



**NOTICE INVITING TENDER ENQUIRY FOR CUSTOM MADE GROUP
MEDICAL INSURANCE POLICY FOR EMPLOYEES OF IIT GOA
QUOTATIONS INVITED FOR THE YEAR 2024**

TENDER NO. IITGOA/2023-24/016

DATE: 31.10.2023

LAST DATE OF SUBMISSION: 21.11.2023

**INDIAN INSTITUTE OF TECHNOLOGY GOA
GOA COLLEGE OF ENGINEERING CAMPUS
FARMAGUDI, PONDA
GOA – 403 401**



Ref. No.IITGOA/ADM/39B/MMM/2019

Date: 31.10.2023

Due Date: 21.11.2023 - 5.30 pm

Sub: Custom made group medical insurance policy for Employees of IIT Goa – Tender invited for the year 2024 – Reg.

Sealed tenders are invited for custom – made medical insurance policy for Employees of IIT Goa and their family members for a period of one year starting from 1st January, 2024.

The Institute requests proposals for providing **Group Medical Insurance** for the Faculty & Staff and their families (including parents/dependents) as per the details mentioned in:

1. Annexure – I: Instruction to Bidders
2. Annexure – II: Scope of Group Medical Insurance
3. Annexure – III: Terms of Reference
4. Annexure – IV: Cost Proposal Format
5. Annexure – V: List of employees and dependents
6. Annexure – VI Performance Bank Guarantee (to be submitted after work order)

Sealed tenders in two-bid format (technical and financial) are invited:

1. Technical Bid to include the following in an envelope super scribed “Technical Bid”:
 - a. Annexure I (on letterhead, signed and with company seal)
 - b. Annexure II
 - c. Annexure III
 - d. Other documents: PAN, GST, IRDA, List of Network Hospitals, MSME Certificate (if applicable)
 - e. Any other document relevant to annexures I, II and III
2. Financial Bid to include Annexure-IV in an envelope super scribed “Financial Bid”:

Both bids are to be placed in a bigger envelope super scribed “Bid for TENDER NO. IITGOA/2023-24/016 - Group Medical Insurance Policy” and sent to:

The Registrar
Indian Institute of Technology Goa
Goa College of Engineering Campus
Farmagudi, Ponda
Goa – 403 401

For further details or enquiry, please send email to purchase@iitgoa.ac.in

Enquiries shall be accepted till 10.11.2023

Clarifications to enquiries shall be posted on IIT Goa website

Pre-bid meeting on 13.11.2023 at 3.00 pm at Admin Block, IIT Goa

Annexure-I
Instruction to Bidders

1. Important dates, time and place
 - a. **Last date & time of submission:** 21/11/2023 - 05.30 pm
 - b. **Date & time of opening of bid:** 22/11/2023 - 02.30 pm
 - c. **Place of opening of bid:** IIT Goa
 - d. **Late and delayed proposal:** Late and delayed proposal will not be accepted.
 - e. **Unscheduled Holiday:** In case any unscheduled holiday occurs on the prescribed closing/opening date, the next working day shall be the prescribed date for closing/opening.
2. Proposals are to be valid for at least 90 days from the last date of submission.
3. To assist in the examination, evaluation, and comparison of proposals, IIT Goa may ask any Bidder for clarification of the proposal submitted, including breakdowns of the prices in the Activity Schedule, and other information that IIT Goa may require. The request for clarification and the response shall be in writing. There can be no change in prices during such clarifications.

Terms and Conditions

1. **Eligibility to participate in the tender**

Any Firm, called Insurer, registered and approved with the Insurance Regulatory and Development Authority (IRDA), who is authorized to issue medical insurance policies.
2. **Compliance/Consideration**

The Insurer should comply with all the terms and conditions given in all the schedules of this RFP document. A copy of this RFP document has to be part of the Technical Bid, and the authorized representative of the Insurer must sign on all pages of the copy of the RFP document.
3. **Alternative proposals**

The Insurer shall submit Bids that strictly comply with the requirements of the schedules. Any alternatives may be given as options only.
4. **Acceptance and rejection**

