



REQUEST FOR PROPOSALS

RFP: K-RIDE/HR/GMP&GAP/2022

Date: 11.03.2022

Name of Work

**Engagement of IRDA approved Insurance Company
for providing Group Medical & Personal Accident
Insurance Policies for K-RIDE & HMRDC Staff
for the year 2022-23**

Client:

Managing Director,
RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED

Country: Bangalore, India
Issued on: 11th March, 2022

RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED
#8, 1st Floor, Samparka Soudha, Dr. Rajkumar Road,
Opposite Orion Mall, Rajajinagar 1st Block, Bengaluru-560010
Tel: 080-24482800, E-mail: dgm@kride.in

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K-RIDE - RFP for GMP & GAP - 2022

REQUEST FOR PROPOSAL (RFP)

Engagement of IRDA approved Insurance company for providing Group Medical & Personal Accident Insurance Policies for K-RIDE & HMRDC Staff for the year 2022-23

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RAIL INFRASTRUCTURE DEVELOPMENT COMPAN (KARNATAKA) LIMITED,

#8, 1st Floor, Samparka Soudha, Dr. Rajkumar Road, Opposite Orion Mall,
Rajajinagar 1st Block, Bengaluru-560010 **E-mail: dgm@kride.in**

(No. - K-RIDE/HR/GMP&GAP/2022)

Date: 11-Mar-2022

TENDER NOTIFICATION
(E-procurement)

Engagement of IRDA approved Insurance company for providing Group Medical & Personal Accident Insurance Policies for K-RIDE & HMRDC Staff for the year 2022-23

- The Managing Director, Rail Infrastructure Development Company (Karnataka) Limited invites technical and financial bid proposals from reputed **IRDA approved Insurance Company** for Engagement & providing Group Medical & Personal Accident Insurance Policies for K-RIDE & HMRDC Staff for the year 2022-23. **No third party or consultant is eligible to apply even if they are approved by the insurance company. IRDA approved Insurance company only can participate and other than that if the bid is received from other party, the bid will be summarily rejected. Bidders kindly note and participate in the bid accordingly.**

RFP No.	Details of the Contract	Period of Consultancy Services
K-RIDE/HR/GMP&GAP/2022	Engagement of IRDA approved Insurance company for providing Group Medical & Personal Accident Insurance Policies for K-RIDE & HMRDC Staff for the year 2022-23.	12 Months

- E- proc. Indent No. K-RIDE/HR/GMP&GAP/2022, Date: **11-March-2022**
- Selection will be based on Least **Cost Selection Procedure (LCS)** subject to suitability.
- Interested applicants may access bidding documents (RFP) from the e- procurement portal **<https://eproc.karnataka.gov.in>** from **11-March-2022** onwards.
- Applicants meeting the minimum qualification criteria specified in the Letter of Invitation of RFP shall only participate.
- Queries pertaining to the tender documents, if any, shall be submitted in writing/ email before one day prior to closing date i.e **28.03.2022**. The postal address and email ID shall be as follows:

Managing Director

RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED
#8, 1st Floor, Samparka Soudha, Dr. Rajkumar Road, Opposite Orion Mall
Tel: 080-24482800, E-mail: dgm@kride.in

7. Last date for submission of bid proposal on Karnataka e- procurement portal is **28-03-2022, 15.00 Hours.**
8. Opening of Technical Bid is on **29-03-2022 at 15.30** Hours and Financial Bid will be opened on or after **30.03.2022** from the qualified technical Bidders only.
9. The Technical proposal, EMD and financial proposal shall be submitted in e-format as per the instructions in the RFP document.

**** Please note henceforth, any changes in the schedule will not be published through Newspapers and further changes will be updated only on <https://eproc.karnataka.gov.in> portal / K-RIDE Website <https://www.kride.in>***

Sd/-
Managing Director
K-RIDE, BANGALORE

SECTION-1

LETTER OF INVITATION

K-RIDE - RFP for GMP & GAP - 2022

SECTION 1. LETTER OF INVITATION

Location : Bengaluru

Dated: 11-03-2022

Dear Sir,

1. The KRIDE desires to obtain the Group Mediclaim & Group Accidental insurance policies for K-RIDE & HMRDC existing employees, and their dependents as per the data furnished in the tender documents.
2. A consultant/Insurance company will be selected under Least Cost Selection (LCS) procedures described in this RFP subject to their suitability.
3. More details on the Services are to be provided in the Section 5 - Terms of Reference (TOR).
4. The consultant/Insurance company meeting the minimum eligibility criteria shall only apply. (For minimum eligibility criteria please refer section-2 Data sheet)
5. The issue of this RFP does not imply that the Client is bound to accept any Bid that they receive, and the Client reserves the right to reject all or any of the Bids without assigning any reason whatsoever.
6. The Client reserves the right to cancel the procurement process at any time without assigning any reasons.
7. The RFP includes the following documents:
 - Section 1 - Letter of Invitation
 - Section 2 - Information to Insurance Company & Data sheet
 - Section 3 - Technical Proposal - Standard Forms
 - Section 4 - Financial Proposal - Standard Forms
 - Section 5 - Terms of Reference
 - Section 6 - Standard Form of Contract

Yours sincerely,

Sd/-

Managing Director
K-RIDE, BANGALORE

SECTION-2

INFORMATION TO INSURANCE COMPANY (ITC)

K-RIDE - RFP for GMP & GAP - 2022

SECTION 2. INFORMATION TO CONSULTANTS/INSURANCE COMPANY

1. INTRODUCTION

- 1.1. The Client named in the “Data Sheet” intends to select a IRDA approved Insurance company in accordance with the method of selection indicated in the Data Sheet.
- 1.2. The Insurance company/Insurance company are invited to submit a technical bid Proposal and a Financial Proposal, as specified in the Data Sheet (the Proposal) for providing services required for the assignment named in the Data Sheet. The Proposal will be the basis for contract negotiations and ultimately for a signed contract with the selected Consultant / Insurance company.
- 1.3. The Assignment shall be implemented in accordance with the period indicated in the Data Sheet. When the Assignment includes several months, the performance of the consultant /Insurance company under each month/period must be to the client’s satisfaction before work begins.
- 1.4. The Consultants/Insurance company must familiarize themselves with local conditions prevailing in the insurance sector and take them into account while preparing their Proposals. To obtain first-hand information on the Assignment and on the local conditions, consultants/Insurance company are encouraged to pay a visit to the Client site before submitting a Proposal and satisfy themselves before submitting the bid.
- 1.5. The Client will provide the inputs/data required for the Insurance company and the same are specified in the Data Sheet. & Assist the Consultant/Insurance company to carry out the services asked for.
- 1.6. Please note that the costs of preparing the proposal and of negotiating the contract, including a visit to the Client, are not reimbursable; and the Client is not bound to accept any of the Proposals submitted in connection with the above.
- 1.7. The Consultant/ Insurance company is required to provide professional, objective, and impartial service all times hold the Client’s interest’s paramount, without any consideration for future work, and strictly avoid conflicts with other assignments or their own corporate interests.
 - 1.7.1. Without limitation on the generality of this rule, consultants/Insurance company shall not be hired under the circumstances set forth below:

This Information to Consultants/Insurance company section shall not be modified. Any necessary changes, to address specific assignment issues, shall be introduced only through the Data Sheet (e.g., by adding new clauses). Likewise, modifications to the standard Form of Contract should be made only by including clauses outlining the Special Conditions and not by introducing changes in the wording of the General Conditions.
- 1.8. It is K-RIDE policy to require that consultants/ Insurance company observe the highest standard of ethics during the execution of such contracts. In pursuance of this policy.

- (a) Defines, for the purposes of this provision, the terms set forth below as follows:
- (i) "Corrupt practice" means the offering, giving, receiving, or soliciting of anything of value to influence the action of a public official in the selection process or in contract execution.
- (ii) "Fraudulent practice" means a misrepresentation of facts in order to influence a selection process or the execution of a contract to the detriment of K-RIDE and includes collusive practices among consultants (prior to or after submission of proposals) designed to establish prices at artificial, non-competitive levels and to deprive K-RIDE of the benefits of free and open competition.
- (b) will reject a proposal for award if it determines that the firm recommended for award has engaged in corrupt or fraudulent activities in competing for the contract in question;
- (c) Will declare a firm ineligible, either indefinitely or for a stated period of time, to be awarded GOK-financed contract if it at any time determines that the firm has engaged in corrupt or fraudulent practices in competing for, or in executing, a GOK-financed contract; and
- (d) will have the right to require that, K-RIDE /GoK to inspect consultant's/Insurance company accounts and records relating to the performance of the contract and to have them audited by auditors appointed by GOK.

1.9. Consultants/Insurance company shall not be under a declaration of ineligibility for corrupt and fraudulent practices issued by GOK /K-RIDE in accordance with the above sub para 1.8 (d).

1.10. Consultants/Insurance company shall be aware of the provisions on fraud and corruption stated in the standard contract under the clauses indicated in the Data Sheet.

1.11. EARNEST MONEY DEPOSIT.

The Insurance company can pay the Earnest Money Deposit as applicable as mentioned in the invitation to tenders in the e-Procurement portal using any of the following payment modes:

- Credit Card
- Direct Debit
- National Electronic Fund Transfer (NEFT)
- Over the Counter (OTC)

OTC payment procedure:

If a contractor/supplier chooses to make payment of EMD/tender processing fees Over The Counter (OTC) in any of the designated Bank branches listed in the e-Procurement web-site (www.eproc.karnataka.gov.in), the contractor/supplier will need to log into e-Procurement system, access the tender for which bid is being created and then select the OTC option under the payment section and print the Challan shown in that section. The printed challan will have the unique bid

reference number and the amount to be remitted. Along with the challan, Tenderer can choose to make the payment either in the form of cash or in the form of Demand Draft. Cheque payments will not be accepted. The contractor is requested to specifically inform the bank officer to input the unique bid reference number printed in the challan in the banking software. Upon successful receipt of the payment, the bank will provide a 16-digit reference number acknowledging the receipt of payment. This 16-digit reference number has to be inputted by contractor in the payment section of its bid as payment confirmation before the bid is submitted (i.e.) as a pre-requisite for bid submission.

NEFT payment procedure:

If a contractor/supplier chooses to make payment of EMD/tender processing fees using Reserve Bank of India's (RBI) National Electronic Fund Transfer (NEFT) system, the contractor/supplier will need to log into e-Procurement system, access the tender for which bid is being created and then select the NEFT option under the payment section and print the Challan shown in that section. The printed challan will have the unique bid reference number, account details of Government of Karnataka and the amount to be remitted. The contractor has to submit the printed challan to its bank-branch (NEFT-enabled) and request for an account-to-account transfer, wherein the money will get transferred from the contractors' bank account to Government of Karnataka's bank account. The contractor should ensure that NEFT transfer instructions are executed and the funds are wired to the Government of Karnataka's principal account before the last date for bid submission and preferably 24 hours before the last date for bid submission. If the contractor's bank transfers/wires the money after the last date for bid submission, the contractor's bid will be liable for rejection. Upon executing the transfer, the contractor's bank will provide a reference number generated by NEFT software as confirmation of transfer, which has to be inputted by contractor in the payment section of its bid as payment confirmation before the bid is submitted (i.e.) as a pre-requisite for bid submission. Also, the account number from which the funds were transferred has to be inputted in the e-Procurement system as part of its bid.

The tenderer's bid will be evaluated only on confirmation of receipt of the payment (EMD) in the Government of Karnataka's central pooling a/c held at Bank.

EMD amount will have to be submitted by the supplier/contractor taking into account the following conditions:

- a. EMD will be accepted only in the form of electronic cash (and not through Demand Draft or Bank Guarantee) and will be maintained in the Government's central pooling account at Bank until the contract is closed.
- b. The entire EMD amount of Rs.45000/-(Rupees Forty Five Thousand Only) for this particular tender has to be paid in a single transaction. The same will be adjusted from the successful Insurance company at the time of submitting performance guarantee which 3% of the awarded value. The EMD of unsuccessful tenderer will be refunded through Karnataka E-portal.**

1.12. Non-filling of all the entries in requisite Bid forms / incomplete Bid submission will be considered non-responsive and such bids shall not be considered for further evaluation.

- 1.13. Bidding Documents can be downloaded free of cost from K RIDE website www.kride.in and Karnataka Public Procurement Portal of GoK <https://eproc.karnataka.gov.in> from **11/03/2022 from 10.00 hrs** onwards. The bids should be submitted online via Karnataka Public Procurement Portal <https://eproc.karnataka.gov.in> only.
- 1.14. It will be the responsibility of the Bidder who is submitting the bid on downloaded bidding documents to check and see any Addendum/Corrigendum issued in this regard from the website from time to time and ensure submission of bid along with all Addendum/Corrigendum.
- 1.15. REGISTRATION:
- 1.15.1. Bidders are required to enrol on the Karnataka public procurement portal (<https://eproc.karnataka.gov.in>) With clicking on the link "Online bidder Registration" on the e-procurement Portal by paying the Registration fee.
- 1.15.2. As part of the enrolment process, the bidders will be required to choose a unique user name and assign a password for their accounts
- 1.15.3. Bidders are advised to register their valid email address and mobile numbers as part of the registration process. These would be used for any communication with the bidder.
- 1.15.4. Upon enrolment, the bidders will be required to register their valid Digital Signature Certificate (Only Class III Certificates with signing + encryption key usage) issued by any Certifying Authority recognized by CCA India with their profile.
- 1.15.5. Only one valid DSC should be registered by a bidder. Please note that the bidders are responsible to ensure that they do not lend their DSC's to others which may lead to misuse.
- 1.15.6. Bidders then logs in to the site through the secured log-in by entering their user ID/password and the password of the DSC / e-Token.
- 1.15.7. The scanned copies of all original documents should be uploaded on portal.
- 1.15.8. For any query regarding e-procurement contact helpdesk Number **91- 8046010000, +91-8068948777, support@epochelpdesk.com**
- 1.15.9. SEARCHING FOR PROPOSAL DOCUMENTS: Once the bidders have selected the proposals they are interested in; the bidders can pay non-refundable processing fee as per the e-procurement portal.

2. CLARIFICATION AND AMENDMENT OF RFP DOCUMENTS

- 2.1. Consultants/Insurance company may request a clarification of any item of the RFP document up to the number of days indicated in the Data Sheet before the Proposal submission date. Any request for clarification must be sent in writing by paper or electronic mail to the Client's address indicated in the Data Sheet. The Client will respond by electronic mail to such requests and will send copies of the response (including an explanation of the query but without identifying the source of inquiry) to all invited consultants /Insurance company who intend to submit proposals.
- 2.2. At any time before the submission of Proposals, the Client may, for any reason, whether at its own initiative or in response to a clarification requested by an invited firm, modify the RFP documents by amendment. Any amendment shall be issued in writing

through addenda. Addenda shall be uploaded in e-procurement portal and will be binding on all invited consultants/Insurance company. The Client may at its discretion extend the deadline for the submission of Proposals.

3. PREPARATION OF PROPOSAL

3.1. The Proposal as well as all correspondence and documents relating to the Proposal shall be written in the language specified in the Data Sheet.

Technical Proposal

3.2. In preparing the Technical Proposal, consultants/Insurance company are expected to examine the documents comprising this RFP in detail. Material deficiencies in providing the information requested may result in rejection of a Proposal.

3.3. While preparing the Technical Proposal, consultants/Insurance company must give particular attention to the following:

3.3.1. The proposal shall, however, be based on the number of staff to be covered under policy of Group Medical & Group Accidental policies (Existing/ Future inclusion/deletion under the above assignment.

3.3.2. Reports to be issued by the consultants/Insurance company as part of this assignment must be in the language(s) specified in the Data Sheet. It is desirable that the firm's personnel have a working knowledge of the Client's official language.

3.4. The Technical Proposal should provide the following information using the attached Standard Forms (Section 3):

- (i) A brief description of the Consultant's/Insurance company organization and an outline of recent experience on assignments (Section 3B) of a similar nature. For each assignment, the outline should indicate, inter alia, the coverage amount, number of employees covered and validity etc., and firm's involvement during service.
- (ii) Any comments or suggestions on the Terms of Reference and on the data, a list of services, and facilities to be provided by the Client (Section 3C).
- (iii) Any additional information requested in the Data Sheet.

3.5. The Technical Proposal shall not include **any financial information**.

Financial Proposal

3.6. In preparing the Financial Proposal, consultants/Insurance company are expected to take into account the requirements and conditions of the RFP documents. The Financial Proposal should follow Standard Forms (Section 4) and it lists all costs associated with the Assignment.

3.7. Consultants shall express the price of their services in Indian Rupees inclusive of all Taxes.

3.8. The Data Sheet indicates how long the proposals must remain valid after the submission date. The Client will make its best effort to complete negotiations within this period. If the

Client wishes to extend the validity period of the proposals, the consultants who do not agree have the right not to extend the validity of their proposals.

4. SUBMISSION, RECEIPT AND OPENING OF PROPOSALS

- 4.1. The Completed technical and financial proposals must be submitted electronically on Karnataka Public Procurement portal on or before the date and time and in the manner stated in the Data Sheet.
- 4.2. The Technical Proposal shall not include any financial information. A Technical Proposal containing material or related to any financial information shall be declared non- responsive.
- 4.3. The Document to be submitted in hard copy form and the time period for such submission are specified in the Data Sheet.

4.4. Proposal Opening

- 4.4.1. The technical proposal will be opened in the e-procurement portal, on the date and time and address as indicated in the Data Sheet, in the presence of the consultants/Insurance company who wish to attend. The consultants/Insurance company shall submit the copy of relevant original documents at the time of opening of technical proposal if any if they wish to submit at the time of opening but if the same content not uploaded in the tender portal will not be accepted.
- 4.4.2. If the office happens to be closed on the specified date of opening of the proposals due to some valid reasons, the proposals will be opened on the next working day at the same time and venue.

