

**ಬೆಂಗಳೂರು ಸಂಯೋಜಿತ ರೈಲು ಮೂಲಸೌಲಭ್ಯ ಅಭಿವೃದ್ಧಿ
ಉದ್ಯಮ ನಿಯಮಿತ (ಬಿ-ರೈಡ್)**

**BENGALURU INTEGRATED RAIL INFRASTRUCTURE DEVELOPMENT
ENTERPRISE LIMITED (Bi-RIDE)**

Bi-RIDE

Tender No: Bi-RIDE/HR/GMIGPA/2026

Date: 09.07.2026

Tender for implementation of

**Group Medical Insurance Policy for all Employees/Officers & Dependent Family Members of
Bi-RIDE and Group Personal Accident Insurance Policy to all Employees/Officers of Bi-RIDE**

Through e-procurement Portal (CPP Portal) only

**BENGALURU INTEGRATED RAIL INFRASTRUCTURE DEVELOPMENT
ENTERPRISE LIMITED
(Bi-RIDE)**

*Samparka Soudha,
1st Floor, Dr. Rajkumar Road,
Opposite Orion Mall,
Rajajinagar 1st Block, Bengaluru-560010
Email: gmprocurement@kride.in*

INDEX

Sl. NO	Description	Page No
01	Tender Notification	03
02	Instruction to Bidders	07
03	Part-1	08
04	Annexure -2 - Scope of cover & Benefits (GMI)	15
05	Annexure -4 - Scope of cover & Benefits (GPA)	16
06	Part-2	19
07	Schedule I - Bidder Information	24
08	Form of Contract	26
09	Carde Strength	29
	Annexures	
10	Annexure -1 - List of Employees name with Dependent for GMI	30
11	Annexure -2 – GMI - Scope of Cover & Benefit	43
12	Annexure -3 - List of Employees for GPA	46
13	Annexure -4 - GPA - Scope of Cover & Benefit	50
14	Annexure -5 - Land Border (OEM)	52
15	Annexure -6 - Claim dump	53
16	Annexure - 7 - Format for Authorised Signatory of Single Entity (For Single Entity/Sole Bidder Only)	55
17	Annexure – 8 - Check List	56

**BENGALURU INTEGRATED RAIL INFRASTRUCTURE DEVELOPMENT
ENTERPRISE LIMITED**

#8, 1st Floor, Samparka Soudha, Dr. Rajkumar Road, Opposite Orion Mall,
Rajajinagar, 1st Block, Bengaluru-560010

No. Bi-RIDE/HR/GMIGPA/2026

Date: 09.07.2026

TENDER NOTIFICATION

(E-procurement)

“ Group Medical Insurance Policy for all Employees/Officers & Dependent Family Members of Bi-RIDE and Group Personal Accident Insurance Policy to all Employees/Officers of Bi-RIDE”.

BENGALURU INTEGRATED RAIL INFRASTRUCTURE DEVELOPMENT ENTERPRISE LIMITED (Bi-RIDE) invites tenders from Bi-RIDE invites tenders from the IRDA Licensed General Insurance Companies holding a valid Certificate of Registration / License to quote for the works as below.

Name of work	Period of Completion
Group Medical Insurance Policy for all Employees/Officers & Dependent Family Members of Bi-RIDE and Group Personal Accident Insurance Policy to all Employees/Officers of Bi-RIDE	12 months

- Interested applicants may access bidding documents from the Central Public Procurement Portal <https://etenders.gov.in>.
- Pre-Bid meeting will be held on **16.07.2026 at 11:30**. Queries pertaining to the tender documents, if any, shall be submitted in writing/email before **2 days from the date of pre bid meeting**. The postal address and email ID shall be as follows:
BENGALURU INTEGRATED RAIL INFRASTRUCTURE DEVELOPMENT ENTERPRISE LIMITED
#8, 1st Floor, Samparka Soudha, Dr. Rajkumar Road, Opposite Orion Mall
Rajajinagar 1st Block, Bengaluru-560010
Tel No: 080-24482800
E-mail: gmpurchase@kride.in
- Last date for submission of bid is **30.07.2026 at 15.00 Hours**
- Opening of Technical Bid is on **31.07.2026 at 15.30 Hours**
- Instructions to online submission refer **Annexure-A** below.

Please note, any changes in the schedule will be updated only on e-portal / K-RIDE Website <https://www.kride.in> and e-procurement portal <https://etenders.gov.in>. Therefore, the bidders are advised to visit K-RIDE website and CPP Portal.

General Manager (Procurement)
E-mail: gmpurchase@kride.in

Instructions for Online Bid Submission

The tenderers are required to submit soft copies of their bids electronically on the CPP Portal, using valid Digital Signature Certificates. The instructions given below are meant to assist the tenderers in registering on the CPP Portal, prepare their bids in accordance with the requirements and submitting their bids online on the CPP Portal.

More information useful for submitting online bids on the CPP Portal may be obtained at:
<https://etenders.gov.in/eprocure/app>.