IIT Goa reserves the right to shortlist/reject any or all Bids and accept the whole or any part of a Bid without assigning any reason. A Bid which does not fulfil any of the conditions as per the schedules or with incomplete documents in any respect will be rejected summarily.
5. **Final selection**
 - (A) **Technical Evaluation:** The technical bids of all bidders will be evaluated for compliance with the terms and conditions of the schedules, “Scope of Group Health Insurance at IIT Goa” in Annexure-II and “Terms of Reference” in Annexure III. Bidders whose technical bids are successful will be invited for opening of their financial bids.
 - (B) **Financial Evaluation:** Financial bids of only technically qualified bidders will be evaluated at a date and time to be proposed later. Bidder who has quoted the lowest total premium (Section A in Annexure IV – Cost Proposal Format) for the required policies (as per the number of employees and dependents mentioned in Annexure V) will be selected. In case of a tie, the bidder with better coverage will be selected and this decision to be made is solely at the discretion of the Institute.

The Institute shall decide if a bidder is sufficiently qualified and/or technical bid is not sufficiently responsive, and it will do so without providing any explanation to the bidders.

The number of employees of the Institute and their dependents is 339 (approx.)

6. Agreement

The selected Bidder shall sign an agreement with the Institute.

7. Period of policies

The policies shall be issued for a period of 1 (one) year and will be renewable annually for up to three (3) years. The employees' policy **shall be effective from the date of receipt of work order**. Upon satisfactory performance of the Insurer, the policies may be extended for further periods on mutually acceptable terms. If an employee resigns during the period of policy, the benefit of coverage will be valid upto the expiry of such annual period.

8. Performance Bank Guarantee (PBG)

The successful bidder has to submit a Performance Guarantee Bond for 5% of the work order value and the same will be valid for one year plus 60 days from the date of issue of work order. Performance Guarantee Bond may be submitted within 15 days from the date of order acknowledgment as successful bidder.

9. Grievance redressal and termination

In case of grievances due to non-compliance or non-satisfactory performance with any of the terms contained in the agreement to be signed with the Insurer or the scope of group health insurance or any other relevant terms and conditions, IIT Goa may adopt the options given below.

- (a) Grievance Machinery: Submit the matter to the Grievance Machinery of the Insurer by lodging the grievance on the portal of IRDA.
- (b) Ombudsman: IIT Goa may approach the Insurance Ombudsman and get the grievance redressed.
- (c) Consumer forum: IIT Goa may approach the Consumers Forum.
- (d) Premium refund: The Insurer shall be asked to return a proportion of premiums (corresponding to the unexpired period of insurance) of individuals in the group against whom no claims are made.
- (e) PBG shall be forfeited.
- (f) The agreement shall be terminated by giving 30 days' notice to the Insurer.
- (g) Any other action as deemed fit by the competent authority of IIT Goa.

10. Premium payment terms

The insurer shall quote the premium as per Annexure - III. IIT Goa shall pay the quoted annual premium in advance within 15 days of the start of the yearly policy period.

11. Performance Monitoring

The insurer shall submit quarterly statement to IIT Goa with the following details:

- (a) the claims made by the individuals of the group
- (b) the date-wise settlements
- (c) the respective amounts, and

(d) Details of grievances received, disposed and pending under the policy.

12. Canvassing

Any attempt to canvass for selection of an Insurer, directly or indirectly, will lead to disqualification of such Insurer from the selection process.

13. Modifications

IIT Goa reserves the right to modify/add any clause to the policy/agreement, before taking the policy.

14. Modification or Cancellation of the tender

IIT Goa reserves the right to modify or cancel the tender at any time without assigning any reason.

15. Disputes and jurisdiction

Any legal disputes arising out of any breach of contract pertaining to this RFP during the tendering process or during policy period shall be within the Jurisdiction of the State of Goa.

16. Documents in the Proposal

The following documents will be submitted:

1. Technical Bid to include the following in an envelope superscribed "Technical Bid":

- a. Annexure I (on letterhead, signed and with company seal)
- b. Annexure II
- c. Annexure III
- d. Other documents: PAN, GST, IRDA, List of Network Hospitals, MSME Certificate (if applicable)
- e. Any other document relevant to annexures I, II and III

2. Financial Bid to include Annexure-IV in an envelope superscribed "Financial Bid":

Annexure – II

Scope of Group Medical Insurance at IIT Goa

Mandatory Scope

It is compulsory for every bidder to quote for the **Mandatory Scope**. The bidder is required to submit on official letterhead, the complete list mentioned below (A to D) stating the agreement to provide these services if selected. Any deviation i.e. non-inclusion of any item in the offer should be clearly mentioned in the same letter.

