquiry date : 18 Apr 2025
Last Date for Submission of Offer/Quotation : **25 Apr 2025** till
03:00 PM



Name of Bidder : _____
Address : _____
Tel./ Mob. no : _____
Email Address : _____

Mode of Submission : The bidder is advised to submit the offer/ Quotation in 'SEALED ENVELOPE'

Tender Fee: Rs. Nil/-

EMD: Rs. NIL

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TENDER NOTICE

The Jharkhand State Cooperative Milk Producers' Federation Ltd
Near F.T.C Campus, Sec-II, H.E.C., Dhurwa, Ranchi – 834004
Ph.: +91-(0651) 2270046/ 7544003404 / 7544003412
Email: purchase@jmf.coop, website: <http://www.jmf.coop>

TENDER NOTICE

Ref: JMF: Advt: 216 Date: 18 April 2025

TENDERS in 'Sealed Envelope' are invited for the followings at Medha Dairy Plant, Hotwar, Ranchi:

Sl No.	Tender Invitation detail	Tender Document No.	Tender Fee (Rs.)	EMD (Bid Security) (Rs.)	Last Date & Time for bid Submission
1.	Group Health Insurance/ Mediclaim Policy for JMF Employees	JMFADM2741-1/2025-26-001, Dtd. 18 Apr 2025	Nil	Nil	25 Apr 2025 till 03:00 PM

For further details, interested bidders may download the respective Tender Document from our web site www.jmf.coop and submit their Technical & Price Bids in Sealed Envelope along with Tender fee & EMD in the manner specified.

The corrigendum, (if required), shall be published only in our website but not in any other media/newspapers.

For any clarifications, please contact Head (Purchase), JMF, Hotwar, Ranchi, Jharkhand-834012.

N.B Bidders are requested to visit our website www.jmf.coop till the date of opening of the bids in order to be informed about any corrigendum/modification etc. with respect to tenders.

PR.NO.350620 Jharkhand Milk Federation(25-26):D Managing Director, JMF





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INVITATION OF BIDS DETAIL

The Jharkhand State Cooperative Milk Producers' Federation Ltd. (JMF), registered under Jharkhand Co-operative Societies Act, 1935 is engaged in milk procurement, processing and marketing activities of item milk and milk products in the state of Jharkhand and is popularly known for its brand 'Medha'. Under an MoU, the Federation is being run & managed by the National Dairy Development Board (NDDB).

Regd./ Head Office:

The Jharkhand State Cooperative Milk Producers Federation Limited,
FTC Campus, Sector-2, HEC, Dhurwa, Ranchi, Jharkhand. - 834004
GST No. 20AADAT8604K1ZJ

1. We, the Jharkhand State Cooperative Milk Producers' Federation Limited, Ranchi (JMF), hereby invites quotation/ offer from **Government /Public Sector/Private Sector Insurance Companies** in India for **GROUP HEALTH INSURANCE/MEDICLAIM POLICY FOR JMF EMPLOYEES** as per detailed mentioned below:

Description	Category	No. of Employees	Sum Assured (Rs.)
Coverage of Rs. 3 Lakh per Family on Floater basis (Group 2: 1 + 3 (1 + 3 (Self + Spouse + 2 Child)	JMF Employees	217 (Approx.)	3,00,000

The bids /offers should be submitted in a Sealed Envelope super-scribing “**QUOTATION FOR GROUP HEALTH INSURANCE/MEDICLAIM POLICY FOR JMF EMPLOYEES**” **on or before 25 April 2025** till 03:00 PM by post/courier or in hand at the below mentioned address

Medha Dairy Plant,
(A unit of Jharkhand State Co-Op. Milk Prod. Fed. Ltd.)
Beside Birsa Munda Central Jail,
Hotwar, Ranchi-834012 (For any queries, please contact -7544003404/7544003412).

2. Instructions to Bidders:

- 2.1. The bidder is expected to examine all instructions, Terms & Conditions, Technical details/ specifications specified this document. Failure to furnish all information or authentic documentations as required may result in rejection of the Bid.
- 2.2. All pages of this documents shall be signed by person(s) duly authorized and shall be submitted duly filled and signed along with documents /certifications and others as deemed necessary and as per T&C mentioned herein below:
- 2.3. Only tenders received in sealed condition before the due date & time will be acceptable. If the envelope is not sealed and super-scribed as instructed, no responsibility will be assumed for any misplacement of tender or premature opening of the envelope or parcel.
- 2.4. At any time prior to the deadline for submission of bids, the Purchaser may, for any reason, whether at its own initiative or in response to a clarification requested by a prospective Bidder, modify the Bidding Document by amendment.
- 2.5. The detailed terms and conditions, eligibility & qualification criteria of the bids/ tender are mentioned in this tender document. The filled in tender/bid in all respect should reach us on or before the due date mentioned herein above in a sealed envelope.
- 2.6. **For ready reference, we are providing standard quotation format for quoting the price. Please quote your price in attached format given at Annex-II only.**
- 2.7. The Jharkhand Milk Federation reserves the right to reject any or all the tenders without assigning any reason thereof.

Managing Director
The Jharkhand State Cooperative Milk
Producers' Federation Ltd



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3. ELIGIBILITY AND QUALIFICATION REQUIREMENTS:

The bidders must meet the following minimum qualifying criteria:

- 3.1 That, bidder in the same name & style, should be in business at least for three years at the time of bid opening. In case of change of name of the bidder by merger /acquisitions/change in status, the bidder may be eligible based on the documentary evidence.
- 3.2 That, bidder should have valid registration under various act they may be applicable for the supply/contract proposed. This shall include but not limited to Income tax, Companies Act, Goods & Service Tax (GST), Welfare Cess Act apart from any other applicable tax-imposed time to time by State/Central Govt. and Employee State Insurance, Contract Labour, Provident Fund etc.
- 3.3 Bidder should be IRDAI (Insurance Regulatory and Development Authority of India) Certified.