REGISTRATION

- 1) Tenderers are required to enroll on the e-Procurement module of the Central Public Procurement Portal (URL: <https://etenders.gov.in/eprocure/app>) by clicking on the link “Online tenderer Enrolment” on the CPP Portal which is free of charge.
- 2) As part of the enrolment process, the Tenderers will be required to choose a unique username and assign a password for their accounts.
- 3) Tenderers are advised to register their valid email address and mobile numbers as part of the registration process. These would be used for any communication from the CPP Portal.
- 4) Upon enrolment, the Tenderers will be required to register their valid Digital Signature Certificate (Class II or Class III Certificates with signing key usage with their profile. Digital Signature Certificate (DSC) must be obtained from any Certifying Authority empaneled with the Controller of Certifying Authority of India (e.g. Sify / nCode / eMudhra etc.), details of which are available on e-procurement portal under the link “Information about DSC”. Issuance of Digital Signature Certificate may take at least seven to ten business days, which may extend up to twenty-one business days in case of foreign applicants. Procedure for obtaining Digital Signature Certificate (DSC) by foreign applicants is available on e-procurement portal under the link “Downloads”. Tenderers are advised to plan their time accordingly and the Employer shall bear no responsibility for accepting tenders which are delayed due to non-issuance or delay in issuance of such Digital Signature Certificates.
- 5) Only one valid DSC should be registered by a Tenderer. Please note that the Tenderers are responsible to ensure that they do not lend their DSC’s to others which may lead to misuse.
- 6) Tenderer 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.
- 7) The Tenderers may report to the Employer by emailing to gmprocurement@kride.in if they have problem with in obtaining Digital Signature Certificate or in case of any restrictions related to debarment on the portal
- 8) Instructions for entering complaint/suggestion: The grievances or suggestions can be entered from the Home Page of the Central Public Procurement Portal (<https://eprocure.gov.in/cppp>).
- 9) For further information and any assistance in this regard Tenderers are advised to contact e-procurement helpdesk by either:
 - a. emailing to support-eproc@nic.in
 - b. phoning (0120-4200 462, 0120-4001 002/5, 0120-6277787

International Tenderers are requested to prefix +91 as country code

SEARCHING FOR TENDER DOCUMENTS

- 1) There are various search options built in the CPP Portal, to facilitate Tenderers to search active tenders by several parameters. These parameters could include Tender ID, Organization Name, Location, Date, Value, etc. There is also an option of advanced search for tenders, wherein the Tenderers may combine a number of search parameters such as Organization Name, Form of Contract, Location, Date, Other keywords etc. to search for a tender published on the CPP Portal.
- 2) Once the Tenderers have selected the tenders they are interested in; they may download the required documents / tender schedules. These tenders can be moved to the respective 'My Tenders' folder. This would enable the CPP Portal to intimate the Tenderers through SMS / e- mail in case there is any corrigendum issued to the tender document.
- 3) The Tenderer should make a note of the unique Tender ID assigned to each tender, in case they want to obtain any clarification / help from the Helpdesk.

PREPARATION OF BIDS

- 1) Tenderer should take into account any corrigendum published on the tender document before submitting their bids.
- 2) Please go through the tender advertisement and the tender document carefully to understand the documents required to be submitted as part of the bid. Please note the number of covers in which the bid documents have to be submitted, the number of documents - including the names and content of each of the document that need to be submitted. Any deviations from these may lead to rejection of the bid.
- 3) Tenderer, in advance, should get ready the bid documents to be submitted as indicated in the tender document / schedule and generally, they can be in PDF / XLS / RAR / DWF/JPG formats.
- 4) Bid documents may be scanned with 100 dpi with black and white option which helps in reducing size of the scanned document. Tenderer has to ensure that size of each file should not exceed 40 MB before uploading.
- 5) To avoid the time and effort required in uploading the same set of standard documents which are required to be submitted as a part of every bid, a provision of uploading such standard documents (e.g. PAN card copy, annual reports, auditor certificates etc.) has been provided to the Tenderers. Tenderers can use "My Space" or "Other Important Documents" area available to them to upload such documents. These documents may be directly submitted from the "My Space" area while submitting a bid, and need not be uploaded again and again. This will lead to a reduction in the time required for bid submission process.

SUBMISSION OF BIDS

Tenderer should log into the site well in advance for bid submission so that they can upload the bid in time i.e. on or before the bid submission time. Tenderer will be responsible for any delay due to other issues.

The Tenderer has to digitally sign and upload the required bid documents one by one as indicated in the tender document.

Tenderer has to select the payment option as "offline" to pay the tender fee / EMD as applicable and enter details of the instrument.

Tenderer should upload the scanned copy of Tender Security as per the instructions specified in the tender document. Otherwise the uploaded bid will be rejected.

Tenderers are requested to note that they should necessarily submit their financial bids in the format

provided and no other format is acceptable. If the price bid has been given as a standard BOQ format with the tender document, then the same is to be downloaded and to be filled by all the tenderers. Tenderers are required to download the BOQ file, open it and complete the colored (unprotected) cells with their respective financial quotes and other details (such as name of the tenderer). No other cells should be changed. Once the details have been completed, the tenderer should save it and submit it online, without changing the filename. If the BOQ file is found to be modified by the Tenderer, the bid will be rejected.

The server time (which is displayed on the tenderers' dashboard) will be considered as the standard time for referencing the deadlines for submission of the bids by the tenderers, opening of bids etc. The tenderers should follow this time during bid submission.