A. Reimbursement of hospitalization expenses

- a) **Basic coverage** of Rs. 4,00,000/- (Rupees Four Lakhs Only) per annum per family (floater sum)
- b) All Pre-existing illness to be covered from Day 1 of the policy made.
- c) The condition of hospitalization i.e., 24 hrs. minimum
- d) All Day Care Procedures like Dialysis, Radiotherapy, Chemotherapy, Wire fixation, CT Scan, MRI, ECG etc., and for such other specialized procedures which requires hospitalization of less than 24 hours.
- e) **Treatment system covered:** Beside Allopathic treatment other system of treatment such as Homeopathy, Ayurvedic, Siddha and Unani.
- f) Artificial appliances including hearing aid, artificial joints, pacemaker, artificial limbs, etc. shall be covered.

B. Other Conditions:

- a) Treatment of Psychiatric disorder in a mental healthcare facility is to be covered excluding counselling or observation outside of the mental healthcare facility.
- b) Dental treatment that requires hospitalization to be covered
- c) Domiciliary hospitalization to be covered
- d) Pre and post hospitalization expenses to be included under coverage “30 and 60 days” respectively.
- e) **Ambulance service:** Ambulance service @ 1% of the sum insured or actual, whichever is less, for every shifting of a patient from residence to hospital and vice-versa or from one Hospital/Nursing Home to another Hospital/Nursing Home in connection to hospitalization must be allowed.
- f) Maternity benefits for employees and dependents to be included from Day 1
 - (a) Maternity Benefit: Reimbursable in full.
 - (b) In maternity benefits, baby care from Day 1 to be included, including expenses on vaccination
- g) **Hospitalization of Organ donor:** Hospitalization expenses incurred on the donor (not the cost of organ) during the course of organ transplant to the insured person shall be covered.
- h) Room rent – No ceiling on room rent
- i) Six months’ time to be given for claiming reimbursement (where applicable) after discharge from hospitalization
- j) 100% cashless treatment at network hospitals across India

C. Top Up

Top Up Sum Insured

- a) Employees can opt for higher Sum Insured in blocks of Rs. 1 Lakh up to Rs. 8 Lakhs (top-up insurance). Additional premium to be paid per block of Rs. 1 Lakh needs to be quoted separately apart from the premium for the Basic Sum Insured of Rs. 4 Lakh.
- b) Under the employees’ policy, the total sum insured (basic + top- up) of an individual family shall be utilized on family floater basis. This means the sum insured is available for any one or all members of the employee’s family including non-dependents.

D. Non-Network Hospitals or Non- Cashless Treatment

In case of non-cashless treatment or non-network hospital, the conditions of the policy should be clearly laid down *on the letterhead* of the bidder.

As per the laid down conditions, reimbursement shall be made by the Insurer/TPA. In such cases, the insured individuals shall intimate to TPA prior to treatment. In case of emergency, the intimation in the form of email/SMS/phone shall be made within 48 hours of hospitalization. Reimbursement against such treatment will be made within 30 (thirty) days from the date of discharge from the Hospital. Documents to be provided will be specified by the TPA.

Annexure -III

TERMS OF REFERENCE

(To be submitted on the letterhead of the bidder, with signature and seal)

Terms of Policy Execution:		
	Item	Yes /No (with remarks, if No)
1.1	Third Party Administrator (TPA)	
1.1.1	Mandatory TPA: An agency licensed by Insurance Regulatory and Development Authority (IRDA) must be engaged by the Insurer as TPA for providing Cashless facility and reimbursement of claims to insured persons under this policy.	
1.1.2	Helpdesk at IIT Goa: For smooth processing of claims, a staff of TPA must be stationed at IIT Goa once every two months, for 2 days, during office hours. For this purpose, unless otherwise decided by IIT Goa, a seating place/room with a table and chair shall be provided by IIT Goa during the policy period. <i>In lieu of physical helpdesk at IIT Goa, a 24x7 dedicated remote helpdesk should be provided</i>	
1.2	Cashless Treatment	
1.2.1	Network Hospitals: TPA must provide list of its Network Hospitals in Goa and rest of India	
1.2.2	Insurer must provide Cashless facility through its TPA, which will help the insured to avail hospitalization benefits without any advance payment. Cashless treatment means a facility whereby the TPA agrees, on the insured's request, to settle the admissible claim directly with the network hospital. Any expense in excess of the admissible claim amount will, however, be borne by the insured himself/herself.	