5. PROPOSAL EVALUATION

General

- 5.1. From the time the Technical Proposals are opened to the time the Contract is awarded, the Consultants/Insurance company should not contact the Client on any matter related to its Technical and/or Financial Proposal. Any effort by consultants/Insurance company to influence the Client in the examination, evaluation, ranking of Proposals, and recommendation for award of Contract may result in the rejection of the Consultants'/Insurance company Proposal.
- 5.2. Evaluators of Technical Proposals shall have no access to the Financial Proposals until the technical evaluation, including its approval by competent authority is obtained.

Evaluation of Technical Proposals

- 5.3. The Client's Evaluation Committee shall evaluate the proposals on the basis of their responsiveness to the Terms of Reference, Technical evaluation criteria, sub-criteria and note specified in the Data Sheet. Each responsive proposal will be given a technical score (St). A proposal shall be rejected at this stage if it does not respond to important aspects of the Terms of Reference or if it fails to achieve the minimum technical score indicated in the Data Sheet.

Opening and Evaluation of Financial Proposals;

- 5.4. After the technical evaluation is completed, the Client will reject those proposals which did not meet the minimum qualifying mark or were considered non-responsive to the RFP and Terms of Reference. The Client will notify the consultants /Insurance company that have secured the minimum qualifying mark, indicating the date and time for opening the Financial Proposals. The notification may be sent by registered letter or electronic mail.
- 5.5. The Financial Proposals shall be opened in e-portal as indicated in Data Sheet in the presence of the consultants / Insurance company representatives who choose to attend. The name of the consultant, the quality scores, and the proposed prices shall be read and recorded when the Financial Proposals are opened. The Client shall prepare minutes of the financial bid opening process.
- 5.6. The Consultant shall submit the break-up of their financial proposal in the format given in "Section 4–Financial Proposal Standard Forms" at the time of opening of financial proposals in e-procurement portal and as specified in Data Sheet.
- 5.7. The Evaluation committee will determine whether the Financial Proposals are complete, (i.e., whether they have costed all items of the corresponding to the Technical Proposals) & correct any computational errors.
- 5.8. The lowest Financial Proposal (F_m) will be given a financial score (S_f) of 100 points. The financial scores (S_f) of the other Financial Proposals will be computed as indicated in the Data Sheet. Proposals will be ranked according to their combined technical (S_t) and financial (S_f) scores using the weights ($T =$ the weight given to the Technical Proposal; $P =$ the weight given to the Financial Proposal; $T + P = 1$) indicated in the Data Sheet: $S = S_t \times T\% + S_f \times P\%$. The Consultant achieving the highest combined technical/ financial score will be invited for negotiations.

6. NEGOTIATIONS

- 6.1. Negotiations will be held at the address indicated in the Data Sheet. The aim is to reach agreement on all points and sign a contract.
- 6.2. Negotiations will include a discussion of the Technical Proposal, the proposed methodology (work plan), and any suggestions made by the firm to improve the Terms of Reference. The Client and Consultant/Insurance company will then work out final Terms of Reference, associated with the awarded work. The agreed work plan and final Terms of Reference will then be incorporated in the "Description of Services" and form part of the contract. Special attention will be paid to getting the most the firm can offer within the available budget and to clearly defining the inputs required from the Client to ensure satisfactory implementation of the Assignment.
- 6.3. Having selected the Consultant/Insurance company on the basis of, among other things, an evaluation of proposed fee structure per lakhs per life or lumpsum against the family as defined in the proposal.
- 6.4. The negotiations will conclude with a review of the draft form of the contract. To complete negotiations the Client and the Consultant/Insurance company will initial the agreed contract. If negotiations fail, the Client will invite the next ranked Consultant/Insurance company to negotiate a Contract. The process will be repeated till an agreed contract is concluded.

7. AWARD OF CONTRACT

- 7.1. After completing the negotiations, the Letter of Award of contract will be issued to the successful Consultant/Insurance company. The Contract will be signed upon furnishing the Performance Security, which is detailed in the tender documents. The Client will notify other unsuccessful consultants/Insurance company upon signing of the Contract.
- 7.2. The Consultant/Insurance company is expected to commence the Assignment on the date and at the location specified in the Data Sheet.

8. CONFIDENTIALITY

- 8.1. Information relating to evaluation of proposals and recommendations concerning awards shall not be disclosed to the consultants/Insurance company who submitted the proposals or to other persons not officially concerned with the process, until the winning firm has been notified that it has been awarded the contract.

K-RIDE - RFP for GMP & GAP 2022

DATA SHEET (DS)**Information to Consultants/Insurance company**

Para Ref.	
1.1	<p>The name of the Client is:</p> <p style="text-align: center;">Managing Director, Rail Infrastructure Development Company (Karnataka) Limited</p> <p style="text-align: center;">Address: #8, 1st Floor, Samparka Soudha, Dr. Rajkumar Road, Opposite Orion Mall Tel: 080-24482800, E-mail: dgm@kride.in</p>
	The method of selection is: Least Cost Selection (LCS)
1.2	<p>The consultants/Insurance company are required to submit technical proposal and financial proposal separately through e-portal.</p> <p>Name of the assignment is:</p> <p>Engagement of IRDA approved Insurance company for providing Group Medical & Group Personal Accident Insurance Policies for K-RIDE & HMRDC Staff for the year 2022-23 by LCS Method – (Details staff list to be covered is shared in the tender documents & Claim dump for the previous policies may be obtained based on the request received from the IRDA approved insurance companies)</p>
1.3	The Assignment is Phased: No
1.5	The client will provide the inputs as specified in ToR
1.7.2	The client envisages the need for continuity for downstream work: Yes
Additional Para 1.8	<p>GOK's policy:</p> <p>The Employer requires that consultants/Insurance company observe the highest standard of ethics during the procurement and execution of such contracts. In pursuance of this policy, the Employer defines, for the purposes of this provision, the terms set forth below as follows:</p> <p>(a) “Corrupt Practice” means offering, giving, receiving or soliciting of anything of value to influence the action of the public official in the procurement process or in contract execution</p> <p>(b) “Fraudulent Practice” means a misrepresentation of facts in order to influence a procurement process or the execution of a contract to the detriment of the Procurement Entity and includes collusive practice among the tenderers either prior to or after tender submission, designed to establish tender price at artificial non-competitive levels and to deprive the Procurement Entity of the benefits of free and open competition”.</p>

	<p>(c) “collusive practice” means a scheme or arrangement between two or more consultants, /Insurance company with or without the knowledge of the Employer, designed to influence the action of any party in a procurement process or the execution of a contract</p> <p>(d) “coercive practice” means harming or threatening to harm, directly or indirectly, persons, or their property to influence their participation in a procurement process, or affect the execution of a contract</p> <p>For the purposes of this Contract, “Force Majeure” means any unforeseen event directly interfering with the services during the currency of the contract such as war, insurrection, restraint imposed by the government, Act of Legislature or other authority, explosion, accident, strike, riot, lockout, act of public enemy, act of God, sabotage which is beyond the reasonable control of a Party and which makes a Party’s performance of its obligations under the Contract impossible or so impractical as to be considered impossible under the circumstances.</p> <p>The obligations of KRIDE and the Insurance Company shall remain suspended if and to the extent that they are unable to carry out such obligations owing to force majeure or reasons beyond their control.</p> <p>The failure of a Party to fulfil any of its obligations under the contract shall not be considered to be a breach of, or default under, this Contract insofar as such inability arises from an event of Force Majeure, provided that the Party affected by such an event –</p> <p>(a) has taken all reasonable precautions, due care and reasonable alternative measures in order to carry out the terms and conditions of this Contract, and</p> <p>(b) has informed the other Party as soon as possible about the occurrence of such an event and such impossibility subsists for not less than 90 days.</p>
1.11	The clauses on fraud and corruption in the contract are Sub-Clause 2.7.1 of Section-6 (G.C.C).
2.1	Clarifications may be requested at least a week prior to the closing date of this tender. The address for requesting clarifications is indicated in Para 1.1 above
3.1	Proposals should be submitted in the <u>English</u> Language. All correspondences shall be in English language.
3.3 (i)	Shortlisted Consultant/Insurance company may associate with other shortlisted Consultant/Insurance company: NO
3.3 (ii)	The required minimum experience of the key professionals is indicated in Appendix-C of the section-6 (NOT APPLICABLE for this tender)
3.3 (vi)	Reports to be issued by the consultants /Insurance company as part of this assignment must be in English. (CLAM DUMP & OTHER CORRESPONDENCE)

Additional Para 3.3 (vii)	<p>Eligible Bidders:</p> <p>The successful tenderer would be selected on the basis of lowest quoted rate as per the format enclosed at 4A & 4B (Financial Proposal submission form & Summary of costs) to be quoted against Group Medical Insurance & Group Accidental Insurance for a period of one year from the date of acceptance of the quotation and payment of premium. The Offer shall remain valid for a period of 90 days from the last date of submission of tender documents.</p>
Additional Para 3.3 (viii)	<p>The estimated number of professional staff months for the assignment is indicated in Annexure-1 of the ToR. (NOT APPLICABLE)</p> <p>The Consultant's/Insurance company Proposal must include at least the minimum time-input of Key Professionals and Sub-professionals specified in Annexure-1 of the ToR. (NOT APPLICABLE)</p> <p>If a Proposal includes less than the required minimum time-input, the shortfall in time-input will be increased to the minimum time-input during evaluation and amount revised accordingly. (NOT APPLICABLE)</p> <p>Proposals that quoted higher than the required minimum of service period (12 months) will not be accepted.</p>
	<p>1. <u>Prequalification Requirements of Insurance Companies</u></p> <p>a) The Insurance Companies should have licensed by IRDA to operate General Insurance Business in India and should have completed minimum of 3 financial years and audited.</p> <p>b) The Insurance Companies should upload the Balance Sheet and Profit and Loss Accounts audited and certified by a Chartered Accountant for the last three years i.e. 2018-19, 2019-20 & 2020-21. The documents like self certification of turnover, certification of CA in any other mode other than P&L A/c and balance Sheet, Income Statement prepares for filing IT etc., will not be considered.</p> <p>c) The Insurance Companies should have the following Registration Certificate and other documents/certificated & shall upload copies of them along with the Bids.</p> <p>i) IRDA Registration Certificate.</p> <p>ii) Balance Sheet and Profit and Loss Accounts, audited and certified by a chartered Accountant for the three years i.e. 2018-19, 2019-20 and 2020 -21</p> <p>iii) GST Registration Certificate.</p> <p>iv) Professional Tax Registration Certificate.</p> <p>v) Copy of the Pan Card.</p> <p>vi) Any other registration required as per the existing laws relating to providing Insurance.</p>

	<p>d) The Insurance Companies whose services have been terminated/ foreclosed by any Corporation/firms during the last 5 years due to non-fulfilment of agreed obligations are not eligible to bid. The Insurance Companies should clearly specify and submit declaration letter in writing separately stating that they do not fall under this category.</p> <p>e) The Insurance Companies shall submit a checklist with details of documents on which reliance to be laid by the Corporation to ensure fulfilment of PQR conditions prescribed herein i.e. for the points mentioned in 1 a) to d) above.</p> <p>2. The Financial Bids of the Insurance Companies which do not meet the pre-qualification requirements (Technical Bids), will not be opened.</p> <p>3. The Managing Director or his authorized representative shall cause to examine the PQR documents of the Insurance Companies and on that basis a list of qualified bidders will be prepared and intimated to the Insurance Companies concerned.</p> <p>4. The Financial Bids of the technically qualified bidders only will be downloaded/opened in the presence of qualified bidders or duly authorized representatives, who will choose to attend on the date and time to be intimated to them separately.</p>
3.4	(vii) Training is an important feature of this Assignment: No (NOT APPLICABLE)
3.4 (vii)	<p>a) Submission of the Technical proposal in a wrong format may lead to the proposal being deemed non-responsive to the RFP requirements.</p> <p>Submission of Standard Forms:</p> <p>(i) 3I. BID Declaration Form (BDF) (NOT APPLICABLE)</p> <p>(ii) 3J. Format for Power of Attorney for authorised signatory of single entity/JV</p> <p>(iii) 3M. Consultant's/Insurance company Organization and Experience</p> <p>(iv) 3N. Financial Data (Works Done During the Latest Three Financial Years)</p> <p>(v) 3Q. Format for Affidavit to Be Submitted by Bidder Along with The Bid</p> <p>(vi) 3R. Format for Certificate to be Submitted by Bidder Along with The Bid</p>
3.6	In preparing the Financial Proposal, consultants/Insurance company are expected to take into account the requirements and conditions of the RFP documents. The Financial Proposal should follow Standard Forms (Section 4). It lists all costs associated with the Assignment/Proposed tender work.
3.10	Proposals must remain valid for 90 days after the deadline date for submission of proposals as notified in e-procurement portal.

4.1	<p>The para 4.1 to be read as: Deadline date and time for submission of completed proposals is as notified in e-procurement portal. The Proposal must be sent electronically through Karnataka public procurement portal only - https://eproc.karnataka.gov.in and not in the KRIDE website. <u>Kindly note the above.</u> <u>Those who submit their bid in the KRIDE website will be summarily rejected and no enquiries will be entertained.</u></p> <p>The Karnataka Public Procurement Portal <u>will not allow</u> proposals to be uploaded after the Due date and Time for submission of proposal.</p>
4.2	<p>The para 4.2 to be read as: The Technical Proposal shall not include any financial information to be quoted for this bid. A Technical Proposal containing material/financial information shall be declared non-responsive</p>
4.3	<p>The para 4.3 to be read as: The Consultant/Insurance company must submit the following documents to the client at the address mentioned in 1.1 above on or before the due date & time of opening of Technical Proposals: The Consultant / Insurance company shall also submit one copy of complete set of Technical Proposal documents only which is uploaded in Karnataka procurement e-portal. The evaluation will however be based on the Technical Proposal documents uploaded in e-portal only. No deviation of documents from the e-portal documents will be accepted.</p>
4.4	<p>The para 4.4 to be read as: Proposal Opening:</p> <ul style="list-style-type: none"> i) The technical Proposals will be opened in the e-procurement portal, on the date and time, and the address indicated in the Data sheet, in the presence of the consultants/Insurance company who wish to attend. The consultants /Insurance company shall submit the copy of the necessary relevant original documents at the time of opening of technical proposal. ii) If the office happens to be closed on the specified date of opening of the proposals due to some valid reasons, the proposals will be opened on the next working day at the same time and venue.

5.0

PROPOSAL EVALUATION

1. The Technical bids will be opened first and evaluation will be undertaken and only the bids that satisfy the pre-qualification conditions will be declared as eligible. The Financial bids of only those bidders who are technically qualified will be opened for evaluation.
2. The tender shall sign & seal in all the pages of the tender documents and the financial bid.
3. The intending bidders shall quote the gross premium after applicable discounts if any to be offered and certify the same.
4. The amount of premium, GST & total amount shall be rounded off to the nearest rupee.
5. The quotations for insurance premium shall be on the basis of information furnished by K-RIDE in the tender document. No extraneous information furnished by the insurance companies for quoting the premium will be considered. However, clarifications required if any may be obtained from K-RIDE, corporate office, located at "Samparka Soudha", 1st Floor, Opp to ORION Mall, Dr.Rajkumar Road, Rajajinagara 1st Block, Bangalore – 560010, before uploading the bid on all working days from 10.00 hrs to 17.00 hrs only.
6. **Bids shall be uploaded by the insurance company in the e-procurement portal only.** The insurance companies shall not depute any third party for any enquiry/ follow up on the bids. The above shall be strictly adhered to by the insurance companies. In case such an occurrence is noticed by K-RIDE, the offer will be summarily rejected.
7. Notwithstanding anything contained supra, K-RIDE reserves the right to assess the Insurance company's capacity and capability to perform the insurance business, should the circumstances warrant such as assessment in the overall interest of K-RIDE.
8. Past performance of the Insurance companies will be taken into consideration for evaluation of offers.
9. Tenders will be rejected in respect of those bids which are partial or incomplete, or selectively quoted for specific coverage duly omitting the other important coverage aspects.
10. The premium amount will be provided to the successful insurance company to initiate the cover for one year from the date of commencement.
11. The Insurance Cover shall come into force immediately on payment of Premium amount.
12. The successful insurance company should deliver the insurance policy duly conforming to the K-RIDE rules and regulations issued from time to time, within a period of 10 days from the date of payment of premium. Meanwhile a declaration for covering the lives until the issuance of insurance policy is issued to be notified by the successful insurance firm. Coverage will start from the day of premium paid to the insurance firm.
13. The Insurance Companies to whom the business is awarded shall, refund or adjust excess premium paid if any or the deletion premiums if any, within 3 days from the date of receiving the declaration form from K-RIDE.
14. The final premium shall be quoted both in words and figures. If there is any difference between the two, the lowest rate between the two will be considered. Any correction/

overwriting/ scoring/ cancellation shall be countersigned, In case of illegibility, the interpretations of K-RIDE shall be final and binding on the bidders.