All the documents being submitted by the tenderers would be encrypted using PKI encryption techniques to ensure the secrecy of the data. The data entered cannot be viewed by unauthorized persons until the time of bid opening. The confidentiality of the bids is maintained using the secured Socket Layer 128-bit encryption technology. Data storage encryption of sensitive fields is done. Any bid document that is uploaded to the server is subjected to symmetric encryption using a system generated symmetric key. Further this key is subjected to asymmetric encryption using buyers/bid openers public keys.

The uploaded tender documents become readable only after the tender opening by the authorized bid openers.

Upon the successful and timely submission of bids (i.e. after Clicking "Freeze Bid Submission" in the portal), the portal will give a successful bid submission message & a bid summary will be displayed with the bid no. and the date & time of submission of the bid with all other relevant details.

The bid summary has to be printed and kept as an acknowledgement of the submission of the bid. This acknowledgement may be used as an entry pass for any bid opening meetings.

The Tenderer whosoever is submitting the tender by his digital signature certificate shall invariably upload the scan copy of the authority letter with the tender submission.

ASSISTANCE TO TENDERERS

Any queries relating to the tender document and the terms and conditions contained therein should be addressed to the Tender Inviting Authority for a tender or the relevant contact person indicated in the tender.

Any queries relating to the process of online bid submission or queries relating to CPP Portal in general may be directed to the 24x7 CPP Portal Helpdesk.

For any Technical queries related to Operation of the Central Public Procurement Portal Contact at:

Tel: The 24 x 7 Help Desk Number 0120-4200 462, 0120-4001 002/5, 0120-6277 787.

E-Mail: support-eproc@nic.in

International tenderers are requested to prefix +91 as country code.

Instruction to Bidders

Invitation of Tender for implementation

e-Tender for Group Medical Insurance Policy and dependent family members and Group Personal Accident Insurance Policy to all employees/Officers of Bi-RIDE

01	Group Medical Insurance Policy (GMI) for all employees/Officers and dependent family members of Bi-RIDE
02	Group Personal Accident Insurance (GPA) Policy to all employees/Officers of Bi-RIDE

Bi-RIDE invites tenders from the IRDA Licensed General Insurance Companies holding a valid Certificate of Registration / License to quote for the following.

1. Group Medical Insurance Policy for all employees/Officers and dependent family members of Bi-RIDE.
 - a. GMI - Sum Insured as per Annexure – 1 on Family Floater Basis.
 - b. GMI - Scope of Cover & Benefit Schedule as per Annexure – 2.
2. Group Personal Accident Insurance Policy to all employees/Officers of Bi-RIDE.
 - a. GPA - Sum Insured of Annexure – 3 Per Employee / Officer
 - b. GPA - Scope of Cover & Benefit Schedule as per Annexure - 4

For a period of 12 calendar months from the time of payment of premium & the same shall be subject to renewal for one more year or part thereof, on the same terms and conditions with mutual consent.

Two-part tender system is being followed and tenderers are required to submit their Qualifying Requirement in Technical Bid (1st Electronic document) and financial bid in e-procurement portal only (2nd Electronic document).

Tender documents may be downloaded from Government of Central e-Procurement website <https://etenders.gov.in/eprocure/app> under log in for contractors. The tender can be downloaded from the portal as per the prescribed date and time published in the portal. Only eligible and interested tenderers who wish to participate should remit on line tender processing fee, after registering in the portal. The tender processing fee / transaction fee is non-refundable.

Tenders must be electronically submitted (on line through internet through e-procurement portal) within the date and time published in e-Procurement portal. Tenders will be opened after the prescribed time and date in the e-Procurement portal.

Tenderers are advised to study the tender document carefully before submitting their proposals in response to the tender notification. Submission of a proposal to this notice shall be deemed to have been done after careful study and examination of this document with full understanding of the terms, conditions and implications.

Tender documents may be downloaded from e-procurement website <https://etenders.gov.in/eprocure/app> Interested tenderers may obtain further information at Bi-RIDE corporate office, Samparka Soudha, 1st Floor, Dr. Rajkumar Road, Bangalore-10. The Bi-RIDE will not be held responsible for the website problems if any, also may contact Help line No (0120-4200 462, 0120-4001 002/5, 0120-6277787, email: support-eproc@nic.in.

Part-1

1. **BENGALURU INTEGRATED RAIL INFRASTRUCTURE DEVELOPMENT ENTERPRISE LIMITED (Bi-RIDE)**, has decided to provide relief to the families of the Employees/Officers of Bi-RIDE, under Group Personal Accident Insurance Policy due to loss of life/Permanent/Partial disablement in an accident. It is proposed to provide a relief of sum assured to the dependents of deceased/disabled employee. The Compensation for deceased employee is 100% and for permanent total/partial disablement, the percentage of compensation is as defined in Schedule-1 of Employee Compensation Act, 1923 (uploaded as Annexure-A). Bids are invited for implementation of Group Personal Accident Insurance to all Employees/Officers of Bi-RIDE.

2. Scope of the proposal:

The Insurance Company shall implement Group Medical Insurance and Group Personal Accident Insurance to all Employees/Officers of Bi-RIDE for a period of one year and further extendable for one more year or part thereof, on the same terms and conditions with mutual consent.

Bids not covering the specified scope of the tender are treated as incomplete and liable for rejection.