1.2.3	Mode of Cashless Treatment: Claims in respect of Cashless access services will be through the agreed list of network of hospitals / nursing homes provided by the Insurer/TPA. The TPA shall, upon getting requisition in writing or verbal (by toll free number 24x7 for cash less), as applicable, from the individual insured under this policy, will issue a pre-authorization letter / guarantee of payment letter to the hospital /nursing home mentioning the sum guaranteed as payable and also the ailment for which the person is seeking to be admitted as a patient.	
1.2.4	In case an insured does not avail the cashless scheme, her claim is to be reimbursed as per agreement.	

1.3	ID Card: Identity Cards shall be issued by the Insurer/TPA to all the persons covered under the policy a week before the date of commencement of policy. In case of employees, a separate ID card must be issued to each member of the family. If there is a delay in the issuance of ID Card by the Insurer/TPA, the ID card issued by IIT Goa to its employees must be honored in all the Network hospitals. In case of family members of IIT Goa employees, any ID Card such as Driving License, Voter ID, PAN Card, Passport, Aadhaar Card, accompanied by a copy of the employee's ID Card should be honored.	
1.4	Customary & Reasonable Charge: Rate of reimbursement under this policy shall be the rate which is consistent with the prevailing rate in an area or charged in a certain geographical area for identical or similar services without any upper cap in TPA's Network Hospitals.	
1.5	Scope of Group Health Insurance at IIT Goa (Annexure -II)	

2. Coverage		
2.1	Persons Covered:	
2.1.1	Employee and Family: The policy is based on principle of Floater Sum Insured. Employee under this policy means both the current employees and their respective families as recorded in the personnel file of the employee of IIT Goa. In Annexure V, age- wise statistics of employees and their dependents are provided.	

2.1.2	Inclusion of new employee: Subject to payment of pro-rata premium, coverage should be provided to newly appointed employees and their families. The terms and conditions for these members shall be the same with other members of the policy. The premium for a new employee shall be fixed at the quoted rate.	
2.1.3	Ex-employees: In case an employee leaves the Institution before retirement from the Institution, the policy shall continue to be in force till the end of the current policy period or utilization of sum insured, whichever is earlier. In case, the policy is renewed for further periods, these members will not be included in the policy. <i>However, such an employee should be allowed to continue the policy beyond the current policy period of utilization of sum insured, by paying premiums directly to the insurer at a rate determined by the insurer and informed to the employee at least 30 days before the expiry of the current policy period or utilization of sum insured.</i>	
2.2	Expenses Covered (as per Annexure – II)	
2.2.1	Exclusion List , if any, to be provided by the Insurer	

3	Definitions	
3.1	Pre-existing Disease/Condition: It means any sickness/illness, which existed prior to the effective date of this insurance, whether or not the insured person had any knowledge of symptoms related to the sickness/illness. Complications arising from a pre-existing condition will also be considered as a part of that pre-existing condition.	
3.2	Hospital/Nursing Home means any institution in India established for indoor care and treatment of sickness and injuries and which has been registered either as a hospital or nursing home with the local authorities and is under the supervision of a registered and qualified medical practitioner. For the purpose of this definition the term Hospital/Nursing Home/Day Care Center shall not include an establishment, which is a place of rest, a place for the aged, a place for drug addicts or place for alcoholics, a hotel or any other like place, <i>unless these especially designated for the purpose by the local or state administration.</i>	