4 Terms & Conditions:

- 4.1 **Validity of Offer/ Quotation Validity:** The Quotation/ Offer submitted should be valid for **120 days** from the date of due date of the enquiry/ tender and the quoted rates shall remain firm and valid till the completion of Contract obligations.
- 4.2 The bidder interested, shall fill their complete profile in the enclosed/attached Annex - I.
- 4.3 The bidder should quote for the job/ items in the prescribed format enclosed/attached as Annex-II.
- 4.4 The Prices shall be quoted in Indian Rupees only.

5 Special Terms & Condition for Group Health Insurance:

- 5.1 Sum Insured value of Rs. 3 lakhs.
- 5.2 Shall covered family which includes spouse and upto two children of max. 25 years old. Age limit for dependent children is up to 25 years whereas there will be no age limit for unmarried dependent daughter.
- 5.3 Newly married spouse & new born baby during the policy duration shall be automatically covered under the Policy from Day 1 in the same premium.
- 5.4 All existing employees shall be covered in this policy. Intermediate addition of only new recruit members to be allowed.
- 5.5 Minimum 3 yrs of policy continuation.
- 5.6 Cashless facility for Network Hospitals & Reimbursement facility in other Hospitals.

Policy conditions warranted/ desired- (Scope of Cover)

1. 30 days waiting period, 1st year exclusion: Waive off (All Pre-existing diseases are covered from Day 1 of the Policy.)
2. Pre-Existing Diseases to be covered and exemption from pre-medical check-up. (No medical test shall be conducted for any member. No waiting period clause for any specified Diseases/Aliments/Conditions.)
3. Disease wise sublimit: Sublimit should be defined
4. Pre & post-hospitalization for 30 days & 60 days respectively are covered.
5. Room Rent:



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- Room rent for normal 1% of Sum Insured
- for ICU 2% of Sum Insured

If insured is admitted in a higher category, then insured will bear difference of all medical expenses as in final hospital bill in same proportion.

6. **Maternity Benefit:** Maternity is covered from Day - 1 of the policy. No waiting period of 9 months. Maximum two (2) deliveries shall be covered.
 - Normal Delivery up to Rs. 35,000/-,
 - Cesarean delivery up to Rs. 50,000/-.
7. **Add-Deletion of Lives:** Premium to be charged on Pro rata basis for addition/ deletion endorsement.
8. 24 Hours hospitalization not mandatory for dialysis and chemotherapy addition to the list of day care treatment disease
9. **Ambulance Charges:** limited to Rs.1,000/- per person.
10. The coverage of policy to be continued till completion of the policy term irrespective of retirement/transfer.
11. Coverage of Ayush Treatment.
12. Coverage of Covid Treatment.
13. Submission of Day Care Treatment facility.
14. **In case of retirement:** the policy holder should be continuing till the policy expiration.
15. **Any Service charges on Medical Bills:** Should not be deducted from the Claim
16. Additional:

Hospitalization Benefit	Limits for Each Hospitalization.
A. Cataract (Including Cost of Lens)	Upto 25% of Sum Insured per Eye.
B. Coronary Angiogram	10% of Sum Insured subject to maximum of 25,000/-
C. Hernia	Upto 25% of Sum Insured
D. Hysterectomy	Upto 25% of Sum Insured
E. Following specified Major illness: 1. Cardiac surgeries. 2. Cancer surgeries. 3. Brain Tumour surgeries. 4. Pacemaker implantation for sick, sinus syndrome. 5. Hip replacement. 6. Knee joint replacement. 7. Any other Major illness.	70% of Sum Insured

Signature & date of the bidder:

Name of Firm:



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ANNEX- I

Bidder's Profile

No	Details	
1	Name of Bidder (Firm)	
2	Address Of Registered Office	
3	Correspondence Address	
4	Name Of Contact Person	
5	Contact Nos.	
6	Email Address:	
7	G.S.T. No	
8.	Bank Details	Name of Bank : Branch Address: Account No. : IFSC Code :
9.	Documents to Be Attached (wherever applicable)	1. Copy of PAN + GST Regn. 2. ISO Certificates (If any), 3. Auth. Dealership (if any) 4. Fin. Statements 5. Product Brochures 6. Copy of PO's (Min.5)
Recommendation:		
Seal & Sign. Of Bidder/ Tenderer		



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ANNEX- II

Financial/Commercial Bid

FOR GROUP HEALTH INSURANCE/MEDICLAIM POLICY FOR JMF EMPLOYEES

Description	Category	No. of Employees	Sum Assured (Rs.)	Premium Amount Yearly excluding GST
Coverage of Rs. 3 Lakh per Family on Floater basis (Group 2: 1 + 3 (1 + 3 (Self + Spouse + 2 Child)	JMF Employees	217	3,00,000/-	Rs.

GST if applicable. (GST Rate- %)

PAYMENT TERMS: _____

Note:

1. The list of employees to be covered will be provided to the successful agency along with the contract.
2. Addition / deletion of the employees: Yes

The Health Insurance/Mediclaim Policy must cover the followings: (Details to be provided by the bidder/ tenderer)

1. Additional Benefits:

Parameters	% age of the capital sum insured
	:
	:
	:
	:
	:
	:
	:
	:
	:

2. Exclusions (if any):

3. Claim Procedures:

4. Nodal Officer's detail:

Date:

Place:

Tenderer Signature & Seal/Stamp

Name:

Designation