3. Important Note To Bidders:

- 1.) The bidder shall quote for all the services (Inclusive of all taxes, duties, etc.,) and the evaluation will be done for the total quoted premium amount considering all the services, as such incomplete quote shall not be considered for evaluation considering it as incomplete offer.
- 2.) Bi-RIDE shall analyses all quotations received through this tender, exclusion and inclusion in the policies, negotiations of price terms and conditions and claims management.
- 3.) Additional members if any to be added subsequently during the policy period (not exceeding 06 members including employee and only direct dependents), it is the responsibility of the Insurance Company (successful insurance company) to issue the insurance policy at an additional premium amount, to be paid by concerned employee. Same applies to new born baby (born after issuance of insurance policy)
- 4.) The incomplete quote, omissions, deletion of clauses etc., – Such tender shall be liable for rejection at the discretion of GM Procurement, Bi-RIDE.
- 5.) The time period required to settle the Claims – Mediclaim, shall be clearly mentioned in the technical tender.
- 6.) The Documents furnished in the bid document under clause 4 are mandatory any bidder fails to submit the envisaged document need to summarily rejected
- 7.) The Purchaser reserves the right at the time of award of Contract or during the validity of contract to increase or decrease by up to 25 percent of the quantity of services originally specified in the Schedule of Requirements without any change in unit price or other terms and conditions.

4. Qualifying Requirements:

- a. Insurance Company should be registered with IRDA or enabled by a Central legislation to undertake insurance related activities dealing with accident insurance to provide accident cover for the past Four years. The Insurer shall upload copies of the renewal of the license (for previous Four years) as a proof of its currency of Registration.
- b. The bidder should have experience in the field of providing accident and Medical insurance cover for a period of not less than three years (Work award copies to be uploaded).

The bidder should have provided the services of Group Medical Insurance & Group Personal Accident Insurance satisfactorily to at least two Organizations (minimum employees of 150) for a minimum period of One year.

- c. The bidder should have annual turnover in terms of Premium earned/collection of **Rs. 30 Crores** or more for the last two financial years (2024-25 and 2025-26) in the Medical Insurance & Group Personal Accident Insurance sector only. (Copies of audited balance sheets certified by a Chartered Accountant to be uploaded).
- d. Insurance company PAN & GST details.

Audited Balance Sheet of the firm for past three Years-Extract.

Details for orders executed to reputed companies for the last 3 years.

- e. The offer of the bidders taking deviations in following clauses will be summarily rejected.

1. Validity of offer.
2. Contract performance security.
3. Payment terms.
4. Penalty.
5. Price Basis.
6. Past performance of the insurer
7. Period of claim disposal by the insurance company.
8. Total number of employees under insurance cover

Notwithstanding anything stated above, in the overall interest of the company Bi-RIDE reserves the right to assess the Bidders capability to perform the work, should the circumstances warrant.

- f. Deleted.
- g. The Bidder who has been blacklisted by any Government/Central/State Government Department/Universities/Educational Institutions/Organization/Board owing to non-performance after the award of work/contract with regards to the contract/works executed by it from the last 5 years as on the date of bid submission is not eligible to participate in the Bidding process.

(Must furnish a declaration that the bidder has not been blacklisted by any regulator in the last 5 years.)

- h. The bidder should provide detailed information on any litigation or arbitration arising out of contracts completed or under execution by it over the last five years with Bi-RIDE. A history of awards involving litigations against the bidder or any part or JV (Joint venture) may result in rejection of bid.

Bidders should furnish the self –declaration stating the above and upload the same along with the other documents in the relevant field in the e-procurement portal, failing which the offer is liable to be rejected.

- i. Deleted.
- j. Any bidder, OEM, vendor from a country which shares a land border with India will be eligible to bid/become vendor in this tender only if the bidder, OEM, vendor is registered with the Competent Authority. Such bidder, OEM, vendor shall meet the eligibility clauses specified in Qualified criteria of the tender documents under the heading “Eligibility clauses in respect of restrictions on procurement from a bidder, OEM, vendor of a country which shares a land border with India”. A certificate for having read

the clauses specified in Annexure-5 is required to be submitted and uploaded along with the offer by the bidder, OEM, vendor in the following format:

"I have read the clause regarding restrictions on procurement from a bidder, OEM, vendor of a country which shares a land border with India; I certify that this bidder, OEM, vendor is not from such a country or, if from such a country, has been registered with the Competent Authority. I hereby certify that this bidder, OEM, vendor fulfill all requirements in this regard and is eligible to be considered". (Where applicable, evidence of valid registration by the Competent Authority shall be attached/uploaded.)

Note: Documentary proof for the above (a to j) QR shall be uploaded.

5. NAME:

The name of the scheme shall be "GROUP MEDICAL INSURANCE AND GROUP PERSONAL ACCIDENT INSURANCE POLICY"

6. OBJECTIVE:

A Group Insurance Scheme to provide Group Medical Insurance for Sum Insured as per Annexure -1 & Annexure -2 on Family Floater Basis and Group Personal Accident Insurance coverage as per Annexure -3 & Annexure - 4 per insured person of Bi-RIDE against Death/Permanent total Disability sustained by any of the insured person attributable solely & directly to any accident caused by external violent & visible means.

6.1 BENEFICIARIES:

Personal Accident Insurance coverage will be provided to all the Employees/Officers of Bi-RIDE engaged in administrative/technical activities including duties/functions of Field/ Site.