3.3	<p>Domiciliary hospitalization means Medical treatment for a period exceeding three days.</p> <p>For such illness/disease/injury which in the normal course would require care and treatment at a hospital nursing home as in-patient but actually taken whilst confined at home in India under any of the following circumstances namely:</p> <p>i. The condition of the patient is such that he/she cannot be moved to the Hospital/Nursing Home</p> <p>OR</p> <p>ii. The patient cannot be moved to Hospital/Nursing home due to lack of accommodation in any hospital in that city / town / village.</p>	
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3.4	<p>Network Hospital and Non Network Hospital: Network Hospital shall mean the hospital, day care center, nursing home or such other medical aid provider that has agreed with the TPA to provide cashless access services to policyholders. Non-network Hospital, on the other hand, means any other hospital/nursing home/day care center, or such other medical aid provider, who has not agreed to provide cashless access services but gives treatment.</p>	
3.5	<p>Doctor/Medical Practitioner means a person who holds a degree/diploma of a recognized institution and is registered by Medical Council of respective State of India.</p>	
3.6	<p>Surgical Operation means manual and/or operative procedures for correction of deformities/ defects, repair of injuries, cure of diseases, relief of suffering and prolongation of life.</p>	
3.7	<p>Hospitalization shall mean admission in any Hospital/Nursing Home in India upon the written advice of a Medical Practitioner for a minimum period of 24 consecutive hours. (The time limit of 24 hours will not be applicable for surgeries which require less than 24 hours hospitalization due to advancement in Medical Technology-minor surgery & Day care surgery).</p>	

Annexure – IV

Cost Proposal Format

(To be submitted on the letterhead of the bidder, with signature and seal)

Premiums for the policies shall be quoted by the insurer in the following format. Please indicate the taxes, if any, separately.

To quote the premium please refer to Annexure-V for the age-wise statistics of the employees and their dependents. The number of families are estimates, and the actual number may vary by +/- 5%. Total premium will be paid on the actual number being insured at the rates quoted here.

Policy for Faculty, Staff & their family members.

(A) Premium must be quoted for basic coverage of Rs. 4,00,000/- (Rupees four lakhs only) per family on family floater basis.

Sl. No.	Category of Families	Annual Premium per family	No. of Families	Total annual Premium for annual coverage of Rs. 4 lakhs per family (in Rs)	Tax	Total (including taxes)
		A	B	C = A*B	D	C+D
1	Employees or Ex-employees					

(B) Additional premium per family for optional top-up coverage in various blocks of Rs. 1 lakh each.

Sl. No.	Top-Up Coverage (over and above the basic coverage of Rs. 4 lakhs)	Extra Premium per family (in Rs.) (A)	Tax (B)	Total (A+B)
1	Rs. 5 lakhs (top-up of Rs. 1 lakhs)			
2	Rs. 6 lakhs (top-up of Rs. 2 lakhs)			
3	Rs. 7 lakhs (top-up of Rs. 3 lakhs)			
4	Rs. 8 lakhs (top-up of Rs. 4 lakhs)			