15. K-RIDE takes no responsibility for delay, loss or non-receipt of any letters sent by post/courier in connection with any clarification on the bid either way and reserves the right to reject any offer in part or full without assigning any reasons therefor.
16. K-RIDE shall have the liberty to accept or reject any offer or part thereof at its sole discretion and any such action will not be called into question and bidders shall have no claim in this regard.
17. The premium quotes for the above proposal need to be indicated in the financial forms in a appropriate manner in words and figures duly signed and sealed for a period of one year.
18. In the event that Regulatory permit policy wordings wider than those within this TENDER Document, the insured retains the options to review policy wordings on offer wider and to the benefit of the insured immediately upon applicability of such regulation.
19. Financial or Price Bid Sheet shall be Quoted only in e-portal only.
20. **The Insurance Company selected for providing Group Medical Insurance & Group Accident Insurance offered work order, shall go through the Terms & Conditions of the tender documents before preparing the Insurance policy and all the terms & conditions of the policy shall be exactly as envisaged in the Tender documents, unless specifically agreed by the KRIDE while negotiating the premium quoted by the Insurance Company. Imposing own terms & conditions of the Insurance Company in the policy other than those mentioned in the tender documents will not be allowed/entertained.**

SECTION-3

TECHNICAL PROPOSAL - STANDARD FORMS

K-RIDE - RFP for GMP & GAP - 2022

SECTION 3. TECHNICAL PROPOSAL - STANDARD FORMS

Form No.	Description	Page No.
3A.	Technical Proposal Submission form. (APPLICABLE)	26
3B	Consultant's/Insurance company References. (APPLICABLE)	28
3C	Comments and Suggestions on the Terms of Reference and on services to be provided by the Client. (APPLICABLE)	29
3D.	(NOT APPLICABLE)	30
3E.	(NOT APPLICABLE)	31
3F.	(NOT APPLICABLE)	32
3G	(NOT APPLICABLE)	34
3H.	(NOT APPLICABLE)	
3I	BID Declaration Form (BDF) ((NOT APPLICABLE)	35
3J	Format For Power of Attorney for Authorized Signatory (APPLICABLE)	36
3K	Deleted (NOT APPLICABLE)	
3L	Deleted (NOT APPLICABLE)	
3M	Consultant's/Insurance company Organization and Experience (APPLICABLE)	37
3N	Financial Data	39
3O	Deleted (NOT APPLICABLE)	
3P	Deleted (NOT APPLICABLE)	
3Q	Format For Affidavit Submitted by Bidder Along with the Bid (APPLICABLE)	40
3R	Format For Certificate to Be Submitted by Bidder Along with the Bid (APPLICABLE)	42
3S	Deleted (NOT APPLICABLE)	
3T	Deleted (NOT APPLICABLE)	

3A TECHNICAL PROPOSAL SUBMISSION FORM

	[Location, Date]
FROM: (Name of Consultant/Insurance company)	TO: (Name and Address of Client)

Sir/Madam,

Subject: Consultancy/Insurance Service for Engagement of IRDA approved Insurance company for providing Group Medical & Personal Accident Insurance Policies for K-RIDE & HMRDC Staff for the year 2022-23.

Technical Proposal.

We, the undersigned, offer to provide group medical & personal accident insurance policies for K-RIDE & HMRDC in accordance with your Request for Proposal dated 11/03/2022. We are hereby submitting our Proposal which includes this Technical Proposal, and a Financial Proposal Submitting through e-Procurement portal.

We hereby declare that:

- i) All the information and statements made in this Proposal are true and we accept that any misinterpretation or misrepresentation contained in this Proposal may lead to our disqualification by the Client.
- ii) Our Proposal shall be valid and remain binding upon us for the period of time specified in the Data Sheet.
- iii) We have no conflict of interest in accordance with Data sheet
- iv) We meet the eligibility requirements as stated in Data sheet and we confirm our understanding of our obligation in regard to Corrupt Practices as per Data sheet
- v) We are not subject to, and not controlled by any entity or individual that is subject to, a temporary suspension or a debarment imposed by Rail infrastructure Development company (Karnataka) Limited (K-RIDE) or Government of Karnataka (GoK) or a PSU of GoK, or MoR or a PSU of MoR Further, we are not ineligible under the Client's country laws or official regulations; In competing for (and, if the award is made to us, in executing) the Contract, we undertake to observe the laws against fraud and corruption, including bribery, in force in the country of the client.
- vi) Except as stated in the Special conditions of contract, we undertake to negotiate a Contract on the basis of the proposal.

- vii) Our Proposal is binding upon us and subject to any modifications resulting from the Contract negotiations.
- viii) We have read the various conditions to RFP Document, including Addenda if any, issued in accordance with Data sheet and agree to abide by the said conditions.

If negotiations are held during the period of validity of the Proposal. Our Proposal is binding upon us and subject to the modifications resulting from contract negotiations.

We understand that the Client is not bound to accept any Proposal that the Client receives.

Yours sincerely

Authorized Signature:

Name and Title of Signatory:

Name of Consultant:

Address

Name of Consultant /Insurance company (**company's name**):

Capacity: **{insert the person's capacity to sign for the consultant/Insurance company}**

Address: **{insert the authorized representative's Address}**

Phone/fax: **{insert the authorized representative's phone and fax number, if applicable}**

Email: **{insert the authorized representative's email address}**

NOTE: The above form shall be executed on a non-judicial stamp paper of appropriate value and should be notarized by a Public Notary.

3B CONSULTANT'S/INSURANCE COMPANY REFERENCES

Relevant Services Carried Out in the Last Three Years that best to illustrate Experience requested against this tender

Using the format below, provide information on each reference assignment for which your firm, either individually as a corporate entity was legally contracted.

Assignment Name:		Country:
Location within Country:		Policy amount: No. of lives covered:
Name of Client:		Policy period: Nature of policy issued:
Address:		Duration:
Start Date (Month/Year):	Completion Date (Month/Year):	Approx. Value of Services (Rs.):
Claim amount settled against the policy issued: Claim processing time taken: Claim Ratio:		
Narrative Description of Project:		
Description of Actual Services Provided:		

Consultant/Insurance company Name: _____

NOTE:

1. Only the value of contract as executed by the applicant/member in his own name should be indicated.
2. Each work experiences shall be enclosed for the last 3 years as indicated in the data sheet.

3C COMMENTS AND SUGGESTIONS OF CONSULTANTS/INSURANCE COMPANY ON THE TERMS OF REFERENCE AND ON DATA, SERVICES, AND FACILITIES TO BE PROVIDED BY THE CLIENT

On the Terms of Reference:

- 1.
- 2.
- 3.
- 4.
- 5.

On the services, and facilities to be provided by the Client/Insurance company

1. Data covering the existing staff and their dependent details
2. Any future inclusion/deletion of data from time to time
3. Payment of premium as per the request received from successful Insurance company
4. One point of contact person or authorised representative to handle the insurance policy of client.
5. Smooth operation/settlement of staff claim/associated correspondence to the Insurance company.

3D DESCRIPTION OF THE METHODOLOGY AND WORK PLAN FOR PERFORMING THE ASSIGNMENT (NOT APPLICABLE)

A description of the approach, methodology and work plan for performing the assignment, including a detailed description of the proposed methodology and staffing for training, if the Terms of Reference specify training as a specific component of the assignment.

{Suggested structure of your Technical Proposal (in FTP format):

- a. Technical Approach and Methodology
 - b. Work Plan
 - c. Organization and Staffing
 - d. Quality Assurance System
- (a) Technical Approach and Methodology. {Please explain your understanding of the objectives of the assignment as outlined in the Terms of Reference (TORs), the technical approach, and the methodology you would adopt for implementing the tasks to deliver the expected output(s), and the degree of detail of such output. Please do not repeat/copy the TORs in here.}
- (b) Work Plan. {Please outline the plan for the implementation of the main activities/tasks of the assignment, their content and duration, phasing and interrelations, milestones (including interim approvals by the Client), and tentative delivery dates of the reports. The proposed work plan should be consistent with the technical approach and methodology, showing your understanding of the TOR and ability to translate them into a feasible working plan. A list of the final documents (including reports) to be delivered as final output(s) should be included here. The work plan should be consistent with the Work Schedule Form.}
- (c) Organization and Staffing. {Please describe the structure and composition of your team, including the list of the Key Experts, Non-Key Experts and relevant technical and administrative support staff.}
- (d) Quality Assurance System.

**3E TEAM COMPOSITION AND TASK ASSIGNMENTS ESCALATION MATRIX -
(NOT APPLICABLE)**

1. Technical/ Managerial Staff

Sl. No.	Name	Position	Task
1.			
2.			
3.			
4.			

2. Support Staff

Sl. No.	Name	Position	Task
1.			
2.			
3.			
4.			

3F FORMAT OF CURRICULUM VITAE (CV) FOR PROPOSED KEY PROFESSIONAL STAFF - (NOT APPLICABLE)

Proposed Position: _____

Name of Consultant/Insurance company: _____

Name of Staff: _____

Profession: _____

Date of Birth: _____

Years with Firm/Entity: _____ Nationality: _____

Membership in Professional Societies: _____

Detailed Tasks Assigned: _____

Key Qualification:

[Give an outline of staff member's experience and training most pertinent to tasks on assignment. Describe degree of responsibility held by staff member on relevant previous assignments and give dates and locations. Use about half a page.]

Education:

[Summarize college/university and other specialized education of staff member, giving names of schools, dates attended, and degrees obtained. Use about one quarter of a page.]

Employment Record:

[Starting with present position, list in reverse order every employment held. List all positions held by staff member since graduation, giving dates, names of employing organizations, titles of positions held, and locations of assignments. For experience in last seven years, also give types of activities performed and client references, where appropriate. Use about two pages.]

Languages:

[For each language indicate proficiency: excellent, good, fair, or poor; in speaking, reading, and writing]

Certification: - (NOT APPLICABLE)

(Please follow exactly the following format. Omission will be seen as noncompliance)

- (i) I, the undersigned Certify that, to the best of my knowledge and belief, this bio- data correctly describes my qualifications, my experience and myself. I understand that any wilful misstatement described herein may lead to my disqualification or dismissal, if engaged, in case K RIDE at any stage detects that misstatement have been made by me, it would be at liberty to take any appropriate action against me including debarment for up to Three Years.
- (ii) I have not been removed by Competent Authority of K RIDE from any of the K RIDE works without completing my assignment and shall be available to work with the consultants/Insurance company. In case I leave the assignment without approval of KRIDE or I am removed by K RIDE on account of some default, K RIDE would be at liberty to take any appropriate action against me including debarment for up to Three Years.
- (iii) I hereby undertake that I will not leave K RIDE assignment without giving a minimum notice of 30 days and handing over of all records. I understand that in case I do so then K RIDE would be at liberty to take any appropriate action against me including debarment for up to Three Years.
- (iv) I am willing to undertake the assignment and ensure my availability for the duration of the assignment.
- a. I have no history of involvement in Vigilance/CBI/Police Case, resulting in major penalty punishment of removal/dismissal/compulsory retirement or conviction.
- b. I have never been debarred from Consultancy Services by K RIDE.
- Or
- c. I was debarred from Consultancy Services by K RIDE for years from .../.../... to .../.../... and period of debarment is now over.

Date: _____

[Signature of staff member and authorized representative of the Consultant/Insurance company]

Day /Month/Year

Full name of staff member: _____

Full name of authorized representative: _____

3G TIME SCHEDULE FOR PROFESSIONAL PERSONNEL - (NOT APPLICABLE)

(The Deployment Schedule of the key personal shall be adequate to ensure the adherence of activity schedule contained in 3H)

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31 BID Declaration Form (BDF)

(NOT APPLICABLE)

I, hereby submit a declaration that the tender submitted by the undersigned, on behalf of the tenderer..... (Name of the tenderer), shall not withdraw or modified during the period of validity or extended period of validity

I, on behalf of the tenderer..... (Name of the Tenderer,) also accept the fact that in case the tender is withdrawn or modified during the period of its validity/extended validity period or if we fail to sign the contract in case the contract is awarded to us or we fail to submit a Performance Security and additional Performance Security, if any, before the deadline fixed in the Tender Document, then(name of the tenderer) will be debarred for participation in the tendering process for a period of one year from the date default.

Signature of the Authorised Signatory,
Official Seal

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APPLICABLE

3J FORMAT FOR POWER OF ATTORNEY FOR AUTHORISED SIGNATORY OF INSURANCE COMPANY

POWER OF ATTORNEY*

(To be executed on non-judicial stamp paper of the appropriate value in accordance with relevant stamp Act. The stamp paper to be in the name of the company who is issuing the power of Attorney)

Know all men by these presents, we..... do hereby constitute, appoint and authorize Mr/Ms. who is presently employed with us and holding the position of as our attorney, to do in our name and on our behalf, all such acts, deeds and things necessary in connection with or incidental to our proposal for the work of(name of work) Including signing and submission of all documents, withdrawal, substitution and modification of proposal and providing information/ responses to RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED., representing us in all matters, dealing with RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED. in all matters in connection with our proposal for the said project.

We hereby agree to ratify all acts, deeds and things lawfully done by our said attorney pursuant to this Power of Attorney and that all acts, deeds and things done by our aforesaid attorney shall and shall always be deemed to have been done by us.

Dated this the day of..... 2022

(Signature of authorized Signatory)

.....

(Signature and Name in Block letters of Signatory)

Seal of Company Witness

Witness 1:

Name:

Address:

Occupation:

Witness 2:

Name:

Address:

Occupation:

***Notes:**

- a) To be executed by single entity Insurance company.
- b) The mode of execution of the Power of Attorney should be in accordance with the procedure, if any, laid down by the applicable law and the charter documents of the executant(s) and when it is so required the same should be under common seal affixed in accordance with the required procedure.

3M CONSULTANT'S/INSURANCE COMPANY ORGANIZATION AND EXPERIENCE

Form 3M: a brief description of the Consultant's/Insurance company organization and an outline of the recent experience of the Consultant that is most relevant to the assignment. In the case of a joint venture, information on similar assignments shall be provided for each partner. For each assignment, the outline should indicate the names of the Consultant's Key Experts and Sub-consultants who participated, the duration of the assignment, the contract amount (total and, if it was done in a form of a joint venture or a sub-consultancy, the amount paid to the Consultant), and the Consultant's role/involvement.

A - Consultant's Organization & Consultant's Experience

1. Provide here a brief description of the background and organization of your company
2. List only previous similar assignments successfully completed in the last 03 (Three) years.

Sl. No.	Particulars	Responses by Insurance companies
01	Name of Insurance Company:	
02	Detailed office Address of the company with office telephone number, fax number, email address and mobile number of the contact person	
03	Brief profile of the Insurance company: a) Names of cities where the co. has operations. b) Details of any tie-up. c) State-wise list of network hospitals with cashless facility. d) Name(s) and Phone/Cell Nos. of the contact person(s) of all the branches.	
04	Date of Establishment of the company.	
05	Certificate of registration with IRDA or by a Central legislation as a proof of its registration to undertake insurance related activities.	
06	PAN Number (attached documentary evidence)	
07	Goods and Service Tax Registration Number (attach documentary evidence)	

08	<p>Details of some of the organizations where the Insurance Company has been providing services for the last three years giving details of organization name, telephone and fax number with contract validity, type of families insured and total number of families insured by them may be provided.</p> <p>Relevant supporting documents in regard to the same should be submitted along with the tender documents.</p>	
9	<p>Declaration to the effect in form of affidavit that the tenderer has not been blacklisted or barred by any government organization including PSUs or is not under investigation by any law enforcement agency (to be enclosed).</p>	

I / We hereby declare that the information submitted hereby is correct to the best of my / our knowledge and belief. My / Our Insurance Company has not been debarred by any Govt. department / PSUs for providing Mediclaim Insurance coverage in the last 3 years. In case of any information / documents found to be false, fake or incorrect, K-RIDE is free to take action against my / our insurance company as deemed fit by them. I / we, _____ do also hereby declare that I / we are not engaged in any activity, which conflicts directly or indirectly with the proposed assignment. I / we further declare that during the currency of the contract, I / we will not engage in any such conflicting activity.

 (Signature of Authorized person with seal)

3N FINANCIAL DATA**(WORKS DONE DURING THE LATEST THREE FINANCIAL YEARS)****NAME OF THE TENDERER****(All amounts in Rupees)**

S. No.	DESCRIPTION	Financial Data for Last 3 Audited Financial Years		
		Year 2018-2019	Year 2019-2020	Year 2020-2021
1	2	3	4	5
1	Total value of consultancy works done as per audited financial statements			

NOTE:

- (i) Attach attested copies of the Audited Financial Statements of the last Three financial years as annexure.
- (ii) Foreign applicants, in whose country calendar year is also the financial year, may submit all relevant data for the last 3 years i.e. **2019, 2020, 2021.**
- (iii) The financial data in above prescribed format shall be certified by Chartered Accountant / Company Auditor in original under his signature, stamp & membership number. In case of foreign applicants, the Audited financial receipts for consultancy shall be suitably apostilled before submitting the same.
- (iv) The above financial data will be updated to 31.03.2021 price level assuming 5% inflation for Indian Rupees every year and 2% for foreign currency portions per year. The exchange rate of foreign currency shall be applicable 28 days before the submission date

**3Q FORMAT FOR AFFIDAVIT TO BE SUBMITTED BY BIDDER ALONGWITH THE BID
(APPLICABLE)**

(To be executed in presence of Public Notary on non-judicial stamp paper of the appropriate value in accordance with relevant stamp Act. The stamp paper has to be in the name of the bidder) **

I **(Name and designation)** **..... appointed as the attorney/authorized signatory of the bidder (including its constituents), M/s. _____ (hereinafter called the bidder) for the purpose of the Bid for the work of _____ as per the bid No. ____ of K RIDE, do hereby solemnly affirm and state on behalf of the bidder including its constituents as under:

- *1. That the bidder or any of its constituents has not been Blacklisted/ banned for businessdealings for all Government Departments or by Ministry of Railways or by K RIDE at any time and/or no such blacklisting is in force as on the deadline for submission of bids.
- *2. That none of the previous contracts of the bidder or any of its constituents had been terminated/rescinded for Contractor's failure or part terminated for its failure as a JV partner with forfeiture of its full Performance Security, by Rail Infrastructure Development Company (Karnataka) Ltd. during the period of last 3 years before the deadline for submission of bids.
- *3. The bidder or any of its constituents has not been imposed liquidated damages of 5% or more of contract value by any Government Department or by Ministry of Railways or by K RIDE due to delay in the implementation of any previous contract (either in the capacity of a single entity or as constituent of any other JV) within the period of last 2 years before the deadline for submission of bid [2 years shall be reckoned from the date on which imposed L.D. has exceeded 5% of the contract price and there are no such accrued delay damages which has not been fully recovered before the deadline for submission of bids on account of contractor's request for deferring recovery to maintain cash flow and K RIDE has acceded to the same in the interest of the project and the work under the previous contract in question has been completed before the deadline for submission of bid, unless imposition of such delay damages has been set aside by the Competent Authority.
4. That the Bidder or any of its constituents is neither Bankrupt/Insolvent nor is in the process of winding-up nor such a case is pending before any Court on the deadline of submission of the bid.
- *5 That the name of the Bidder or any of its constituents is not on the list of "Poor Performer" of any Government Department or by Ministry of Railways or by K RIDE as on the deadline for submission of bid.
6. We declare that the bidder or any of its constituents have not either changed their name or created a new business entity as covered by the definition of "Allied Firm" under para 1102 (iii) of chapter XI of Vigilance manual of Indian Railways with latest amendments and corrections (available on website of Indian Railways), consequent to having been banned business

dealings for specified period which is not over or suspended business dealings or having been declared as poor performer.