The details of employees under coverage are provided in Annexure 03.

6.2 PRICES:

The prices quoted for Premium per Employee shall be "Firm price basis" and no enhancement in prices is allowed during the contract period.

The intending bidders shall quote the premium per employee including applicable taxes (GST).

6.3 TAXES:

Any changes/variation in the statutory taxes (GST) during the contract period will be borne by Bi-RIDE.

6.4 UNIT OF ENROLMENT:

The unit of enrolment for Group Personal Accident Insurance Policy is for all the Employees/officers of Bi-RIDE. The coverage will be for Personnel under service of the Bi-RIDE till the date of superannuation or till the date of dismissal or termination. Additions or deletions are to be effect ted during the currency of the policy and the same shall be affected on pro-rata basis. Such additions/deletions list shall be furnished as a periodical list as mutually agreed & will be tendered by Bi-RIDE along with appropriate premium & duly acknowledged by the INSURER for commencement of risk under the scheme.

6.5 BENEFITS:

Group Personal Accident Insurance Scheme to Bi-RIDE should provide the following benefits.

Sl. no.	Particulars	For Rs. 12 lakhs to 20 lakhs insurance coverage
1	Death only	Rs.12,000,00/to 20,00,000/-
2	Loss of two limbs or two eyes or one limb and one eye	Rs.12,000,00/to 20,00,000/-
3	Loss of one limb or one eye	Rs.12,000,00/to 20,00,000/-
4	Permanent Total Disability (PTD) from Injuries other than those named above	Rs.12,000,00/to 20,00,000/-
5	Permanent Partial Disability	Percentage of benefits as per annexure-A (As per Schedule-1 of Employee Compensation Act, 1923)
6	Temporarily total Disability	1% of CSI (Rs.50,000/-) up to 104 weeks.
PERSONAL ACCIDENT COVER IS WORLDWIDE. 24 Hrs /365 Days cover in respect of Employees of Bi-RIDE. All Accidental death/disability shall be covered for a maximum capital sum insured value indicated above.		

Note: For the subject tender, insurance coverage of Rs.12,000,00/to 20,00,000/-Lakhs is stipulated; accordingly, bidders shall quote annual Premium charges for the insurance coverage of Rs.12,000,00/to 20,00,000/-.

6.6 ADDITIONAL BENEFITS:

Rs.5000/- towards expenses incurred for carriage of mortal remains of the insured to place of residence. It is further clarified that, this is the charges which should be payable insurer based on the actual expenses.

6.7 PERIOD OF CONTRACT and INSURANCE COVERAGE:

The period of this Insurance contract shall be for 12 calendar months from the time of payment of premium & the same shall be subject to renewal for one more year or part thereof, on the same terms and conditions with mutual consent.

6.8 ENROLMENT PROCEDURE:

Bi-RIDE will provide list of employees/officers of Bi-RIDE to the successful bidder (both in soft/hard copy) in the standard format from the offices of Bi-RIDE and the same shall be forming part of the insurance contract.

7. PAYMENT OF PREMIUM:

Bi-RIDE will make payment of one-time Annual Premium including GST to the successful insurance company in respect of beneficiaries as mentioned in clause 6.1 above & duly acknowledged by the insurance company for commencement of risk under the scheme.

Further, additions or deletions are to be effected during the currency of the policy as may be required on periodical basis as mutually agreed & the same shall be effected by the Insurance Company on pro-rata basis.

8. COMMITMENTS BY Bi-RIDE:

Bi-RIDE will provide the following for successful implementation of the scheme.

1. Bi-RIDE will authenticate all the Insurance claim documents submitted by the Insurer after claiming by employee.
2. Bi-RIDE will stand as a facilitator between the Insurer and employees/officers of Bi-RIDE.
3. Bi-RIDE's concerned unit will provide assistance in furnishing the required document for early settlement of claims to the claimants.
4. Bi-RIDE units will furnish the following list of document.

SL No.	Particulars
1	Application
2	Insurance Claim Form
3	Death Certificate
4	Legal heir Certificate
5	FIR Report issued by Police Authority
6	Mahazar Report
7	Panchanama
8	Savings Bank along with cancelled cheque leaf & Account Pass book Copy

9. COMMITMENTS OF INSURANCE COMPANY:

1. Insurer should cover Group Personal Accident Insurance to workmen and Officers who retire during the currency of the Policy.
2. Insurer should clear the bill of Hospital, if any & inform to this office before entering MOU the required set of documents for the settlement of the claim.
3. Insurer should settle the claim within Fifteen days on receipt of complete set of claim documents from Bi-RIDE.

10. CLAIM MANAGEMENT:

Insurer should clear the bill of Hospital, if any & Claims under the policy will be routed through the Bi-RIDE offices with their certification of the coverage of the insured person, duly authenticating the claim & the claimant along with all the relevant documents for processing of the claim.

11. PAYMENT OF CLAIMS AND CLAIM TURNAROUND TIME:

The INSURER/their designated office will pass payment in respect of the valid claim favoring the nominee, within reasonable time & in no case not later than 15 days from the receipt of all valid claim documents through Electronic Clearing Services or any other agreed means between Bi-RIDE & Insurer.

The claim amount shall be settled directly to the claimant/nominee against due discharge under intimation to the GM/HR Bi-RIDE.