Annexure – V

Sr. No.	Name of the Employee	Date of Birth	Name of the Spouse	Date of Birth	Name of the Child 1	Gender	Date of Birth	Name of the Child 2	Gender	Date of Birth	Name of the Child 3	Gender	Date of Birth	Father's Name	Date of Birth	Mother's Name	Date of Birth
1	Employee 1	15-Jun-1959	Dependent 1	19-Nov-1965	Dependent 2	Male	04-Jun-1997										
2	Employee 2	17-May-1985	Dependent 1	22-Jul-1989	Dependent 2	Male	23-Mar-2016										
3	Employee 3	22-Jan-1985												Dependent 1	08-02-1954	Dependent 2	12-06-1962
4	Employee 4	03-Dec-1985												Dependent 1	25-06-1955		
5	Employee 5	21-Mar-1983	Dependent 1	30-May-1989	Dependent 2	Female	28-Jul-2023							Dependent 3	30-Jan-1953	Dependent 4	05-May-1959
6	Employee 6	26-Aug-1972	Dependent 1	09-Apr-1975	Dependent 2	Female	07-Jul-2003										
7	Employee 7	01-Feb-1986	Dependent 1	30-Jan-1992	Dependent 2	Female	24-Nov-2022							Dependent 3	01-Jan-1962	Dependent 4	20-Jul-1963
8	Employee 8	20-Dec-1982															
9	Employee 9	16-Aug-1986															
10	Employee 10	04-Mar-1985	Dependent 1	08-Jun-1984										Dependent 2	12-June-1960	Dependent 3	17-Apr-1965
11	Employee 11	02-Dec-1985	Dependent 1	07-Aug-1992	Dependent 2	Female	04-Sep-2019									Dependent 3	08-Jun-1966
12	Employee 12	28-Jun-1989	Dependent 1	20-Oct-1995										Dependent 2	08-Mar-1950	Dependent 3	30-May-1965
13	Employee 13	17-Jun-1992	Dependent 1	14-Apr-2000										Dependent 2	01-Jan-1967	Dependent 3	01-Jan-1973
14	Employee 14	14-Mar-1991	Dependent 1	20-Mar-1997	Dependent 2	Male	15-Feb-2023										
15	Employee 15	27-Nov-1983	Dependent 1	04-Sep-1986	Dependent 2	Male	01-Dec-2017										
16	Employee 16	08-Oct-1981	Dependent 1	03-Oct-1983										Dependent 5	09-Dec-1944	Dependent 6	07-Jun-1956
17	Employee 17	10-Feb-1980															
18	Employee 18	30-May-1983	Dependent 1	13-Jun-1985	Dependent 2	Female	25-Jul-2017										
19	Employee 19	06-Dec-1987	Dependent 1	08-May-1990	Dependent 2	Male	05-Jan-2022									Dependent 6	06-May-1964
20	Employee 20	31-Oct-1983	Dependent 1	17-Apr-1987	Dependent 2	Male	05-Nov-2018							Dependent 3	21-06-1952	Dependent 4	08-05-1952
21	Employee 21	25-Dec-1984	Dependent 1	19-Sep-1988	Dependent 2	Male	29-Oct-2021										
22	Employee 22	25-Nov-1984	Dependent 1	17-Mar-1988	Dependent 2	Female	22-May-2016							Dependent 3	30-11-1957	Dependent 4	30-05-1958
23	Employee 23	31-Jul-1986	Dependent 1	31-Jan-1992	Dependent 2	Female	05-Sep-2012	Dependent 3	Female	08-Sep-2016						Dependent 4	01-Jan-1960
24	Employee 24	29-May-1984	Dependent 1	29-May-1984													
25	Employee 25	10-Nov-1983	Dependent 1	25-Jan-1989	Dependent 2	Female	15-Apr-2019							Dependent 3	13-Aug-1947	Dependent 4	31-Dec-1959
26	Employee 26	10-Aug-1983	Dependent 1	25-Jan-1986	Dependent 2	Male	30-Oct-2019							Dependent 3	14-11-1951	Dependent 4	04-12-1955
27	Employee 27	26-Feb-1985												Dependent 3	27-03-1953	Dependent 4	05-06-1958
28	Employee 28	05-Jul-1984	Dependent 1	03-Jun-1984	Dependent 2	Male	09-Dec-2010										
29	Employee 29	14-Jun-1983	Dependent 1	10-Jun-1986	Dependent 2	Female	10-Jul-2016							Dependent 3	01-Jan-1966		
30	Employee 30	03-Mar-1984	Dependent 1	03-Jul-1984	Dependent 2	Female	30-Sep-2021	Dependent 3	Female	30-Sep-2021							
31	Employee 31	21-Jan-1984	Dependent 1	08-Jul-1983	Dependent 2	Male	09-Dec-2016							Dependent 3	01-Jan-1955	Dependent 4	15-Aug-1960
32	Employee 32	29-Oct-1979	Dependent 1	05-Mar-1989	Dependent 2	Male	04-Dec-2015							Dependent 3	13-05-1953	Dependent 4	21-07-1958
33	Employee 33	29-Nov-1982	Dependent 1	16-Mar-1987	Dependent 2	Female	12-Jun-2014	Dependent 3	Female	02-Jun-2018				Dependent 4	18-05-1952		
34	Employee 34	19-Jun-1984	Dependent 1	14-Jun-1996	Dependent 2	Female	14-Jul-2020	Dependent 3	Female	31-Oct-2022							
35	Employee 35	15-Apr-1981	Dependent 1	22-Feb-1983	Dependent 2	Female	22-Apr-2007	Dependent 3	Female	14-Sep-2011	Dependent 4	Female	01-07-2017	Dependent 5	01-Jan-1962	Dependent 6	01-Jan-1965
36	Employee 36	12-Jun-1994												Dependent 1	16-12-1962	Dependent 2	09-05-1964
37	Employee 37	19-Apr-1989	Dependent 1	24-Dec-2000										Dependent 2	01-01-1955	Dependent 3	04-10-1955
38	Employee 38	22-Mar-1980												Dependent 1	22-04-1948	Dependent 2	01-07-1949