7. We declare and certify that balance sheets for last three financial years including that for the latest concluded financial year are being submitted.

OR

We declare and certify that balance sheet for the latest concluded financial year has not been finalized till date and that is why we are furnishing financial data for last three financial years ignoring the latest concluded financial year.

(# - Delete whichever is not applicable)**.

8. We declare and certify that we have not made any misleading or false representation in the forms, statements and attachments in proof of the qualification requirements.
9. We declare that the information and documents submitted along with the tender by us are correct and we are fully responsible for the correctness of the information and documents, submitted by us.
10. We understand that in case we cease to fulfil the requirements of qualifying and eligibility criteria at any time after opening of bids and till finalization of bids, it will be our bounden duty to inform the Employer of our changed status immediately and in case of our failure to do so, our bid shall be rejected and bid security shall be forfeited. In case such failure comes to the notice of Employer at any time after award of the contract, it will lead to termination of the contract and forfeiture of Bid or Performance Security. We shall also be liable for Banning of Business dealings up to a period of five years.
11. We understand that if the contents of the affidavit are found to be false at any stage during bid evaluation, it will lead to rejection of our bid and forfeiture of the bid security. Further, we **[insert name of the bidder]** ** _____ and all our constituents understand that we shall be liable for banning of business dealings up to a period of five years.
12. We also understand that if the contents of the affidavit are found to be false at any time after the award of the contract it will lead to termination of the contract, forfeiture of Bid or Performance Security and Banning of Business dealings of the Bidder and all its constituents for a period of upto five years.

(SEAL AND SIGNATURE OF THE BIDDER)

Verification:

Verified on _____ day of _____ at _____ that the contents of the above-mentioned affidavit are true and correct and nothing material has been concealed there from.

(SEAL AND SIGNATURE OF THE BIDDER)

***Modify the contents wherever necessary, in terms of Data sheet**

**** The contents in Italics are only for guidance purpose and details as appropriate, are to be filled in suitably by Bidder.**

Attestation before Magistrate/Public Notary

APPLICABLE

3R FORMAT FOR CERTIFICATE TO BE SUBMITTED BY BIDDER ALONGWITH THE BID

(On the letter head of the Firm)

We/I, _____, having registered office at _____ do hereby certify that “I have read the clause regarding restrictions on procurement from a bidder of a country which shares a land border with India; I certify that this bidder is not from such country or, if from such a country, has been registered with the Competent Authority. I hereby certify that this bidder fulfils all requirements in this regard and is eligible to be considered. (Where applicable, evidence of valid registration by the competent Authority shall be attached.)”

Dated this _____ day of _____, 2022

For- _____

Authorized Signatory Signature _____

Full Name: _____

Place: _____

(SEAL AND SIGNATURE OF THE BIDDER)

SECTION - 4

FINANCIAL PROPOSAL - STANDARD FORMS

K-RIDE - RFP for GMP & GAP - 2022

SECTION 4.

FINANCIAL PROPOSAL - STANDARD FORMS

Financial Proposal Standard Forms shall be used for the preparation of the Financial Proposal according to the instructions provided in the RFP.

- 4A. Financial Proposal Submission Form.
- 4B. Summary of Costs consists of.(A.For Group Medical Insurance & B.Group Accidental Insurance)

K-RIDE - RFP for GMP & GAP 2022

4A FINANCIAL PROPOSAL SUBMISSION FORM

[Location, Date]

FROM: (Name of the Insurance company)

TO: (Name and Address of Client)

Ladies/Gentlemen:

Subject: Hiring of Consultants/Insurance company Services for Engagement of IRDA approved Insurance company for providing Group Medical & Personal Accident Insurance Policies for K-RIDE & HMRDC Staff for the year 2022-23.

We, the undersigned, offer to provide the consulting services for the above assignment in accordance with your Request for Proposal dated 11.03.2022 and our Proposal (technical and Financial Proposals).

Our attached financial proposal is for the amount of..... [Amount in words and figures].

1. Group Medical Insurance for KRIDE & HMRDC for covering 357 lives : Rs..... (In words)
2. Group Accidental Insurance for KRIDE & HMRDC for covering 111 lives : Rs.....(In words)

Our financial proposal shall be binding upon us subject to the modifications resulting from contract negotiations, up to expiration of the validity period of the Proposal, i.e., upto [Date].

We undertake that, in competing for (and, if the award is made to us, in executing) the above contract, we will strictly observe the laws against fraud and corruption in force in India namely "Prevention of Corruption Act 1988".

We understand you are not bound to accept any Proposal you receive.

Yours sincerely

Authorized Signature:
Name and Title of Signatory
Name of the Consultant/Insurance
company

Address:

4B SUMMARY OF COSTS (in Rs.)

FORMAT FOR SUBMITTING FINANCIAL QUOTE BY THE INSURANCE AGENCIES

(To be submitted on letterhead of the Insurance Company with signatures of the authorized signatory)

To

M/s. Rail Infrastructure Development Company (Karnataka) Ltd.,
Samparka Soudha, 1st Floor,
Dr. Rajkumar Road, Rajajinagar 1st Block, Bangalore – 560010.
E-mail: dgm@kride.in

Dear Sir,

Subject: Financial quote towards tender for Engagement of IRDA approved Insurance company for providing Group Medical & Personal Accident Insurance Policies for K-RIDE & HMRDC Staff for the year 2022-23.

I/We, hereby submit our financial quote for the captioned subject, if the work is awarded to us:

A. Premium against Group Mediclaim Insurance for K-RIDE Employees & their dependents as per the data input provided by the client

Premium to be charged for one year with OPD facility	Total Lives	Coverage Amount	Amount of Premium with OPD facility (Rs.)	Goods and Service Tax (Rs.)	Total Amount (Rs.)
No. of beneficiaries (Existing employees with dependents) 357 (Staff + Dependent) HMRDC – 25 K-RIDE – 332 TOTAL - 357	357	As per entitlements stated in the list (PI refer pg no.55)			

Note: 1. Premium is payable on pro-rata basis on additions & refundable for deletions
 1. Mid term inclusion for new born/newly wed/spouse addition due to marriage etc.,
 2. Premium for HMRDC will be payable directly by HMRDC
 3. Premium for KRIDE will be payable directly by KRIDE
MAXIMUM OPD AMOUNT TO BE EXTENDED TO BE SPECIFIED without fail.

Signature of Authorized Signatory :

Name and Seal of the tenderer/Insurance company :

Date:

Place:

B. Premium against Group Personal Accident Insurance Policy for employees of K-RIDE & HMRDC:

Premium to be charged for one year	Total Lives	Coverage	Amount of Premium with OPD facility (Rs.)	Goods and Service Tax (Rs.)	Total Amount (Rs.)
No. of beneficiaries (Existing employees) as per list HMRDC – 09 K-RIDE – 102 TOTAL - 111	111	As per entitlements stated in the list (PI refer pg no.70)			

Note:

1. Premium is payable on pro-rata basis on additions & refundable for deletions
2. Mid term inclusion for new joinee/staff.,
3. Premium for HMRDC will be payable directly by HMRDC
4. Premium for KRIDE will be payable directly by KRIDE

MAXIMUM OPD AMOUNT TO BE EXTENDED TO BE SPECIFIED without fail.

Tender quote evaluation will be based on the basis of total premium quoted including all taxes and duties separately for each of the policies stated in (A) and (B) above.

The offer will be valid for 90 days from the last date of submission of this tender. The offer is made after taking into consideration and understanding all the terms and conditions stated in the Tender documents and agreeing to the same. If the Insurance company wish to Quote only for Group Medical Insurance(A) or Group Accidental Insurance (B) or for both (A&B), the same may be mentioned clearly without any ambiguity.

Signature of Authorized Signatory :

Name and Seal of the tenderer/Insurance company :

Date:

Place:

I. REMUNERATION FOR STAFF -

(NOT APPLICABLE)

No.	Position	Name	Rate* (Rs.)**	SM	Amount(Rs.)
	Key professional staff				
1.					
2.					
3.					
4.					
5.					
6.					
	Sub-Total				
	<u>Sub-Key Professional Staff</u>				
1.					
2.					
3.					
4.					
5.					
6.					
	Sub-Total				
	TOTAL				

II. Transportation (Reimbursable) *

Total:

III. Duty Travel to Site (Reimbursable)*

Total:

IV. Office Rent (Reimbursable) *

Total:

*Prepare details as appropriate for the consultancy assignment.I. Office Supplies, Utilities and Communication
(Reimbursable) (NOT APPLICABLE)

No.	Item*	Months	Monthly Rate (Rs)	Amount in (Rs)
1.				
2.				
3.				
4.				

TOTAL :

* Prepare details as appropriate for the consultancy assignment.

V. Office Furniture and Equipment (Reimbursable) - (NOT APPLICABLE)

No.	Description(*)	Unit	Quantity	Rate ()	Amount ()
1	<u>Office Furniture (Purchase)</u>				
2					
3					
4					
5					
6					
1	<u>Office Equipment (Purchase)*</u>				
2					
3					
4					
5					
6					
				Total	

* Prepare details as appropriate for the consultancy assignment

II. Reports and Document Printing

No.	Description*	Number	No. of Copies	Rate per Copy (Rs.)	Amount (Rs.)
1					
2					
3					
4					
5					
				Total	

III. Topographical Surveys (if any)*

- Prepare details as appropriate for the consultancy assignment

The terminology “Employees” shall include Employee + Spouse + No. of Children & Dependent Parents of Employee.

DEMOGRAPHY OF EMPLOYEES AND THEIR DEPENDENTS ARE AS PER SECTION-II:
SECTION III PRICE BID

Sl. No	Particulars	Age Band								Total
		0-35	36-45	46-54	55-60	61-65	66- 70	71- 75	76- 80	
1	Employees	54	27	13	16	1	0	0	0	111
2	Spouse	31	11	16	08	0	0	0	0	66
3	Son	43	0	0	0	0	0	0	0	43
4	Daughter	40	0	0	0	0	0	0	0	40
5	Father	0	0	01	26	07	03	03	01	41
6	Mother	0	2	22	23	03	04	01	01	56
7	Total	168	40	52	73	11	7	4	2	357

NOTE

1. If in case of more than one bidder stands L1 the price bid will be evaluated on the basis as below:
 - a. On the basis of performance of the bidder
 - b. On the basis of highest claims settled by the bidder
 - c. On the basis of lowest premium quoted for covering all the staff as per the list K-RIDE + HMRDC as against Group Medical & Group Accidental policies

SECTION-5

TERMS OF REFERENCE (TOR)

K-RIDE - RFP for GMP & GAP - 2022

1. PROJECT BACKGROUND:

RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED (K-RIDE) having its corporate office at #8, 1st Floor, Samparka Soudha, Dr. Rajkumar Road, Opposite Orion Mall, Rajajinagar 1st Block, Bengaluru-560010, was incorporated as a joint venture between Government of Karnataka and Ministry of Railways. Government of India for infrastructure development of Railways in Karnataka with 51:49 equity participation. K-RIDE has been mandated to undertake the development of the Bengaluru Suburban Railway Project (BSRP), at a total cost of ₹ 15767 crores. K-RIDE is planning to engage of IRDA approved Insurance company for providing Group Medical & Personal Accident Insurance Policies for K-RIDE & HMRDC Staff for the year 2022-23.

2. SCOPE OF WORK

2.1 Brief scope of the coverage is as under:

Sl. No.	Name of the Policy	Details
1	Group Mediclaim Insurance Policy	<p>(a) Floater Cover (b) Family = Self+ Spouse + 2 Dependent Children + 2 Dependent Parents (No age restriction for parents or maximum age of 100)(3rd Child shall also covered on special cases within the family limit of self + 5) (c) Coverage for Employees and their Dependents (d) Sum Insured Rs. 2 lakhs to Rs. 10 lakhs as detailed in the list. (e) Pre-existing diseases are to be covered (f) Maternity expenses benefit up to Rs. 25,000 for Normal Delivery Rs. 50,000/-for Caesarian (g) First 30 days waiting period from the commencement date of the policy to be waived. (h) First one year and two years and four years waiting periods for diseases to be waived. (i) Pre-hospitalization treatment for a period of 30 days (j) Post hospitalization treatment for a period of 60 days (k) New born baby covered from day one, expenses covered under maternity (l) Corporate buffer of Rs. 10 lakhs (m) Ambulance charges of minimum Rs. 5,000/- (n) Cashless hospitalization (o) Mid-term inclusion / exclusion (p) Room rent 1 percent of sum insured per day subject to maximum of Rs. 5000/-and in respect of ICU 2 percent of sum insured per day subject to maximum of Rs. 10000/- (q) Day care treatment covered (r) Mid-term natural additions will be allowed. To be intimated within 45 days. Premium rate to be charges on pro rata Basis.</p>

		<p>(s) Congenital internal disease is covered. Congenital external disease excluded.</p> <p>(t) Benefits under the policy could be availed all over India.</p> <p>(u) Covid-19 cover from the commencement of the policy.</p> <p>(v) Annual Health check-up/periodical check to be included at the time of renewal or no claim bonus to be added.</p> <p>(w) OPD cover and Ayurveda, Homeopathy treatment to be included.</p> <p>(x) Any other value-added services if the Insurance company wanted to provide Exclusively for K-RIDE.</p>												
2	Group Personal Accident Insurance Policy	<p>Personal Accident arising out of and in the course of Employment Or by Rail/ road Accident or other means. Covers death/disability of the insured arising out of accidents.</p> <p>(b) Sum insured: for various employees are as per the list attached</p> <p>(c) Contingencies Covered / Compensation Payable:</p> <table border="1"> <tr> <td>Death due to accident</td> <td>100% of sum insured</td> </tr> <tr> <td>Permanent Total Disablement</td> <td>150% of sum insured</td> </tr> <tr> <td>Loss of 2 hands/2legs/2 eyes or combination there of</td> <td>150% of sum insured</td> </tr> <tr> <td>Medical Expenses Cover – Hospitalization/Domiciliary Hospitalization.</td> <td>Rs. 1 lakh or actual whichever is less</td> </tr> <tr> <td>Outpatient treatment</td> <td>Minimum of Rs. 2500/- (an excess of Rs. 250/-)</td> </tr> <tr> <td>Pre and Post Hospitalization Treatment</td> <td>Minimum of Rs 10000/-</td> </tr> </table>	Death due to accident	100% of sum insured	Permanent Total Disablement	150% of sum insured	Loss of 2 hands/2legs/2 eyes or combination there of	150% of sum insured	Medical Expenses Cover – Hospitalization/Domiciliary Hospitalization.	Rs. 1 lakh or actual whichever is less	Outpatient treatment	Minimum of Rs. 2500/- (an excess of Rs. 250/-)	Pre and Post Hospitalization Treatment	Minimum of Rs 10000/-
Death due to accident	100% of sum insured													
Permanent Total Disablement	150% of sum insured													
Loss of 2 hands/2legs/2 eyes or combination there of	150% of sum insured													
Medical Expenses Cover – Hospitalization/Domiciliary Hospitalization.	Rs. 1 lakh or actual whichever is less													
Outpatient treatment	Minimum of Rs. 2500/- (an excess of Rs. 250/-)													
Pre and Post Hospitalization Treatment	Minimum of Rs 10000/-													

2.2 SCOPE OF COVER, WHICH FORMS PART OF THE TENDER FOR PROVIDING OF IRDA APPROVED INSURANCE COMPANY FOR PROVIDING GROUP MEDICAL & PERSONAL ACCIDENT INSURANCE POLICIES FOR K-RIDE & HMRDC STAFF FOR A PERIOD OF 12 MONTHS FROM THE DATE OF COMMENCEMENT

Group Medical & Personal Accident Insurance (on Floater Basis)

2.3 INSURED PERSONS

All Employees of Rail Infrastructure Development Company (Karnataka) Limited., working on Deputation & Contract and their families as per the list attached, including newly reported employees from the date of joining, subject to advice within 30 days.