12. RIGHT OF APPEAL AND REOPENING OF CLAIMS:

The Insured person or the representatives of the deceased Insured person shall have a right of appeal to approach Bi-RIDE if the claim is denied by the Insurer & the insurer is bound to review the decision in this regard or seek further documentary support or initiate investigation through the consent of Bi-RIDE and the subsequent final decision will be binding on all the parties. This right of appeal will be mentioned by the Bi-RIDE in every repudiation advice. The Insurer and/or Bi-RIDE can re-open the claim if proper and relevant documents as required by the Insurer are submitted.

13. DISPUTE:

Any dispute arising out of this agreement or that at which may arise in future will be solved by taking recourse to mutual settlement failing which such dispute will be subject to appropriate courts in Bangalore Jurisdiction.

14. VALIDITY:

Bids shall remain valid for 90 days from the date of bid opening. The Bi-RIDE will reject a bid valid for a shorter period.

In exceptional circumstances, the Bi-RIDE may solicit the bidder's consent to an extension of the period of the validity. The request and the response there to shall be made in writing. A bidder may refuse the request. A bidder granting the request will not be required or permitted to modify its bid.

15. BID SECURITY - DELETED.

16. Insurance requirement and Scope of work:

A Scope of Cover & Benefit: (Group Medical Insurance Policy) Annexure-2

- i. Room boarding expenses to 1.5% of the sum assured per day, subjected to maximum of Rs.5000/- in case of ICU as per the actuals.
- ii. Cash less hospitalization.
- iii. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist fees.
- iv. Anesthesia, Blood, Blood products, Oxygen, Operation theatre charges, surgical appliances, medicines & drugs, diagnostic materials and X ray, dialysis, chemotherapy, radiotherapy, cost of pacemaker, artificial limbs and cost of organs and similar expenses.
- v. Pre and Post hospitalization expenses. (Operation treatment claim surgical Appliance medical and drugs).
- vi. Hospitalization should cover expenses incurred for treatment for Asthma, bronchitis, chronic nephritis and nephritic syndrome, Diarrhea and insidious epilepsy, Hypertension, Influenza, cough and cold. All psychiatric or psychosomatic disorders, pyrexia of unknown origin for less than 10 days. Tonsillitis and upper respiratory tract infection including laryngitis and pharyngitis, arthritis, gout and rheumatism diabetes and any illness that requires minimum 24 hours hospitalization.

- vii. Expenses on Hospitalization for specific treatment such as Dialysis, Chemotherapy, radiotherapy, eye surgery, lithotripsy (Kidney stone removal), tonsillectomy D&C taken in a hospital nursing home/ovarian Surgery and related treatment/hormonal therapy/ Immunotherapy,
- viii. Expenses on treatment of diseases such as Cataract, prostate, hypertrophy and hysterectomy for menorrhagia, sinusitis and related disorders even though it is pre-existed. Day care expenses for advanced technological surgeries and procedures requiring less than 24 hours of hospitalization.
- ix. Provision of Employee with dependents E-Card (in laminated Hard Copy).
- x. Expenses for diagnostic X - ray laboratory.
- xi. Expenses arising from or traceable to pregnancy and child birth (including caesarian).
- xii. The date of admission to the inpatient treatment should be taken into consideration and the period of treatment even if exceeds the period of policy that amount should also be covered.
- xiii. Floater Cover.
- xiv. 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).
- xv. Coverage for Employees and their Dependents.
- xvi. Sum insured Rs. 5 lakhs to Rs. 10 lakhs as detailed in the list.
- xvii. Pre-existing diseases are to be covered.
- xviii. Maternity expenses benefit up to Rs. 25,000/- for Normal Delivery Rs. 1,00,000/- for Caesarian.
- xix. First 30 days waiting period from the commencement date of the policy to be waived.
- xx. First one year and two years and four years waiting periods for diseases to be waived.
- xxi. Pre-hospitalization treatment for a period of 30 days.
- xxii. Post hospitalization treatment for a period of 60 days.
- xxiii. New born baby covered from day one, expenses covered under maternity.
- xxiv. Corporate buffer of Rs. 20 lakhs.
- xxv. Ambulance charges.
- xxvi. Cashless hospitalization.
- xxvii. Mid-term inclusion / exclusion.
- xxviii. Mid-term natural additions will be allowed. To be intimated within 45 days. Premium rate to be charges on pro rata Basis.
- xxix. Benefits under the policy could be availed all over India.
- xxx. Expenses incurred on hospitalization under **AYUSH systems** of medicine can be covered without sub limits.
- xxxi. Any other value-added services if the Insurance company wanted to provide Exclusively for Bi-RIDE.