39	Employee 39	25-Jul-1989	Dependent 1	21-Nov-1991	Dependent 2	Female	22-Sep-2022						Dependent 3	11-06-1956	Dependent 4	11-11-1966
40	Employee 40	28-Oct-1985	Dependent 1	05-Oct-1984	Dependent 2	Female	21-Dec-2022								Dependent 3	22-01-1962
41	Employee 41	15-Jan-1986	Dependent 1	07-Sep-1988									Dependent 2	01-07-1951	Dependent 3	14-11-1955
42	Employee 42	16-Jun-1985	Dependent 1	12-Dec-1989									Dependent 2	16-Nov-1962		
43	Employee 43	23-Dec-1984	Dependent 1	15-Jun-1982	Dependent 2	Male	07-Aug-2016									
44	Employee 44	06-Jan-1984	Dependent 1	22-Apr-1983	Dependent 2	Female	18-Sep-2021									
45	Employee 45	14-Mar-1996	Dependent 1	05-Dec-1995											Dependent 2	18-Aug-1959
46	Employee 46	02-10-1984	Dependent 1	10-Sep-1984	Dependent 2	Male	06-Sep-2016						Dependent 3	16-05-1946	Dependent 4	25-05-1949
47	Employee 47	19-Mar-1984	Dependent 1	15-Apr-1987	Dependent 2	Male	09-Apr-2021						Dependent 3	04-02-1954	Dependent 4	19-12-1958
48	Employee 48	11-Nov-1979	Dependent 1	10-May-1980	Dependent 2	Female	27-Jul-2005	Dependent 3	Female	06-Feb-2012			Dependent 4	02-03-1951	Dependent 5	15-03-1950
49	Employee 49	05-Jul-1983	Dependent 1	12-Jul-1992	Dependent 2	Male	10-Dec-2020									
50	Employee 50	20-Feb-1988	Dependent 1	09-May-1999	Dependent 2	Male	01-Nov-2021									
51	Employee 51	21-Apr-1990											Dependent 1	01-Jun-1949		
52	Employee 52	15-May-1995													Dependent 1	12-04-1972
53	Employee 53	29-Jun-1996														
54	Employee 54	12-May-1989	Dependent 1	15-May-1986									Dependent 2	01-Jan-1959	Dependent 3	01-Jan-1966
55	Employee 55	28-Feb-1995														
56	Employee 56	13-Jun-1996	Dependent 1	15-Jan-1996									Dependent 2	05-Apr-1974	Dependent 3	01-Jan-1975
57	Employee 57	03-Dec-1992	Dependent 1	27-Jan-2000												
58	Employee 58	05-Jul-1985	Dependent 1	21-Oct-1985	Dependent 2	Female	04-Jul-2016	Dependent 3	Male	12-May-2021			Dependent 4	01-Jul-1956	Dependent 5	21-Nov-1960
59	Employee 59	24-Oct-1987	Dependent 1	30-Jul-1989											Dependent 2	02-04-1962
60	Employee 60	12-Nov-1979	Dependent 1	01-May-1970	Dependent 2	Female	10-Mar-2003	Dependent 3	Male	12-Nov-2013					Dependent 4	26-Jan-1960
61	Employee 61	15-May-1984	Dependent 1	27-Jan-1985									Dependent 2	02-Jan-1953	Dependent 3	16-May-1965
62	Employee 62	21-Jan-1992											Dependent 1	27-Sep-1963	Dependent 2	16-May-1965
63	Employee 63	25-Nov-1990	Dependent 1	17-Feb-1984									Dependent 2	03-01-1964	Dependent 3	01-01-1961
64	Employee 64	10-Apr-1984	Dependent 1	08-Feb-1988												
65	Employee 65	10-Dec-1983	Dependent 1	07-Oct-1983	Dependent 2	Female	18-Mar-2017	Dependent 3	Male	14-Aug-2021			Dependent 4	01-Jan-1950	Dependent 5	01-Jan-1967
66	Employee 66	16-May-1983														
67	Employee 67	14-Jan-1980														
68	Employee 68	08-May-1988	Dependent 1	16-Nov-1987	Dependent 2	Male	27-Jan-2022						Dependent 3	01-Jan-1962		
69	Employee 69	30-Sep-1983	Dependent 1	27-Apr-1984	Dependent 2	Female	19-Nov-2011								Dependent 3	21-02-1951
70	Employee 70	12-Feb-1987														
71	Employee 71	27-Jan-1983			Dependent 1	Female	10-Apr-2017						Dependent 2	03-Jul-1949	Dependent 3	11-Jan-1957
72	Employee 72	28-Jan-1985	Dependent 1	04-Oct-1989	Dependent 2	Female	14-Jul-2017						Dependent 3	18-Mar-1957	Dependent 4	01-Jan-1951
73	Employee 73	05-Jul-1991	Dependent 1	01-Oct-1991												
74	Employee 74	20-Feb-1994											Dependent 1	05-Jan-1967	Dependent 2	19-Jan-1968
75	Employee 75	30-Jun-1981	Dependent 1	25-Jan-1983	Dependent 2	Male	08-Nov-2011								Dependent 3	01-Jul-1950
76	Employee 76	14-Mar-1997											Dependent 1	01-Jul-1968	Dependent 2	01-Jul-1979