No. of employees to be covered **357** and their age band is furnished below:

Sl. No	Particulars	Age Band								Total
		0-35	36-45	46-54	55-60	61-65	66- 70	71- 75	76- 80	
1	Employees	54	27	13	16	1	0	0	0	111
2	Spouse	31	11	16	08	0	0	0	0	66
3	Son	43	0	0	0	0	0	0	0	43
4	Daughter	40	0	0	0	0	0	0	0	40
5	Father	0	0	01	26	07	03	03	01	41
6	Mother	0	2	22	23	03	04	01	01	56
7	Total	168	40	52	73	11	7	4	2	357

Sl. No.	Particulars	Staff	Dependent	Total
01.	HMRDC	09	16	25
02.	K-RIDE	102	230	332
TOTAL				357

Group Medical Insurance (K-RIDE + HMRDC)

K-RIDE – List of Employees & dependent – 332

Sl. No.	Name			Date of Birth	Age	Group Medical Policy Limit per family as per KRIDE Medical Attendance Rules
	Employee & their Dependand	Designation	Relationship			
1	Amit Garg	Managing Director	Self	11-09-1965	56	₹10 lakhs
2	Rohit Garg		Son	26-09-1992	29	
3	Sridhar Vedula	GM (Civil) - E8	Self	30-08-1968	53	₹7.5 lakhs
4	Aruna.V		Wife	31-07-1971	50	
5	Sruthi Sagar.V		Son	02-10-1994	27	
6	Sri Ramya priya.V		Daughter	27-01-2001	21	

7	Shanthi Devi.V		Mother	10-01-1946	76	
8	V. S.R. Moorthy		Father	10-09-1941	80	
9	S.N. Srinivasa	CS - E8	Self	16-05-1960	61	₹7.5 lakhs
10	V. Vijayalakshmi		Wife	12-05-1965	56	
11	S. Srividya		Daughter	25-08-1995	26	
12	B.S. Kiran	AGM (HR) - E7	Self	13-07-1977	44	₹7 lakhs
13	Vishishta Kiran		Daughter	27-03-2004	17	
14	Shresht Kiran		Son	11-09-2007	14	
15	K C Siddalinga Swamy		Father	20-07-1942	79	
16	B S Nagarathna		Mother	01-08-1950	71	
17	Manish Singh	Attendant - NE 0	Self	15-07-1999	22	₹2 lakhs
18	Nethra. D	Executive (LM) - NE 3	Self	17-05-1992	29	₹3 lakhs
19	Mangala Gowri. N.S	Executie (LM) - NE 3	Self	11-06-1985	36	₹3 lakhs
20	Pavan. R		Son	16-01-2009	13	
21	Yashash. R		Son	19-05-2011	10	
22	Syed Usman	AM (Civil) - E0	Self	16-04-1960	61	₹5 lakhs
23	Zareen Taj		Wife	22-02-1972	50	
24	Saba Sultana		Daughter	21-08-1996	25	
25	Sumaiya Sultana		Daughter	12-02-1999	23	
26	K. Rajanna	Dy. Manager (Civil) - E1	Self	17-04-1960	61	₹5 lakhs
27	K. Gayathri		Wife	27-06-1972	49	
28	R. Sanjay		Son	20-04-1997	24	
29	B. Hampanna	Dy. Manager (Civil) - E1	Self	28-11-1958	63	₹5 lakhs
30	Pushpalatha		Wife	26-04-1968	53	

31	Ritesh Kumar	DM (Civil) - E1	Self	16-09-1989	32	₹5 lakhs
32	Dinesh Singh		Father	02-03-1964	58	
33	Rina Sinha		Mother	31-12-1976	45	
34	Ambika. M	Executive (Civil) - NE 3	Self	18-02-1993	29	₹3 lakhs
35	Naveen. H	AM (S&T) - E0	Self	09-07-1987	34	₹5 lakhs
36	Shalini. M.B		Wife	03-09-1992	29	
37	Hanumantharaya		Father	04-05-1960	61	
38	Savithamma		Mother	27-05-1967	54	
39	Gauri Naveen		Daughter	18-05-2017	4	
40	Ravi. K	Dy. Manager (Civil) - E1	Self	02-01-1983	39	₹5 lakhs
41	K. Vasantha		Wife	17-05-1992	29	
42	K. Sathvika Krishna		Daughter	26-12-2014	7	
43	Thulasi		Mother	01-01-1965	57	
44	Awadhesh Mehta	GM (Finance) - E8	Self	12-01-1969	53	₹7.5 lakhs
45	Smita Mehta		Wife	14-05-1974	47	
46	UMA MEHTA		Mother	05-01-1950	72	
47	JAGJYOTI PRASAD MEHTA		Father	13-03-1942	80	
48	Akash Mehta		Son	17-06-2001	20	
49	Anisha Mehta		Daughter	16-04-2003	18	
50	Sowmya. P	Executive (HR) - NE 3	Self	01-04-1992	29	₹3 lakhs
51	Umesh. S		Husband	30-11-1983	38	
52	Prakash. B		Father	01-11-1966	55	
53	Leelavathi. P		Mother	01-01-1975	47	
54	Bharath Kumar. M	Executive (Civil) - NE 4	Self	16-04-1990	31	₹3 lakhs

55	M. Kuppaiah		Father	10-06-1956	65	
56	Bhagyalakshmi B R		Mother	01-01-1958	64	
57	Dhivagar	Executive (Civil) - NE 4	Self	20-07-1991	30	₹3 lakhs
58	Hepzibah		Wife	24-01-1988	34	
59	Dan Hosea		Son	15-05-2019	2	
60	Geetha		Mother	24-09-1966	55	
61	M. Vadivelu	Multi Task Asst. - NE 3	Self	12-04-1960	61	₹3 lakhs
62	Vanasuya		Wife	31-12-1964	57	
63	V. Gauthami		Daughter	20-10-1999	22	
64	V. Pradeep		Son	27-12-1995	26	
65	Balaji. S	AM (S&T) - E0	Self	16-04-1957	64	₹5 lakhs
66	Jayasri. S. Balaji		Wife	17-07-1962	59	
67	K. Nijanathan	Executive (IT) - NE 4	Self	17-06-1991	30	₹3 lakhs
68	S. Vinodhini		Wife	18-05-1996	25	
69	K. Karuna Karan		Father	28-10-1960	61	
70	K. Kalaiyarasi		Mother	28-03-1965	56	
71	N. Tharmika		Daughter	30-01-2020	2	
72	J. Sreenivasulu	Sr. Manager (Civil) - E3	Self	02-07-1966	55	₹6.5 lakhs
73	G. Jayasree		Wife	10-01-1971	51	
74	J. Sree Chandana		Daughter	03-02-1998	24	
75	Anantha Murthy.C	Sr. Manager (Electrical) - E3	Self	08-07-1972	49	₹6.5 lakhs
76	Gayathri		Wife	01-11-1984	37	
77	Atharva Ananth		Son	14-05-2014	7	
78	Kempamma		Mother	04-05-1951	70	

79	Hamsa. L.P	AM (Finance) - E0	Self	31-05-1987	34	₹5 lakhs
80	Nishita		Daughter	15-09-2017	4	
81	Shanaya		Daughter	28-11-2013	8	
82	Shobha Guruprakash R		Mother	16-07-1965	56	
83	Vasanthakumari. U	Executive (LM) - NE 3	Self	01-06-1982	39	₹3 lakhs
84	Ujjappla Chandrappa		Father	08-06-1959	62	
85	Basamma. U		Mother	02-08-1967	54	
86	Divya. Y. Anaber		Daughter	21-10-2012	9	
87	Sanmitha. H	Executive Assistant - NE 4	Self	25-03-1990	31	₹3 lakhs
88	A.R. Chandrashekar	Sr. DGM / S&T - E5	Self	06-05-1971	50	₹7 lakhs
89	Kamala. K.H		Wife	16-03-1978	43	
90	Shalini. A.C		Daughter	03-03-2000	22	
91	Yashwanth. A.C		Son	01-10-2003	18	
92	Nabin Chandra Patra	AGM (Civil) - E7	Self	07-11-1964	57	₹7 lakhs
93	Minati Patra		Wife	16-05-1967	54	
94	Sidhant Patra		Son	30-03-1992	29	
95	Shubhant Patra		Son	19-07-2002	19	
96	Sowpati Nageswara Rao	GM (S&T) - E8	Self	22-05-1969	52	₹7.5 lakhs
97	Bhavani		Wife	11-11-1972	49	
98	Rohan Nageswara Rao		Son	02-01-2003	19	
99	G. Mohan	Manager (HR) - E21	Self	09-01-1970	52	₹6.5 lakhs
100	N Asha		Wife	23-10-1972	49	
101	M. Srikanth		Son	06-12-2001	20	
102	M. Srivatsan		Son	06-12-2001	20	

103	Harendra Pandey	Director (BD & F)	Self	07-07-1969	52	₹9 lakhs
104	Ram Deo Pandey		Father	01-01-1936	86	
105	D.Devi		Mother	01-01-1949	73	
106	Rashmi Pandey		Wife	02-01-1970	52	
107	Aryan Madhup		Son	28-12-2000	21	
108	Rishika Aryan		Daughter	07-11-2001	20	
109	Gaddappu Raghu	Sr. Executive (Civil) - NE 4	Self	15-06-1993	28	₹3 lakhs
110	G.Krishnaiah		Father	25-07-1965	56	
111	G. Shamamma		Mother	16-05-1970	51	
112	G.Mounika		Wife	17-07-1995	26	
113	G. Mokshith		Son	30-12-2018	3	
114	Phani Bharath Paruchuri	AM (S&T) - E0	Self	26-07-1989	32	₹5 lakhs
115	Giridhar Rao. P		Father	01-01-1952	70	
116	Rajani P		Mother	01-01-1967	55	
117	Pathakamudi Mounika		Wife	26-04-1994	27	
118	Yashwantrao Biradar	Manager (Civil) - E2	Self	16-06-1985	36	₹6.5 lakhs
119	Pooja		Wife	21-07-1998	23	
120	Mallinath		Father	28-08-1960	61	
121	Jagadevi.M.Biradar		Mother	01-01-1953	69	
122	Praveen Kumar	GM (Civil) - E8	Self	17-09-1973	48	₹7.5 lakhs
123	Aashi Sinha		Daughter	06-08-2007	14	
124	Jnanesh.G.C	Surveyor - NE 2	Self	01-06-1984	37	₹3 lakhs
125	Chunche Gowda		Father	05-07-1959	62	
126	Bhagyamma		Mother	03-08-1964	57	
127	Anupama.S.D		Wife	20-06-1990	31	

128	Thushyathi.J		Daughter	11-10-2018	3	
129	T.N. Raviprakash	Surveyor - NE 2	Self	01-06-1965	56	₹3 lakhs
130	M.P. Shylaja		Wife	15-03-1975	47	
131	Pavangowda.T.R		Son	05-06-1998	23	
132	Chithrashree.T.R		Daughter	01-05-2000	21	
133	Thimmegowda. S	Multi Task Asst. - NE 3	Self	15-03-1957	65	₹3 lakhs
134	Akkamma		Wife	10-11-1958	63	
135	Tanuja.B. Awarnali	Sr. Executive (Electrical) - NE 4	Self	10-02-1990	32	₹3 lakhs
136	M R Harsha	Sr. Manager/Finance - E3	Self	07-04-1980	41	₹6.5 lakhs
137	Shrinidhi		WIFE	26-01-1986	36	
138	Advika		DAUGHTER	28-07-2013	8	
139	M. Ramachandra		FATHER	05-06-1948	73	
140	Shrimathi		MOTHER	20-07-1956	65	
141	PRADEEP M S	EXECUTIVE/CIVIL - NE3	SELF	20-08-1993	28	₹3 Lakhs
142	Somashekhar		FATHER	22-07-1962	59	
143	Rajamma		MOTHER	15-09-1973	48	
144	DHANALAKSHMI V	SR. EXECUTIVE/Civil -NE4	SELF	21-09-1979	42	₹3 lakhs
145	JAYAMMA T		MOTHER	07-08-1946	75	
146	RAMESH REDDY	SR. EXECUTIVE/Civil -NE4	SELF	04-04-1993	28	₹3 lakhs
147	RAGHURAMA REDDY		FATHER	20-08-1962	59	
148	LAKSHMI S		MOTHER	01-01-1974	48	
149	ADNAN AZEEZ	EXECUTIVE/CIVIL - NE3	SELF	13-05-1997	24	₹3 lakhs
150	AKSHAY A MADGUNI	EXECUTIVE/CIVIL - NE3	SELF	29-03-1995	26	₹3 lakhs
151	PRAVEEN KUMAR V		SELF	26-01-1988	34	₹3 lakhs

152	SEEMA NAYAK T G	SR. EXECUTIVE/S &T -NE4	WIFE	09-01-1988	34	
153	T P DEETHYA NAYAK		DAUGHTER	23-10-2016	5	
154	MOPARTHI MAHESH KUMAR	SR. EXECUTIVE/S &T -NE4	SELF	22-04-1994	27	₹3 lakhs
155	M. Kotteshwara Rao		FATHER	25-07-1965	56	
156	M. Indira		MOTHER	05-02-1972	50	
157	Sudheer Krishna M	SR. EXECUTIVE/Ci vil -NE4	SELF	17-11-1984	37	₹3 lakhs
158	Sangeetha		WIFE	03-04-2002	19	
159	Sanjay Kumar K.S	SR. EXECUTIVE/Ci vil -NE4	SELF	07-11-1994	27	₹3 lakhs
160	Gowramma K M		Mother	22-07-1967	54	
161	Somashekhara K A		FATHER	07-05-1962	59	
162	Awadhesh Kumar	SR. EXECUTIVE/Ci vil -NE4	SELF	14-01-1991	31	₹3 lakhs
163	Sumintradevi		Mother	06-05-1962	59	
164	Sahdeo Prasad		FATHER	03-07-1958	63	
165	I Ramya Shree	EXECUTIVE/Ci VIL - NE3	SELF	16-07-1994	27	₹3 lakhs
166	Babitha Dias	Dy. Manager/Civil - E1	SELF	19-06-1980	41	₹5 Lakhs
167	Ryanchris Dias		Son	02-02-2007	15	
168	S Dominic Raj	SR. EXECUTIVE/Ci vil -NE4	Self	11-05-1995	26	₹3 lakhs
169	A. Sheela Andrika		WIFE	03-06-2000	21	
170	N. K. Sebasthyan		FATHER	23-01-1966	56	
171	S. Susaimany		Mother	06-06-1976	45	
172	Varun Prasad Jadiyana	Dy.Manager/Ci vil - E1	SELF	27-05-1987	34	₹5 Lakhs
173	Manisha Gautam		WIFE	10-03-1990	32	
174	Riyanshi Gautam		Daughter	17-01-2020	2	
175	Rahul Dhangar	Dy.Manager/Ci vil - E1	SELF	09-06-1991	30	₹5 Lakhs
176	Gayatri Patod		WIFE	25-08-1996	25	

177	Saurabh Sharma	Asst. Manager/Civil - E0	SELF	02-10-1990	31	₹5 Lakhs
178	Shashi Sharma		Mother	12-01-1960	62	
179	Pragadeesh S	Dy. Manager/Civil - E1	SELF	25-06-1992	29	₹5 Lakhs
180	Kannika Parameshwari		WIFE	20-10-1997	24	
181	Mahalakshmi		Mother	20-05-1962	59	
182	Pratheek Vashista	Sr. Executive/Electrical - NE4	SELF	18-03-1992	29	₹3 lakhs
183	R. Ushashrinivas		Mother	04-09-1968	53	
184	Raviprakah Karcherla	AGM/S&T - E7	Self	25-08-1960	61	₹7 lakhs
185	Padma Karcherla		Wife	29-04-1966	55	
186	Ranjitha M R	Executive/Finance - NE3	Self	02-05-1993	28	₹3 lakhs
187	Divalar T N		Husband	25-11-1985	36	
188	Aarvi Gowda		DAUGHTER	21-11-2019	2	
189	Suhas Kumar	Sr. Executive/Finance - NE4	Self	07-01-1993	29	₹3 lakhs
190	Padma K T		Mother	01-01-1960	62	
191	Surya Kumar S		Father	06-02-1960	62	
192	Jeevan Kumar	Sr. Executive/Mech. - NE4	Self	06-07-1990	31	₹3 lakhs
193	Damodara Poojary		Father	26-09-1962	59	
194	Shasikala		Mother	31-08-1965	56	
195	Monu Kumar Jha	Dy. Manager/Civil - E1	Self	17-03-1989	32	₹5 Lakhs
196	Devi Kant Jha		Father	01-01-1954	68	
197	Pramila Devi		Mother	04-02-1960	62	
198	Swati Patnak		Wife	09-11-1990	31	
199	Shaurya K R Jha		Son	29-05-2018	3	
200	Pruthvi Raj H S	SR. EXECUTIVE/Civil - NE4	Self	23-09-1991	30	₹3 lakhs

201	K R Mahadevaswamy	General Manager/Civil - E8	Self	04-02-1966	56	₹7.5 lakhs
202	P Jayalakshmi		Wife	20-06-1972	49	
203	K M Adarsh		Son	12-05-1995	26	
204	Sanketh Kulal	Asst. Manager/Civil - E0	Self	19-07-1992	29	₹5 Lakhs
205	Lohit I Naik	SR. EXECUTIVE/Civil -NE4	Self	21-10-1994	27	₹3 lakhs
206	Ira Timmayya Naik		Father	01-06-1951	70	
207	Sulochana		Mother	12-04-1956	65	
208	Veerabhadraswamy S P	Asst. Manager/Civil - E0	Self	02-03-1990	32	₹5 Lakhs
209	Rishi S V		Son	21-05-2018	3	
210	Ghanshyam M. Mundafode	Sr. Manager/Civil - E3	Self	29-06-1979	42	₹7 lakhs
211	Shital G. Mundafode		Wife	22-09-1987	34	
212	Mithitesh		Son	09-03-2009	13	
213	Purvi		Daughter	03-05-2012	9	
214	Shanmugan	Dy. Manager/Civil - E1	Self	24-01-1984	38	₹5 Lakhs
215	Nishanthi P		Wife	17-06-1988	33	
216	Thigazhini S N		Daughter	02-06-2013	8	
217	Kush Deshwal	Asst. Manager/Civil - E0	Self	18-04-1991	30	₹5 Lakhs
218	Devendra Singh		Father	01-05-1960	61	
219	Rekha Singh		Mother	15-10-1964	57	
220	Pandala Venkat Das	Dy. Manager/Civil - E1	Self	20-11-1986	35	₹5 Lakhs
221	K A Bhanu Sree		Wife	01-08-1987	34	
222	Prakash G Gaonkar	DGM/Civil - E4	Self	01-04-1965	56	₹7 lakhs
223	Rekha A Naik		Wife	12-01-1970	52	
224	Bharat Prakash		Son	30-12-1997	24	

225	Aman Prakash		Son	19-03-2001	20	
226	Sandesh Kumar N	Dy. Manager/Civil - E1	Self	20-08-1989	32	₹5 Lakhs
227	Parvathi		Mother	15-04-1962	59	
228	Shruthi N		Sister	17-03-1991	30	
229	Vikas Kumar	Dy. Manager/Civil - E1	Self	15-01-1991	31	₹5 Lakhs
230	Sarita		Wife	20-06-1993	28	
231	Divyesh Choudhary		Son	26-12-2017	4	
232	Taksha Veer Chaudhary		Son	28-06-2020	1	
233	Shyam Veer Singh		Father	28-06-1965	56	
234	Sukna Devi		Mother	20-01-1970	52	
235	Manoj H K	Asst. Manager/Civil - E0	Self	01-05-1992	29	₹5 Lakhs
236	Poornima		Wife	30-07-1993	28	
237	Girija K		Mother	15-05-1970	51	
238	Ranga Rao Busi	Dy. Manager/Civil - E1	Self	26-05-1990	31	₹5 Lakhs
239	Varalakshamma		Mother	01-01-1960	62	
240	Kesavan Krishnan	DGM/Civil - E4	Self	20-05-1984	37	₹7 lakhs
241	Bhuvaneshwari		Wife	03-11-1991	30	
242	Thorakesh		Son	26-11-2019	2	
243	J. Krishnan		Father	10-05-1950	71	
244	K. Anjala		Mother	30-03-1957	64	
245	Yateesh Avchar	Dy. Manager/Civil - E1	Self	02-09-1987	34	₹5 Lakhs
246	Snehal Avchar		Wife	07-08-1990	31	
247	Savi Avchar		Daughter	25-10-2020	1	
248	Mahesh Avchar		Father	15-03-1958	64	
249	Lata Avchar		Mother	01-01-1968	54	