ANNEXURE- 2 GMI Coverages (468 lives)	
Insured Name	
Address	
Policy Period	
SECTION A: SUMMARY OF COVER	
Current members to be covered	Yes
Is it a Family floater cover	Yes
Is Maternity benefits covered	Yes
SECTION B : DETAILS OF THE COVER	
Pre-existing diseases/injuries	Covered
Diseases contracted during the first 30-days of the policy	Covered
Specified diseases contracted during the first year & 2nd Year & 4th Year of the policy like (Cataract, Benign, Prostatic Hyperthropy, Hysterectomy, Hernia, Hydrocele, Congenital Internal Disease, Fistula in anus, Piles, Sinusitis and related disorders.	Covered
First nine month waiting for Maternity Benefits	Waived Off
Normal Delivery Sublimit	Rs. 25000/-
C- Section Sub Limit	Rs. 1,00,000/-
Pre and Post natal expenses within maternity limit	Rs. 10,000/- within Maternity limit
Maternity Cover Condition	Covered for 2 Children (Excluding Twins at 2nd birth)
New Born Baby Cover from Day1	Covered
Corporate Buffer	Rs.20 Lakhs
Room Rent	
Room /rent	1.5% of Sum Insured
ICU	ICU at actuals
Premium Addition- Deletion Method	Pro-rated
Ambulance Charges	at actuals
Ailment Sublimit	For Cataract: Rs.50000/- per eye
Internal congenital disease cover	Covered

A. Policy should cover: (Group Personal Accident Policy) (Annexure-4)

- i. Personal Accident arising out of and in the course of Employment or by Rail/road Accident or other means.

- ii. Covers death/disability of the insured arising out of accidents.
- iii. Sum insured: for various employees are as per the list attached.
- iv. GPA coverage as per Annexure – 3.

ANNEXURE 4 - GPA Coverages (128 lives)	
Insured Name	Bi-RIDE
Client Address	
Interest to be covered	Only Employees. (Worldwide 24 hrs.)
Nos. of Members	128
Coverage	
Accidental Death-Loss of Two Limbs, Two eyes or one limb and one eye	Yes
Permanent Total Disablement	Yes
Permanent Partial Disablement	Yes
Temporary Total Disablement	1% of Sum Insured subject to maximum of Rs. 5,000/- per week (Up to 104 weeks)
Medical Extension	10% of CSI or 40% of Admissible Claim amount whichever is less
Funeral Expenses	INR 25,000/-
Repatriation of Mortal remains	INR 10,000/-
Cover for Expenses related to Burns	Actual Expenses
Loss of Job cover	50% of SI
Out Patient Department (OPD) expenses	Rs.25,000/-
Purchase of blood	Rs.25,000/-
Daily Cash Allowance	Rs.1,000/- per day
Ambulance Charges	at actuals
Schedule - Permanent Total Disablement	
1. Loss of Sight of both eyes, or Physical Separation of two entire hands or two entire feet, or one entire hand and one entire foot, or of such Loss of sight of one eye and such Physical Separation/Loss of one entire hand or one entire foot, then the Sum Insured as stated in the schedule to this Policy hereto as applicable to such Person.	
2. Loss of Use of two hands or two feet, or of one hand and one foot, or of Loss of sight of one eye and Loss of Use of one hand or one foot, then the Sum Insured as stated in the Schedule to this Policy hereto as applicable to such Insured Person.	

3. Total and irrecoverable loss of use of a hand or a foot without physical separation then fifty percent (50%) of the Sum Insured as stated in the Schedule to this Policy hereto as applicable to such Insured Person.

4. If such Injury shall as a direct consequence thereof, permanently, and totally, disable the Insured Person from engaging in any employment or occupation of any description whatsoever, then a lump sum equal to hundred percent (100%) of Sum Insured as stated in the Schedule to this Policy hereto as applicable to such Insured Person.

Schedule - Permanent Partial Disablement

Loss Covered	% of Sum insured
Loss of toes - all	20
Great both phalanges	5
Great - one phalanx	2
Other than great if more than one toe lost each	1
loss of hearing- both ears	75
loss of hearing- one ear	30
Loss of four fingers and thumb of one hand	40
Loss of four fingers	35
Loss of thumb - both phalanges	25
one phalanx	10
Loss of Index finger - three phalanges	10
two phalanges	8
one phalanx	4
Loss of middle finger - three phalanges	6
two phalanges	4
one phalanx	2
Loss of ring finger - three phalanges	5
two phalanges	4
one phalanx	2
Loss of little finger - three phalanges	4
two phalanges	3
Loss of metacarpus	
first or second (additional)	3
third, fourth or fifth (additional)	2
Any other permanent partial disablement	% as assessed by the Doctor

17. Amendment of Tender documents.

17.1 The Bi-RIDE may modify the tender documents by issuing addenda before the deadline for submission of tenders.

17.2 Any addendum thus issued shall be part of the tender documents and shall be published online in e-Procurement portal.

17.3 The tenderer in order to take into account any such addendum issued for preparing their tenders, the Bi-RIDE shall necessarily extend the deadline for submission of tenders in accordance with Sub-Clause 18.2 below.

18. Deadline for Submission of Tenders.

18.1 Tenderer shall submit the Bid on line in the e-Procurement portal before the notified date and time published.

18.2 The Bi-RIDE may extend the deadline for submission of tenders by issuing an amendment in accordance with Clause 17, in which case all rights and obligations of the Bi-RIDE and the Tenderers previously subject to the original deadline will then be subject to the new deadline.

19. Clarification of Tenders.

19.1 To assist in the examination, evaluation, and comparison of Tenders, the Bi-RIDE may, at his discretion, ask any Tenderer for clarification of his Tender. The request for clarification and the response shall be by e-mail, but no change in the price or substance of the Tender shall be sought, offered, or permitted during evaluation of the Tenders.