Annexure – VI

PERFORMANCE GUARANTEE BOND

(To be typed on **Non-judicial stamp paper** of the value of **Indian Rupees of One Hundred**) (TO BE ESTABLISHED THROUGH ANY OF THE NATIONAL BANKS (WHETHER SITUATED AT GOA OR OUTSTATION) WITH A CLAUSE TO ENFORCE THE SAME ON THEIR LOCAL BRANCH AT GOA OR ANY SCHEDULED BANK SITUATED AT GOA. BONDS ISSUED BY CO-OPERATIVE BANKS ARE NOT ACCEPTED.

To,
The Registrar,
Indian Institute of Technology, Goa
Farmagudi, Ponda,
Goa – 403401

LETTER OF GUARANTEE

WHEREAS Indian Institute of Technology, Goa (Buyer) have invited Tenders vide Tender No..... Dt. for Mediclaim Insurance Coverage

AND

WHEREAS the said tender document requires that any eligible successful tenderer (Seller) wishing to provide Medical Insurance Coverage, in response thereto shall establish an irrevocable Performance Guarantee Bond in favour of “**Registrar, Indian Institute of Technology, Goa**” in the form of Bank Guarantee for Rs (**5% (five percent) of the work order**) and valid till **one year or upto warranty period whichever is later** from the date of issue of Performance Guarantee Bond may be submitted within 15 (Fifteen) days from the date of Order Acknowledgment as a successful bidder.

NOW THIS BANK HEREBY GUARANTEES that in the event of the said tenderer (Seller) failing to abide by any of the conditions referred in tender document, this Bank shall pay to Indian Institute of Technology, Goa on demand and without protest or demur Rs..... (Rupees.....).

This Bank further agrees that the decision of Indian Institute of Technology, Goa (Buyer) as to whether the said Tenderer (Seller) has committed a breach of any of the conditions referred in tender document / purchase order shall be final and binding.

We, (name of the Bank & branch) hereby further agree that the Guarantee herein contained shall not be affected by any change in the constitution of the Tenderer (Seller) and/ or Indian Institute of Technology, Goa (Buyer).

Notwithstanding anything contained herein:

1. Our liability under this Bank Guarantee shall not exceed Rs.
(Indian Rupees only).
2. This Bank Guarantee shall be valid up to(date) and
3. We are liable to pay the guaranteed amount or any part thereof under this bank guarantee only and only if IIT Goa serve upon us a written claim or demand on or before (date).
4. This Bank further agrees that the claims if any, against this Bank Guarantee shall be enforceable at our branch office at situated at (Address of local branch).

Date:

Yours truly,

Signature and seal of the Guarantor:

Name of Bank:

Instruction to Bank: Bank should note that on expiry of Bond Period, the Original Bond will not be returned to the Bank. Bank is requested to take appropriate necessary action on or after expiry of bond period.