250	Kattunga Venkata Ramana	Sr. Executive/Electrical - NE4	Self	06-07-1993	28	₹3 lakhs
251	K. Atchiyya		Father	18-11-1964	57	
252	K. Aruna Kumari		Mother	08-08-1974	47	
253	M Balaji	TADK/S&T - NE2	Self	23-10-1990	31	₹2 lakhs
254	M. Mani		Father	07-06-1958	63	
255	M. Vijaya		Mother	13-11-1964	57	
256	R. Gowri		Wife	31-08-1992	29	
257	M. R. Umesh	JGM/S&T - E6	Self	02-08-1970	51	₹7 lakhs
258	A Nandini		Wife	10-03-1973	49	
259	Sai Dhanya		Daughter	13-01-2002	20	
260	Sai Maanya		Daughter	06-05-2007	14	
261	M. R. Sulochana		Mother	01-12-1936	85	
262	Salman F	Sr. Manager/S&T - E3	Self	04-08-1984	37	650000
263	Iffath Nousheen		Wife	22-02-1989	33	
264	Afeef Farhan S		Son	17-11-2012	9	
265	Ashwath Kumar M S	Dy. Manager/S&T - E1	Self	20-07-1987	34	₹5 Lakhs
266	Vijetha K S		Wife	21-03-1995	26	
267	Nishma A		Daughter	20-01-2020	2	
268	Sheenappa Gowda M R		Father	17-01-1956	66	
269	Susheela S		Mother	19-01-1964	58	
270	Poonam Sindhav	JGM/Finance - E6	Self	12-04-1979	42	₹7 lakhs
271	Dinesh B	Tahsildar - E0	Self	09-03-1978	44	₹5 Lakhs
272	Shobha N R		Wife	22-07-1980	41	
273	Risha Saanvi D		Daughter	03-11-2010	11	

274	Rahul Byathnal	Sr. Manager/Civil - E3	Self	11-01-1988	34	₹6.50 Lakhs
275	Meghana C.M		Wife	23-12-1992	29	
276	Ishanvi Rahul		Daughter	11-04-2016	5	
277	Shadakshrappa B		Father	20-07-1957	64	
278	Mohamed Aftab	DGM/Civil - E4	Self	12-02-1986	36	₹7 lakhs
279	Usna Taj		Wife	05-08-1989	32	
280	Mohamed Hasnain		Son	11-05-2014	7	
281	Anum Fathima		Daughter	07-11-2016	5	
282	Mohamed Fayaz H		Father	03-08-1953	68	
283	Noor jahan		Mother	09-07-1966	55	
284	Shreyamsha Prasad KS	DGM/Civil - E4	Self	30-01-1978	44	₹7 lakhs
285	Padma HJ		Mother	10-06-1952	69	
286	Santhosh Kumar S R	JGM/Civil - E6	Self	06-03-1981	41	₹7 lakhs
287	Chaitra G		Wife	04-05-1989	32	
288	Gagan S S		Son	31-01-2014	8	
289	Vismaya S K		Daughter	14-11-2019	2	
290	Ravindranath S H		Father	19-06-1957	64	
291	Vinodamma S		Mother	13-12-1962	59	
292	Kanai Lal Sen	Consultant - E7	Self	01-12-1960	61	₹7 lakhs
293	Barnali Sen		Wife	02-01-1973	49	
294	B. Krishna Kishore	Dy. Manager/Electrical - E1	Self	16-04-1986	35	₹5 Lakhs
295	T.S Balakrishnan		Father	01-07-1952	69	
296	B. Varalashmi		Mother	06-08-1960	61	
297	K Amarnath Reddy	Asst. Manager/Elec - E0	Self	21-08-1990	31	₹5 Lakhs
298	K Krishna Reddy		Father	20-06-1962	59	

299	K Padmavathi		Mother	01-01-1969	53	
300	K Saikethan		Son	15-06-2018	3	
301	M Navesh	SR. EXECUTIVE/S &T -NE4	Self	11-11-1988	33	₹3 lakhs
302	M Vijayalakshmi		Mother	15-10-1964	57	
303	Prashantha D R	DGM/HR - E4	Self	30-05-1983	38	₹7 lakhs
304	Rajappa D G		Father	01-06-1955	66	
305	Prema		Mother	01-01-1965	57	
306	Shreelakshmi B G		Wife	31-07-1985	36	
307	Lahari D P		Daughter	05-09-2012	9	
308	Taarunya D P		Daughter	17-02-2017	5	
309	Ramesh Babu Bandi		AGM/Civil - E7	Self	15-06-1970	51
310	K Umadevi	Wife		10-05-1976	45	
311	B.S. Karthik	Son		03-11-2000	21	
312	B.V. Kovshik	Son		17-03-2005	16	
313	Nilesh Rajkumar Kumbhare	Dy. Manager/Electrical - E1	Self	17-04-1990	31	₹5 Lakhs
314	Jyoti Rajkumar Kumbhare		Mother	01-01-1969	53	
315	Reshma N Kumbhare		Wife	10-10-1990	31	
316	Ansh Nilesh Kumbhare		Son	05-05-2015	6	
317	P Anbu Ganapathy	DGM/Civil - E4	Self	13-06-1984	37	₹5 Lakhs
318	K Kanimozhi		Wife	14-12-1988	33	
319	A Tarunkarthick		Son	08-11-2013	8	
320	A Iniya Venbha		Daughter	05-05-2017	4	
321	A Munuswamy	Sr.Manager/Civil - E3	Self	15-05-1976	45	₹7 lakhs
322	M Subha		Wife	28-03-1982	39	
323	M Varun		Son	06-01-2004	18	

324	M Asmitha		Daughter	30-09-2007	14	
325	S Annappan		Father	20-01-1957	65	
326	A Thulvkanam		Mother	18-02-1968	54	
327	Vijayashree H K	Executive/HR - NE3	Self	05-06-1982	39	₹3 lakhs
328	S. Krishnamurthy		Father	17-01-1950	72	
329	Mohith Narayana		Son	19-02-2011	11	
330	N. Subramanian	AEE/Civil - E1	Self	23-06-1959	62	₹5 lakhs
331	Meenakshi S		Wife	23-10-1962	59	
332	Anshul Shukla	Sr. Manager/Finance - E3	Self	23-04-1990	31	₹6.5 lakhs

HMRDC – List of Employees & dependent – 25

Sl. No.	Employee Nos.	Name		Date of Birth	Age	Policy Amount as per HMRDC Medical Attendance Rules
		Employee & their Dependant	Relationship			
1	003	Mr. Cherankara Pradeep	Self	26.01.1972	50	5,00,000/-
		Mrs. Nisha Melembatte	Wife	08.07.1978	44	
		Ms. Anushri. P	Daughter	29.10.2001	20	
2	012	Mrs. Poorva Vaibhav Joag	Self	01.01.1977	45	3,00,000/-
3	009	Mrs. Nagaraj Konasagara Shilpa	Self	13.10.1983	38	2,00,000/-
		Ms. Varsha Manjunath. N	Daughter	09.02.2014	8	
		Mast. Surya Manjunath. N	Son	18.10.2017	4	
4	011	Mr. Raju Ramu	Self	29.09.1985	37	3,00,000/-

		Mrs. R. Sharadha	Mother	01.02.1967	55	
5	016	Mrs. Chaitra.C	Self	16.07.1987	35	2,00,000/-
		Mr. L. Chandrashekar	Father	12.10.1962	59	
		Mrs. Saroja. B.R	Mother	12.02.1969	53	
		Mast. Daivik Kiran S	Son	14.10.2016	6	
6	013	Mr. Muniswamy M	Self	12.05.1973	48	2,00,000/-
		Mrs. Dakshayini R	Wife	23.10.1977	44	
		Ms. Indhumathi M	Daughter	26.08.2005	16	
7	014	Mr. Bettaswamy K Rangappa	Self	05.05.1983	39	2,00,000/-
		Mrs. Lakshamma	Mother	1971	51	
		Mrs. Latha S.R.	Wife	08.06.1994	28	
		Mast. Chinmay Gowda. B	Son	14.05.2015	7	
		Mast. Sathvik Gowda B	Son	19.04.2020	2	
8	010	Mr. V. Kadi Reddy	Self	02.04.1955	67	5,00,000/-
		Mrs. V. Sulochana	Wife	16.09.1960	61	
9	017	Mr. Srinivasa S.N	Self	16.05.1960	61	5,00,000/-
		Mrs. Vijayalakshmi V	Wife	12.05.1965	56	

Group Accidental Insurance (K-RIDE + HMRDC)

K-RIDE – List of Employees – 102

Sl. No.	Name of the Employees	Date of Birth	Age	Sum Insured (₹)
1	Amit Garg	11-09-1965	56	20 lakhs
2	Sridhar Vedula	30-08-1968	53	12.5 lakhs
3	S.N. Srinivasa	16-05-1960	61	12.5 lakhs
4	B.S. Kiran	13-07-1977	44	12 lakhs
5	Manish Singh	15-07-1999	22	12 lakhs

6	Nethra. D	17-05-1992	29	12 lakhs
7	Mangala Gowri. N.S	11-06-1985	36	12 lakhs
8	Syed Usman	16-04-1960	61	12 lakhs
9	K. Rajanna	17-04-1960	61	12 lakhs
10	B. Hampanna	28-11-1958	63	12 lakhs
11	Ritesh Kumar	16-09-1989	32	12 lakhs
12	Ambika. M	18-02-1993	29	12 lakhs
13	Naveen. H	09-07-1987	34	12 lakhs
14	Ravi. K	02-01-1983	39	12 lakhs
15	Awadhesh Mehta	12-01-1969	53	12.5 lakhs
16	Sowmya. P	01-04-1992	29	12 lakhs
17	Bharath Kumar. M	16-04-1990	31	12 lakhs
18	Dhivagar	20-07-1991	30	12 lakhs
19	M. Vadivelu	12-04-1960	61	12 lakhs
20	Balaji. S	16-04-1957	64	12 lakhs
21	K. Nijanthan	17-06-1991	30	12 lakhs
22	J. Sreenivasulu	02-07-1966	55	12 lakhs
23	Anantha Murthy.C	08-07-1972	49	12 lakhs
24	Hamsa. L.P	31-05-1987	34	12 lakhs
25	Vasanthakumari. U	01-06-1982	39	12 lakhs
26	Sanmitha. H	25-03-1990	31	12 lakhs
27	A.R. Chandrashekar	06-05-1971	50	12 lakhs
28	Nabin Chandra Patra	07-11-1964	57	12 lakhs
29	Sowpati Nageswara Rao	22-05-1969	52	12.5 lakhs
30	G. Mohan	09-01-1970	52	12 lakhs
31	Harendra Pandey	07-07-1969	52	17.5 lakhs
32	Gaddappu Raghu	15-06-1993	28	12 lakhs
33	Phani Bharath. P	26-07-1989	32	12 lakhs
34	Yashwantrao Biradar	16-06-1985	36	12 lakhs
35	Praveen Kumar	17-09-1973	48	12.5 lakhs
36	Jnanesh.G.C	01-06-1984	37	12 lakhs
37	T.N. Raviprakash	01-06-1965	56	12 lakhs
38	Thimmegowda. S	15-03-1957	65	12 lakhs
39	Tanuja.B. Awarnali	10-02-1990	32	12 lakhs
40	M R Harsha	07-04-1980	41	12 lakhs
41	PRADEEP M S	20-08-1993	28	12 lakhs
42	DHANALAKSHMI V	21-09-1979	42	12 lakhs
43	RAMESH REDDY	04-04-1993	28	12 lakhs
44	ADNAN AZEEZ	13-05-1997	24	12 lakhs
45	M BALAJI	23-10-1990	31	12 lakhs
46	AKSHAY A MADGUNI	29-03-1995	26	12 lakhs

47	PRAVEEN KUMAR V	26-01-1988	34	12 lakhs
48	MOPARTHI MAHESH KUMAR	22-04-1994	27	12 lakhs
49	Sudheer Krishna M	17-11-1984	37	12 lakhs
50	Sanjay Kumar K.S	07-11-1994	27	12 lakhs
51	Awadhesh Kumar	14-01-1991	31	12 lakhs
52	I Ramya Shree	16-07-1994	27	12 lakhs
53	Babitha Dias	19-06-1980	41	12 lakhs
54	S Dominic Raj	11-05-1995	26	12 lakhs
55	Varun Prasad Jadiyahana	27-05-1983	38	12 lakhs
56	Rahul Dhangar	09-06-1991	30	12 lakhs
57	Saurabh Sharma	02-10-1990	31	12 lakhs
58	Pragadeesh S	25-06-1992	29	12 lakhs
59	Pratheek Vashista	18-03-1992	29	12 lakhs
60	Raviprakah Karcherla	25-08-1960	61	12 lakhs
61	Ranjitha M R	02-05-1993	28	12 lakhs
62	Suhas Kumar	07-01-1993	29	12 lakhs
63	Jeevan Kumar	06-07-1990	31	12 lakhs
64	Monu Kumar Jha	17-03-1989	32	12 lakhs
65	Pruthvi Raj H S	23-09-1991	30	12 lakhs
66	K R Mahadevaswamy	04-02-1966	56	12.5 lakhs
67	Sanketh Kulal	19-07-1992	29	12 lakhs
68	Lohit I Naik	21-10-1994	27	12 lakhs
69	Veerabhadraswamy S P	02-03-1990	32	12 lakhs
70	Ghanshyam M. Mundafode	29-06-1979	42	12 lakhs
71	Shanmugan	24-01-1984	38	12 lakhs
72	Kush Deshwal	18-04-1991	30	12 lakhs
73	Pandala Venkat Das	20-11-1986	35	12 lakhs
74	Prakash G Gaonkar	01-04-1965	56	12 lakhs
75	Sandesh Kumar N	20-08-1989	32	12 lakhs
76	Vikas Kumar	15-01-1991	31	12 lakhs
77	Manoj H K	01-05-1992	29	12 lakhs
78	Ranga Rao Busi	26-05-1990	31	12 lakhs
79	Kesavan Krishnan	20-05-1984	37	12 lakhs
80	Yateesh Avchar	02-09-1987	34	12 lakhs
81	Kattunga Venkata Ramana	06-07-1993	28	12 lakhs
82	M. R. Umesh	02-08-1970	51	12 lakhs
83	Salman F	04-08-1984	37	12 lakhs
84	Ashwath Kumar M S	20-07-1987	34	12 lakhs
85	Poonam Sindhav	12-04-1979	42	12 lakhs
86	Dinesh B	09-03-1978	44	12 lakhs
87	Rahul Byathnal	11-01-1988	34	12 lakhs
88	Mohamed Aftab	12-02-1986	36	12 lakhs
89	Shreyamsha Prasad KS	30-01-1978	44	12 lakhs

90	Santhosh Kumar S R	06-03-1981	41	12 lakhs
91	Kanai Lal Sen	01-12-1960	61	12 lakhs
92	B. Krishna Kishore	16-04-1986	35	12 lakhs
93	K Amarnath Reddy	21-08-1990	31	12 lakhs
94	M Navesh	11-11-1988	33	12 lakhs
95	Prashantha D R	30-05-1983	38	12 lakhs
96	Ramesh Babu Bandi	15-06-1970	51	12 lakhs
97	Nilesh Rajkumar Kumbhare	17-04-1990	31	12 lakhs
98	P Anbu Ganapathy	13-06-1984	37	12 lakhs
99	A Munuswamy	15-05-1976	45	12 lakhs
100	Vijayashree H K	05-06-1982	39	12 lakhs
101	N. Subramanian	23-06-1959	62	12 Lakhs
102	Anshul Shukla	23-04-1990	31	12 lakhs

HMRDC – List of Employees – 09

Sl. No.	Employee Nos.	Name of the Employees	Date of Birth	Age	Sum Insured (₹)
1	003	Mr. C. Pradeep	26.01.1972	50	3,00,000
2	012	Mrs. Poorva Vaibhav Joag	01.01.1977	45	3,00,000
3	009	Mrs. Shilpa. K.N	13.10.1983	38	2,00,000
4	011	Mr. Raju. R	29.09.1985	37	2,00,000
5	016	Mrs. Chaitra.C	16.07.1987	35	2,00,000
6	013	Mr. M. Muniswamy	12.05.1973	48	2,00,000
7	014	Mr. K.R. Bettaswamy	05.05.1983	39	2,00,000

LIMIT

Sum insured as per the entitlement of staff on floater basis with benefits as stated. Details list of staff and their entitlement is furnished.

GEOGRAPHICAL AREA

India

PERIOD

12 Months from the date of commencement

The list OPD treatment is as below:

- (1) Dental treatment excluding cost of dental cleaning and/or cost Dentures/tooth
- (2) Eye treatment excluding cost of spectacles, contact lenses
- (3) Ear related treatment excluding cost of hearing aids
- (4) Investigations prescribed by specialist Doctor for major ailments only
- (5) **Corporate buffer of Rs.20.00 Lakhs covered without any restrictions**
- (6) **Buffer/Corporate sum Insured: An additional Sum of Rs.20.00 Lakhs shall be provided by the Insurance Company as Buffer/Corporate Floater. In case of hospitalization expenses of a family exceed the original sum insured ,the beneficiary is required to inform the K-RIDE Authority with the details. On case to basis, the K-RIDE authority will decide the distribution and disbursement of the buffer amount.**
- (7) **Usage of corporate floater buffer is at the discretion of the K-RIDE. Approval of Officer-in-charge of K-RIDE should be obtained for using the buffer amount in each case by the Insurance company.**

Other Conditions

- If no clarity is given on the coverage being extended, then it will be deemed that the Insurance company has agreed to all terms and coverage mentioned in this RFQ
- Please specify the terms and conditions under the policy with respect to above extensions and also restrictions built-in/incorporated under the policy on Room Rent/ICU charges/reimbursement for treatment under non-network hospitals
- Also indicate whether you have any specific service providers (TPAs) or you are ready to engage any TPA of client choice.

SECTION - 6

CONTRACT FOR CONSULTANCY SERVICES

K-RIDE - RFP for GMP & GAP - 2022

SECTION VI:

CONTRACT FOR CONSULTANT'S/INSURANCE COMPANY SERVICES

between

[Name of Client]

and

[Name of Consultants/Insurance company]

Dated:

K-RIDE - RFP for GMP & GAP - 2022

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I. FORM OF CONTRACT

This CONTRACT (hereinafter called the "Contract") is made the _____ day of the month of _____, 202____, between, on the one hand, _____ (hereinafter called the "Client") and, on the other hand, _____ (hereinafter called the "Consultant/Insurance company").

*[*Note: If the Consultants/Insurance company consist of more than one entity, the above should be partially amended to read as follows:*

".....(hereinafter called the "Client") and, on the other hand, a joint venture consisting of the following entities, each of which will be jointly and severally liable to the Client for all the Consultants/Insurance company obligations under this Contract, namely, _____ and (hereinafter called the "Consultants.")"]

WHEREAS

- (a) the Client has requested the Consultants/Insurance company to provide certain consulting services as defined in the General Conditions of Contract attached to this Contract (hereinafter called the "Services");
- (b) the Consultants/Insurance company, having represented to the Client that they have the required professional skills, and personnel and technical resources, have agreed to provide the Services on the terms and conditions set forth in this Contract;
- (c) the Client has received [or has applied for] a loan [or Special Fund] from the Bank toward the cost of the Services and intends to apply a portion of the proceeds of this [loan/special fund] to eligible payments under this Contract, it being understood that
 - (i) payments by the Bank will be made only at the request of the Client and upon approval by the Bank;
 - (ii) such payments will be subject, in all respects, to the terms and conditions of the [loan/financing/special fund] agreement, including prohibitions of withdrawal from the [loan/special fund] account for the purpose of any payment to persons or entities, or for any import of goods, if such payment or import, to the knowledge of the Bank, is prohibited by the decision of the United Nations Security council taken under Chapter VII of the Charter of the United Nations; and
 - (iii) no party other than the Client shall derive any rights from the [loan/financing/special fund] agreement or have any claim to the [loan/special fund] proceeds

NOW THEREFORE the parties hereto hereby agree as follows:

1. The following documents attached hereto shall be deemed to form an integral part of this Contract:
 - (a) The General Conditions of Contract (hereinafter called "GC");

- (b) The Particular Conditions of contract (hereinafter called "PCC");
- (c) The following Appendices:

- Appendix A - Terms of Reference
- Appendix B - Reporting Requirements
- Appendix C - Key Personnel and Sub-consultants
- Appendix D - Services and Facilities to be provided by the Client
- Appendix E - Cost Estimates in Indian Rupees
- Appendix F - Form of Bank Guarantee for Advance Payments
- Appendix G - Format for Performance Security
- Appendix H - Form of Contract Performance security (Bank Guarantee)
- Appendix I - Contract For Consultant's /Insurance company Services
- Appendix J - Form of Consultants Services Time Based
- Appendix K - Form of Contract Agreement

In the event of any inconsistency between the documents, the following order of precedence shall prevail: The Special Conditions of Contract; the General Conditions of Contract, including Attachment 1 of section 6; Appendix A of Section 8 to Appendix E of Section 7. Any reference to this Contract shall include, where the context permits, a reference to its Appendices.

[Note: If any of these Appendices are not used, the words "Not Used" should be inserted below next to the title of the Appendix on the sheet attached hereto carrying the title of that Appendix.]

- 2. The mutual rights and obligations of the Client and the Consultants/Insurance company shall be as set forth in the Contract, in particular:
 - (a) The Consultants /Insurance company shall carry out the Services in accordance with the provisions of the Contract; and
 - (b) The Client shall make payments to the Consultants/Insurance company in accordance with the provisions of the Contract.

IN WITNESS WHEREOF, the Parties hereto have caused this Contract to be signed in their respective names as of the day and year first above written.

FOR AND ON BEHALF OF [NAME OF CLIENT]

By
(Authorized Representative)

FOR AND ON BEHALF OF [NAME OF CONSULTANT]

By
(Authorized Representative)

[Note: If the Consultants/Insurance company consist of more than one entity, all of these entities should appear as signatories, e.g., in the following manner.]

FOR AND ON BEHALF OF EACH OF
THE MEMBERS OF THE CONSULTANTS/INSURANCE COMPANY

[Name of Member]

By
(Authorized Representative) [Name of Member]

By
(Authorized Representative)

K-RIDE - RFP for GMP & GAP - 2022

II. GENERAL CONDITIONS OF CONTRACT

1. GENERAL PROVISIONS

1.1. Definitions

Unless the context otherwise requires, the following terms whenever used in this Contract have the following meanings:

- a. "Applicable Law" means the laws and any other instruments having the force of law in India, as they may be issued and in force from time to time;
- b. "Client" means [the implementing/ executing] agency that signs the Contract for the Services with the Selected Consultant/Insurance company.
- c. "Consultant" means a legally-established professional consulting firm or entity selected by the Client to provide the Services under the signed Contract.
- d. "Contract" means the Contract signed by the Parties, to which these General Conditions of Contract (GC) are attached, together with all the documents listed in Clause 1 of such signed Contract;
- e. "Effective Date" means the date on which this Contract comes into force and effect pursuant to Clause GC 2.1
- f. "Contract Price" means the price to be paid for the performance of the Services, in accordance with Clause 6;
- g. "GC" means these General Conditions of Contract;
- h. "Government" means the Government of Karnataka;
- i. "Local currency" means Indian Rupees;
- j. "Member", in case the Consultants/Insurance company consist of a joint venture of more than one entity, means any of these entities, and "Members" means all of these entities; 'Member in Charge' means the entity specified in the PCC to act on their behalf in exercising all the Consultants'/Insurance company rights and obligations towards the Client under this Contract.
- k. "Party" means the Client or the Consultants/Insurance company, as the case may be, and Parties means both of them;
- l. "Personnel" means persons hired by the Consultants/Insurance company or by any Sub-consultant as employees and assigned to the performance of the Services or any part thereof; and 'key personnel' means the personnel referred to in Clause GC4.2 (a)

- m. "PCC" means the Particular Conditions of Contract by which these General Conditions of Contract may be amended or supplemented;
- n. "Services" means the work to be performed by the Consultants/Insurance company pursuant to this Contract as described
- o. "Sub-consultant" means any entity to which the Consultants/Insurance company subcontract any part of the Services in accordance with the provisions of Clauses 3.5 and 4.
- p. "Third party" means any person or entity other than the Government, the Client, the Consultants/Insurance company, or a Sub-Consultant.
- q. "Bank" means the Funding Agency if applicable.
- r. "Recipient" means the Government, Government agency or other entity that signs the financing agreement with the Bank.
- s. "Day" means a working day unless indicated otherwise.
- t. "Experts" means, collectively, Key Experts, Non-Key Experts, or any other personnel of the Consultant/Insurance company, Sub-consultant or JV member(s) assigned by the Consultant to perform the Services or any part thereof under the Contract
- u. "Foreign Currency" means any currency other than the currency of the Client's country.
- v. "Joint Venture (JV)" means an association with or without a legal
- w. "Key Expert(s)" means an individual professional whose skills, qualifications, knowledge and experience are critical to the performance of the Services under the Contract and whose Curriculum Vitae (CV) was taken into account in the technical evaluation of the Consultant's/Insurance company proposal.
- x. "Graduate" means a Bachelor's degree holder such as BE/BTech/Equivalent.
- y. "Post Graduate" means a Masters degree holder such as ME/MTech/MS

1.2. **Law Governing the Contract:**

This Contract, its meaning and interpretation, and the relation between the Parties shall be governed by the Applicable Law.

1.3. **Language**

This Contract has been executed in English language, which shall be the binding and controlling language for all matters relating to the meaning or interpretation of this Contract.

1.4. Notices

Any notice, request or consent made pursuant to this Contract shall be in writing and shall be deemed to have been made when delivered in person to an authorized representative of the Party to whom the communication is addressed, or when sent by registered mail, telex, telegram or facsimile to such Party at the address specified in the **PCC**.

1.5. Location

The Services shall be performed at such locations as are specified in **PCC** and, where the location of a particular task is not so specified, at such locations, whether in Karnataka or elsewhere, as the Client may approve.

1.6. Authorized Representatives

Any action required or permitted to be taken, and any document required or permitted to be executed, under this Contract by the Client or the Consultants/Insurance company may be taken or executed by the officials specified in the **PCC**.

1.7. Taxes and Duties

1.7.1 The Consultants/Insurance company, Sub-consultants and their Personnel shall pay such taxes, duties, fees and other impositions as may be levied under the Applicable Law, the amount of which is deemed to have been included in the Contract Price and the client shall perform such duties in regard to the deduction of such tax as may be lawfully imposed.

1.7.2 The GST payable for this consultancy services shall be reimbursed by the client. The applicable GST will be paid to the consultant /Insurance company along with the payment of bills. The Consultant/Insurance company is required to submit the proof of payment of GST along with the invoice of the succeeding payment, without fail. This procedure will be followed upto penultimate bill. In the final bill, the Consultant shall pay the applicable GST and then submit the claim along with the proof of payment for reimbursement.

2. Commencement, Completion, Modification and termination of Contract

2.1 Effectiveness of Contract

This Contract shall come into effect on the date the Contract is signed by both Parties and such other later date as may be stated in the **PCC**.

2.2 Commencement of Services

The Consultants/Insurance company shall begin carrying out the Services within thirty (30) days after the date the Contract becomes effective, or at such other date as may be specified in the **PCC**.

2.3 Expiration of Contract

Unless terminated earlier pursuant to Clause 2.7, this Contract shall terminate at the end of such time period after the Effective Date as is specified in the **PCC**.

2.4 Modification

Modification of the terms and conditions of this Contract, including any modification of the scope of the Services or of the Contract Price, may only be made by written agreement between the Parties.

2.5 Force Majeure

2.5.1 Definition

For the purposes of this Contract, "Force Majeure" means an event which is beyond the reasonable control of a Party, and which makes a Party's performance of its obligations under the Contract impossible or so impractical as to be considered impossible under the circumstances.

2.5.2 No Breach of Contract

The failure of a Party to fulfill any of its obligations under the contract shall not be considered to be a breach of, or default under this Contract insofar as such inability arises from an event of Force Majeure, provided that the Party affected by such an event (a) has taken all reasonable precautions, due care and reasonable alternative measures in order to carry out the terms and conditions of this Contract, and (b) has informed the other Party as soon as possible about the occurrence of such an event.

2.5.3 Extension of Time

Any period within which a Party shall, pursuant to this Contract, complete any action or task, shall be extended for a period equal to the time during which such Party was unable to perform such action as a result of Force Majeure.

2.5.4 Payments

During the period of their inability to perform the Services as a result of an event of Force Majeure, the Consultants shall be entitled to continue to be paid under the terms of this Contract, as well as to be reimbursed for additional costs reasonably and necessarily incurred by them during such period for the purposes of the Services and in reactivating the Service after the end of such period.

2.6 Suspension:

The Client may by written notice of suspension to the Consultants, suspend all payments to the Consultants hereunder if the Consultants fail to perform any of their obligations under this contract, including the carrying out of the Services, provided that such notice of suspension (i) shall specify the nature of the failure, and (ii) shall request the

Consultants to remedy such failure within a period not exceeding thirty (30) days after receipt by the Consultants of such notice of suspension.

2.7 Termination

2.7.1 By the Client

The Client may terminate this Contract, by not less than thirty (30) days' written notice of termination to the Consultants, to be given after the occurrence of any of the events specified in paragraphs (a) through (d) of this Clause 2.7.1 and sixty (60) days in the case of the event referred to in (e):

- a) if the Consultants do not remedy a failure in the performance of their obligations under the Contract, within thirty (30) days of receipt after being notified or within such further period as the Client may have subsequently approved in writing;
- b) if the Consultants (or any of their Members) become insolvent or bankrupt;
- c) if, as the result of Force Majeure, the Consultants are unable to perform a material portion of the Services for a period of not less than sixty (60) days; or
- d) if the consultant, in the judgment of the Client has engaged in corrupt or fraudulent practices in competing for or in executing the Contract.

For the purpose of this clause:

“corrupt practice” means the offering, giving, receiving or soliciting of anything of value to influence the action of a public official in the selection process or in contract execution.

“fraudulent practice” means a misrepresentation of facts in order to influence a selection process or the execution of a contract to the detriment of GOK, and includes collusive practice among consultants (prior to or after submission of proposals) designed to establish prices at artificial non-competitive levels and to deprive GOK of the benefits of free and open competition.

- e) if the Client, in its sole discretion and for any reason whatsoever, decides to terminate this Contract.

2.7.2 By the Consultants

The Consultants may terminate this Contract, by not less than thirty (30) days' written notice to the Client, such notice to be given after the occurrence of any of the events specified in paragraphs (a) through (c) of this Clause 2.7.2 and as specified in PCC.

- (a) if the Client fails to pay any monies due to the Consultants pursuant to this Contract and not subject to dispute pursuant to Clause 7 hereof within Ninety (90) days after receiving written notice from the Consultants that such payment is overdue;

- (b) If the Client is in material breach of its obligations pursuant to this Contract and has not remedied the same with in Ninety (90) days (or such longer period as the Consultants may have subsequently approved in writing) following the receipt by the Client of the Consultants' notice specifying such breach;
- (c) if, as the result of Force Majeure, the Consultants are unable to perform a material portion of the Services for a period of not less than sixty (90) days.

2.7.3 Cessation of Rights and Obligations

Upon termination of this Contract pursuant to Clause GC 2.7, or upon expiration of this Contract pursuant to Clause GC 2.3, all rights and obligations of the Parties hereunder shall cease, except:

- (a) such rights and obligations as may have accrued on the date of termination or expiration;
- (b) the obligation of confidentiality set forth in Clause GC 3.3 hereof;
- (c) the Consultants' obligations to permit inspection, copying and auditing of their accounts and records set forth in Clause GC3.5 (ii) hereof; and
- (d) any right which a Party may have under the Applicable Law.

2.7.4 Cessation of Services

Upon termination of this Contract by notice of either Party to the other pursuant to Clauses GC 2.7.1 or GC 2.7.2 hereof, the Consultants shall, immediately upon dispatch or receipt of such notice, take all necessary steps to bring the Services to a close in a prompt and orderly manner and shall make every reasonable effort to keep expenditures for this purpose to a minimum. With respect to documents prepared by the Consultants and equipment and materials furnished by the Client, the Consultants shall proceed as provided, respectively, by Clauses GC 3.8 and GC 3.9.

2.7.5 Payment upon Termination

Upon termination of this Contract pursuant to Clauses 2.7.1 or 2.7.2, the Client shall make the following payments to the Consultants: (after offsetting against these payments any amount that may be due from the Consultant to the Client).

- a. Remuneration pursuant to Clause 6 for Services satisfactorily performed prior to the effective date of termination;
- b. Reimbursable expenditures pursuant to Clause GC 6 hereof for expenditures actually incurred prior to the effective date of termination;

- c. Except in the case of termination pursuant to paragraphs (a) and (b) of Clause 2.7.1, reimbursement of any reasonable cost incident to the prompt and orderly termination of the Contract.

2.7.6 Disputes about Events of Termination

If either Party disputes whether an event specified in paragraphs (a) through (e) of Clause GC 2.7.1 or in Clause GC 2.7.2 hereof has occurred such Party may within forty-five (45) days after receipt of notice of termination from the other Party refer the matter to arbitration pursuant to Clause GC 7 hereof and this Contract shall not be terminated on account of such event except in accordance with the terms of any resulting arbitral award.

3. Obligations of the Consultants/Insurance company:

3.1 General

The Consultants shall perform the Services and carry out their obligations hereunder with all due diligence, efficiency and economy, in accordance with generally accepted professional techniques and practices, and shall observe sound management practices, and employ appropriate advanced technology and safe methods. The Consultants shall always act, in respect of any matter relating to this Contract or to the Services, as faithful advisers to the Client, and shall at all times support and safeguard the Client's legitimate interests in any dealings with Sub-consultants or third parties.

3.2 Conflict of Interests

3.2.1 Consultants Not to Benefit from Commissions, Discounts, etc. **(NOT APPLICABLE)**

The remuneration of the Consultants pursuant to Clause 6 shall constitute the Consultants' sole remuneration in connection with this Contract or the Services, and the Consultants shall not accept for their own benefit any trade commission, discount or similar payment in connection with activities pursuant to this Contract or to the Services or in the discharge of their obligations under the Contract, and the Consultants shall use their best efforts to ensure that the Personnel, any Sub-consultants, and agents of either of them, similarly shall not receive any such additional remuneration.

3.2.2 Procurement Rules of Funding Agencies . **(NOT APPLICABLE)**

If the Consultants, as part of the Services, have the responsibility of advising the Client on the procurement of goods, works or services, the Consultants shall comply with any applicable procurement guidelines of the funding agencies and shall at all times exercise such responsibility in the best interest of the Client. Any discounts or commissions obtained by the Consultants in the exercise of such procurement responsibility shall be for the account of the Client.

3.2.3 **Consultants and Affiliates Not to engage in certain Activities. (NOT APPLICABLE)**

The Consultant agrees that, during the term of this Contract and after its termination, the Consultant and any entity affiliated with the Consultant, as well as any Sub-consultants and any entity affiliated with such Sub-consultants, shall be disqualified from providing goods, works or non-consulting services resulting from or directly related to the Consultant's Services for the preparation or implementation of the project.

3.2.4 **Prohibition of Conflicting Activities**

Neither the Consultants nor their Sub-consultants nor the Personnel shall engage, either directly or indirectly, in any of the following activities:

- (a) during the term of this Contract, any business or professional activities in the Government's country which would conflict with the activities assigned to them under this Contract; or
- (b) after the termination of this Contract, such other activities as may be specified in the PCC.

3.3 **Confidentiality**

The Consultants, their Sub-consultants, and the Personnel of either of them shall not, either during the term or within two (2) years after the expiration of this Contract, disclose any proprietary or confidential information relating to the Project, the Services, this Contract, or the Client's business or operations without the prior written consent of the Client.

3.4 **Accounting, Inspection and Auditing (NOT APPLICABLE)**

The Consultants (i) shall keep accurate and systematic accounts and records in respect of the Services, hereunder, in accordance with internationally accepted accounting principles and in such form and detail as will clearly identify all relevant time charges and cost, and the bases thereof (including such bases as may be specifically referred to in the PCC); (ii) shall permit the Client or its designated representative periodically, and up to one year from the expiration or termination of this Contract, to inspect the same and make copies thereof as well as to have them audited by auditors appointed by the Client.

3.5 **Reporting Obligations**

The Consultants shall submit to the Client the reports and documents as specified

4. Consultants' Personnel and Sub-Consultants

4.1 General

The Consultants shall provide such qualified and experienced Insurance services are required to carry out the Services.

4.2 Description of Personnel – (NOT APPLICABLE)

- a) The titles, agreed job descriptions, minimum qualification and estimated periods of engagement in the carrying out of the Services of each of the Consultants' Key Personnel are described in Appendix C. If any of the Key Personnel has already been approved by the clients his/her name is listed as well.
- b) If additional work is required beyond the scope of the Services specified in Appendix A, the estimated periods of engagement of Key Personnel set forth in Appendix C may be increased by agreement in writing between the Client and the Consultants, provided that any such increase shall not, except as otherwise agreed, cause payments under this Contract to exceed the ceilings set forth in Clause GC 6.1(b) of this Contract.

4.3 Working Hours, Overtime, Leave, etc. (NOT APPLICABLE)

- a) Working hours and holidays for Key Personnel are set forth in Appendix C.

4.4 Removal and / or Replacement of Personal

- a) If the Client (i) finds that any of the Personnel has committed serious misconduct or has been charged with having committed a criminal action, or (ii) has reasonable cause to be dissatisfied with the performance of any of the Personnel, then the Consultants shall, at the Client's written request specifying the grounds there for, forthwith provide as a replacement a person with qualifications and experience acceptable to the Client.
- b) Any of the Personnel provided as a replacement under Clauses (a) and (b) above, the rate of remuneration applicable to such person as well as any reimbursable expenditures the Consultants may wish to claim as a result of such replacement, shall be subject to the prior written approval by the Client. Except as the Client may otherwise agree, (i) the Consultants shall bear all additional travel and other costs arising out of or incidental to any removal and/or replacement, and (ii) the Remuneration to be paid for any of the Personnel provided as a replacement shall not exceed the remuneration which would have been payable to the Personnel replaced.
(Not Applicable)

5. Obligations of the Client

5.1 Assistance and Exemptions

Unless otherwise specified in the PCC, the Client shall use its best efforts to ensure that the Government shall:

- (a) assist the Consultants and the Personnel and any Sub-consultants employed by the Consultants for the Services from any requirement to register or obtain any permit to practice their profession or to establish themselves either individually or as a corporate entity according to the Applicable Law;
- (b) provide to the Consultants, Sub-consultants and Personnel any such other assistance as may be specified in the **PCC**.

5.2 Payment

In consideration of the Services performed by the Consultants under this Contract, the Client shall make to the Consultants such payments and in such manner as is provided by Clause GC 6 of this Contract.

6. Payment to the Consultants:

6.1 Policy total amount in respect of Group Medical & Group Accident

- a) An estimate of the cost of the Services payable in the local currency is set forth in Appendix E.
- b) Except as may be otherwise agreed under Clause GC 2.6 and subject to Clause GC 6.1(c), payments under this Contract shall not exceed the ceilings specified in the **PCC**. The Consultants shall notify the Client as soon as cumulative charges incurred for the Services have reached 80% of either of these ceilings.

(NOT APPLICABLE)

6.2 Remuneration and Reimbursable Expenditures

- a) Remuneration for the Personnel shall be determined on the basis of time actually spent by such Personnel in the performance of the Services after the date determined in accordance with Clause GC 2.3 and Clause **PCC 2.3** (or such other date as the Parties shall agree in writing) at the rates referred to, and subject to such additional provisions as are set forth, in the **PCC**. (Not Applicable)
- b) Reimbursable expenditures actually and reasonably incurred by the Consultants in the performance of the Services, as specified in Clause **PCC 6.2I**.

6.3 Currency of payment:

All payments (Remuneration and Reimbursable) shall be made in Indian Rupees.

6.4 Mode of Billing and Payment

Billing and payments in respect of the Services shall be made as follows:

- a) The Client shall cause to be paid to the Consultants/Insurance company an **advance payment** as specified in the PCC, and as otherwise set forth below. The advance payment will be due after provision by the Consultants to the Client of a bank guarantee by a bank acceptable to the Client in an amount specified in the **PCC**, such bank guarantee (i) to remain effective until the advance payment has been fully set off as provided in the PCC, and (ii) to be in the form set forth in

Appendix F hereto or in such other form as the Client shall have approved in writing.

- b) *The Itemized GST compliant Invoices.* As soon as practicable and not later than fifteen (15) days after the end of each calendar month during the period of the Services, the Consultants shall submit to the Client, in duplicate, itemized statements, accompanied by copies of receipted invoices, vouchers and other appropriate supporting materials (wherever the reimbursable expenditure is as per actual), of the amounts payable pursuant to Clauses GC 6.3 and 6.4 for such month. Each monthly statement shall distinguish that portion of the total eligible costs which pertains to remuneration from that portion which pertains to reimbursable expenditures. **(NOT APPLICABLE)**
- c) The Client shall cause the payment of the Consultants within sixty (60) days after the receipt by the Client of bills with supporting documents (if required). Only such portion of a monthly statement that is not satisfactorily supported may be withheld from payment. Should any discrepancy be found to exist between actual payment and costs authorized to be incurred by the Consultants, the Client may add or subtract the difference from any subsequent payments. Interest at the rate specified in the **PCC** shall become payable as from the above due date on any amount due by, but not paid on, such due date. **(NOT APPLICABLE)**
- d) The **final payment** under this Clause shall be made only after the final report and a final statement, identified as such, shall have been submitted by the Consultants and approved as satisfactory by the Client. The Services shall be deemed completed and finally accepted by the Client and the final report and final statement shall be deemed approved by the Client as satisfactory ninety (90) calendar days after receipt of the final report and final statement by the Client unless the Client, within such ninety (90)-day period, gives written notice to the Consultants specifying in detail deficiencies in the Services, the final report or final statement. The Consultants shall thereupon promptly make any necessary corrections, and upon completion of such corrections, the foregoing process shall be repeated. Any amount which the Client has paid or caused to be paid in accordance with this Clause in excess of the amounts actually payable in accordance with the provisions of this Contract shall be reimbursed by the Consultants to the Client within thirty (30) days after receipt by the Consultants of notice thereof. Any such claim by the Client for reimbursement must be made within twelve (12) calendar months after receipt by the Client of a final report and a final statement approved by the Client in accordance with the above. **(NOT APPLICABLE)**
- e) All payments under this Contract shall be made to the account of the Consultants specified in the **PCC**.

7. Settlement of Disputes
7.1 Amicable Settlement

The Parties shall use their best efforts to settle amicably all disputes arising out of or in connection with this Contract or the interpretation thereof.

7.2 Dispute Settlement

Any dispute between the Parties as to matters arising pursuant to this Contract that cannot be settled amicably within thirty (30) days after receipt by one Party of the other Party's request for such amicable settlement may be submitted by either Party for settlement in accordance with the provisions specified in the **PCC**.

III. PARTICULAR CONDITIONS OF CONTRACT

Number of GC Clause	Amendments of, and Supplements to, Clauses in the General Conditions of Contract
1.4	<p>The addresses are: Client: Rail Infrastructure Development Company (Karnataka) Limited (K-RIDE), Samparka Soudha, 1st Floor, BEP Premises (Opp. Orion Mall), Dr. Rajkumar Road, Rajajinagar 1st Block, Bengaluru -560 010 Email: dgm@kride.in</p> <p>Consultant: _____ Attention : _____ Facsimile : _____ E-mail : _____</p> <p>Authority of Member in Charge with Phone and E-mail. (as per additional clause-6) _____</p>
1.5	The Services shall be performed in Bengaluru.
1.6	<p>The Authorized Representatives are: For the Client: Managing Director K-RIDE or any other person authorized by him on his behalf</p> <p>For the Consultant: _____</p>
2.2	<p>Commencement of Services: From 01.04.2022 to 31.03.2023</p> <p>The number of days shall be 30 (Thirty). after the date of Confirmation of Key Experts' availability to start the Assignment shall be submitted to the Client in writing as a written statement signed by each Key Expert.</p>

2.3	‘Expiration of Contract: The time period shall be (12 months)
3.4	<p>The risks and the coverages shall be as follows: (Not Applicable)</p> <p>(a) Third Party motor vehicle liability insurance as required under Motor Vehicles Act, 1988 in respect of motor vehicles operated in India by the Consultants or their Personnel or any Sub-consultants or their Personnel for the period of consultancy.</p> <p>(b) Third Party liability insurance with a minimum coverage, of Rs. for the period of consultancy.</p> <p>(c) Professional liability insurance, with a minimum coverage equal to estimated remuneration and reimbursable.</p> <p>(d) Client’s liability and workers’ compensation insurance in respect of the Personnel of the Consultants and of any Sub-consultant, in accordance with the relevant provisions of the Applicable Law, as well as, with respect to such Personnel, any such life, health, accident, travel or other insurance as may be appropriate; and</p> <p>(e) Insurance against loss of or damage to (i) equipment purchased in whole or in part with funds provided under this Contract, (ii) the Consultants’ property used in the performance of the Services, and (iii) any documents prepared by the Consultants in the performance of the Services.]</p> <p><i>[Note: Fill in the blanks and delete what is not applicable.]</i></p>
3.6	<p>The other actions are: (Not Applicable)</p> <p>“Taking any action under the contract for which the written approval of the Client is required”</p>
3.8	<p>The Consultant shall not use these documents and software for purposes unrelated to this Contract without the prior written approval of the Client.</p>

III. APPENDICES

Appendix A: Description of the Services

[Give detailed descriptions of the Services to be provided; dates for completion of various tasks, place of performance for different tasks; specific tasks to be approved by Client, etc.]

Appendix B: Reporting Requirements (**NOT APPLICABLE**)

[List format, frequency, contents of reports and number of copies; persons to receive them; dates of submission, etc. If no reports are to be submitted, state here "Not applicable".]

Appendix C: Key Personnel and Sub-consultants – (**NOT APPLICABLE**)

[List under: C-1 Titles [and names, if already available], detailed job descriptions and minimum qualifications, experience of Key Personnel to be assigned to work, and staff-months for each.

C-2 List of approved Sub-consultants [if already available]; same information with respect to their Personnel as in C-1 through C-2)]

Appendix D: Services and facilities to be provided by the Client

[List here under:

F-1 Services, facilities and property to be made available to the Consultants by the Client.]

Appendix E: Cost Estimates in Indian Rupees

List hereunder cost estimate:

1. For total no of staff to be covered for group medical & group accident insurance as on 11.03.2022.

Sl. No.	Particulars	Staff	Dependent	Total	Remarks
01.	HMRDC	09	16	25	For Group Medical insurance
02.	K-RIDE	102	230	332	For Group Medical Insurance
TOTAL				357	
Sl. No.	Particulars	Staff		Total	Remarks
01.	HMRDC	09		09	For Group Accidental insurance
02.	K-RIDE	102		102	For Group Accidental insurance
TOTAL				111	

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Appendix F: Form of Bank Guarantee for Advance Payments (NOT APPLICABLE)

(Reference SC Clause 6.4 (a) of Contract)

(To be stamped in accordance with Applicable Stamp Act, if any)

Ref: _____ Bank Guarantee: _____ Date: _____

Dear Sir,

In consideration of M/s. _____ (hereinafter referred as the "Client", which expression shall, unless repugnant to the context or meaning thereof include it successors, administrators and assigns) having awarded to M/s. _____ (hereinafter referred to as the "Consultant" which expression shall unless repugnant to the context or meaning thereof, include its successors, administrators, executors and assigns), a contract by issue of client's Contract Agreement No. _____ dated _____ and the same having been unequivocally accepted by the Consultant, resulting in a Contract valued at _____ for _____ Contract (hereinafter called the "Contract")

(scope of work)

and the Client having agreed to make an advance payment to the Consultant for performance of the above Contract amounting to _____ (in words and figures) as an advance against Bank Guarantee to be furnished by the Consultant.

We _____ (Name of the Bank) having its Head Office at _____ (hereinafter referred to as the Bank), which expression shall, unless repugnant to the context or meaning thereof, include its successors, administrators executors and assigns) do hereby guarantee and undertake to pay the client immediately on demand any or, all monies payable by the Consultant to the extent of _____ as aforesaid at any time upto _____ @ _____ without any demur, reservation, contest, recourse or protest and/or without any reference to the consultant. Any such demand made by the client on the Bank shall be conclusive and binding notwithstanding any difference between the Client and the Consultant or any dispute pending before any Court, Tribunal, Arbitrator or any other authority. we agree that the Guarantee herein contained shall be irrevocable and shall continue to be enforceable till the Client discharges this guarantee.

The Client shall have the fullest liberty without affecting in any way the liability of the Bank under this Guarantee, from time to time to vary the advance or to extend the time for performance of the contract by the Consultant. The Client shall have the fullest liberty without affecting this guarantee, to postpone from time to time the exercise of any powers vested in them or of any right which they might have against the Client and to exercise the same at any time in any manner, and either to enforce or to forbear to enforce any covenants, contained or implied, in the Contract between the Client and the Consultant any other course or remedy or security available to the Client. The bank shall not be relieved of its obligations under these presents by any exercise by the Client of its liberty with reference to the matters aforesaid or any of them or by reason of any other act or forbearance or other acts of omission or commission on the part of the Client or any other indulgence shown by the Client or by any other matter or thing whatsoever which under law would but for this provision have the effect of relieving the Bank.

The Bank also agrees that the Client at its option shall be entitled to enforce this Guarantee against the Bank as a principal debtor, in the first instance without proceeding against the Consultant and notwithstanding any security or other guarantee that the Client may have in relation to the Consultant's liabilities.

Notwithstanding anything contained herein above our liability under this guarantee is limited to _____ and it shall remain in force upto and including _____ and shall

be extended from time to time for such period (not exceeding one year), as may be desired by M/s. _____
_____ on whose behalf this guarantee has been given.

Dated this _____ day of _____ 19 _____ at _____

WITNESS

(signature) _____ (signature)

(Name) _____ (Name)

(Official Address) _____ Designation (with Bank stamp)

Attorney as per Power of
Attorney No. _____ Dated _____

*Note : The bank guarantee shall be issued either by a bank (Nationalized/Scheduled) located
in India*

Appendix - G

Format for Performance Security

To

**The Managing Director,
K-RIDE.**

.....
WHEREAS, [Name and address of consultants]1 (hereinafter called “the consultants”) has undertaken in pursuance of Contract No. dated to provide the services on terms and conditions set forth in this Contract [Name of contract and brief description of works] (hereinafter called the “the Contract”).

AND WHEREAS it has been stipulated by you in the said Contract that the Consultants shall furnish you with a Bank Guarantee by a recognized bank (Nationalized / Scheduled Bank) for the sum specified therein as security for compliance with his obligations in accordance with the Contract;

AND WHEREAS we the Consultants have agreed to give such a Bank Guarantee;

NOW THEREOF we hereby affirm that we are the Guarantor and responsible to you, on behalf of the Consultants upto a total of [amount of Guarantee]2 [in words], such sum being payable in the types and proportions of currencies in which the Contract Price is payable, and we undertake to pay you, upon your first written demand and without cavil or argument, any sum or sums within the limits of [amount of Guarantee] as aforesaid without your needing to prove or to show grounds or reasons for your demand for the sum specified therein.

We hereby waive the necessity of your demanding the said debt from the Consultants before presenting us with the demand.

We further agree that no change or addition to or other modification of the terms of the Contract or of the services to be performed there under or of any of the Contract documents which may be made between you and the Consultants shall in any way release us from any liability under this guarantee, and we hereby waive notice of any such change, addition or modification.

The liability of the Bank under this Guarantee shall not be affected by any change in the constitution of the consultants or of the Bank.

"This guarantee shall also be operatable at our Branch at Bangalore, from whom, confirmation regarding the issue of this guarantee or extension / renewal there of shall be made available on demand. In the contingency of this guarantee being invoked and payment there under claimed,

the said branch shall accept such invocation letter and make payment of amounts so demanded under the said invocation."

Notwithstanding anything contained herein before, our liability under this guarantee is restricted to Rs..... (Rs.) and the guarantee shall remain valid till unless a claim or a demand in writing is made upon us on or before all our liability under this guarantee shall cease.

This guarantee shall be valid for a period of 50 months i.e. upto 2 months beyond the expiry of consultancy contract.

"The guarantor/bank hereby confirms that it is on the SFMS (Structural Finance Messaging System) platform & shall invariably send an advice of this Bank Guarantee to the designated bank of client as detailed below."

Beneficiary Name: Managing Director, K-RIDE .

Bank Name and Bank Address:

Bank A/c No.

Bank IFSC Code:

Signature and Seal of the Guarantor

In presence of

Name and Designation

1. (Name, Signature & Occupation)

Name of the Bank Address

2. (Name & Occupation) Date