19.2 Subject to sub-clause 19.1, no Tenderer shall contact the Bi-RIDE on any matter relating to its Tender from the time of the Tender opening to the time the contract is awarded. If the Tenderer wishes to bring additional information to the notice of the Bi-RIDE, he should do by e-mail. – **gmprocurement@kride.in**.

19.3 Any effort by the Tenderer to influence the Bi-RIDE in the Bi-RIDE's Tender evaluation, Tender comparison or contract award decisions may result in the rejection of the Tenderers' Tender.

20. General

20.1 The tenderers are requested to upload all the supporting documents wherever required in electronic mode and no hard copies will be accepted / entertained except Power of attorney. Failure to comply with this will result in rejection of their offers.

20.2 The tenderers are required to ensure browser compatibility of the computer well in advance to the last date and time for receipt of tenders. BENGALURU INTEGRATED RAIL INFRASTRUCTURE DEVELOPMENT ENTERPRISE LIMITED (Bi-RIDE) will not be responsible for non-accessibility of e-Procurement portal due to internet connectivity issues and technical glitches.

20.3 The winning bidder shall give the option to retiring Employees and dependents coverage under retail Mediclaim policy along with continuity benefits as per Company Rules and IRDA norms.

20.4 The Insurance coverage (Group Medical Insurance Policy and Group Personal Accident Policy) is for one year and extendable for One more years upon mutual consent and satisfactory services.

Part-2 (General Conditions)

1. TERMINATION OF THE CONTRACT: (Bi-RIDE)

Bi-RIDE may terminate this Contract, by not less than thirty (30) days written notice of termination to the Insurance Company, to be given after the occurrence of any of the events specified below in clause:

- (a) If the Insurance Company commits breach of contract or do not remedy/rectify a failure in the performance of their obligations under the Contract.
- (b) If the Insurance Company become insolvent or bankrupt;
- (c) If Bi-RIDE, in its sole discretion, decides to terminate this Contract.

In the event of termination on unsatisfactory service or in violation of any of the terms & conditions of contract, the Insurance Company will be blacklisted/debarred from the participating in any tenderer of Bi-RIDE.

2. PENAL ACTION FOR NON-PERFORMANCE:

In case the insurance company does not settle the claim within Fifteen (15) days on receipt of complete set of claim documents from Bi-RIDE, a notice will be served to cure the default within a period of Fifteen (15) days. Even after this, if insurance company fails to settle the claims then such insurance company will be blacklisted for a period of one (01) year and is liable to settle the claims and other damages Bi-RIDE and its employees may suffer during the entire contract period.

3. OBLIGATIONS OF THE INSURANCE COMPANY

The Insurance Company shall perform the Services and carry out their obligations with all due diligence, efficiency and economy in accordance with generally accepted professional techniques and practices and shall observe sound management practices.

The Insurance Company shall always act, in respect of any matter relating to this Contract or in the Services as faithful advisors to Bi-RIDE.

3A INDEMNITY

The Insurance Company hereby agrees to keep indemnified and shall keep indemnified and hold harmless, Bi-RIDE and its Directors, Officers and personnel from and against all and any claims, demands, losses, damages, penalties, expenses and proceedings connected with the implementation of this Contract or arising from any breach or non-compliance whatever by the Insurance Company or any of the persons deployed by it pursuant hereto of or in relation to any such matter as aforesaid or otherwise arising from any act or omission on their part, whether willful or not and whether within or without the premises.

4. AWARD OF CONTRACT

The Contract shall be awarded to the Insurance Company by conveying acceptance of the proposal by Bi-RIDE through e-portal/ registered/ speed post/ courier. Negotiation with the Insurance Company, if needed will be done by the Committee before award of contract. All the terms and conditions as stated in the Tenderer documents. Appendices and Acceptance conveyed by Bi-RIDE will constitute the contract between the Insurance Company and Bi-RIDE.

5. FORCE MAJEURE:

If at any time during the continuance of the order, the performance, in whole or in part by either party, or any obligations under the order, shall be prevented or delayed by reasons of any war, hostilities, acts of public enemy, civil commotion, sabotage, fires, floods, execution of this order directly or act of God (hereinafter referred to as events), then provided a notice of the happening of any such event is given by either party to other by letter/fax within 48 hours from the date occurrence thereof, neither party shall be for reasons of such events be entitled to terminate this order nor shall any party have any claim for damages against the other in respect of such non-performance or delay in performance in providing services under this order shall be resumed as soon as practicable after such an event has come to an end or ceased to exist.

Only events of Force Majeure, which impedes the execution of the contract at the time of its occurrences, shall be taken into cognizance.

6. RISK AND COST SERVICE:

In the event, the insurance company fails to execute the awarded work or is not able to deliver the work of quality or within the stipulated time period, Bi-RIDE shall be at liberty to carry out pending activities or the total scope of contract through a Third Party and recover the expenses from the original insurance company. The Cancellation of Work contract may be either for whole or part of the Work contract, and will be at the Bi-RIDE's discretion. However, before such cancellation, the Bi-RIDE shall give four weeks' notice to the agency for taking corrective action. In case, the insurance company does not take necessary corrective action to Bi-RIDE's satisfaction, within the said period of four weeks, Bi-RIDE shall be at liberty to terminate the Work contract in part or whole. Bi-RIDE may avail, upon such terms and in such manner, as it deems appropriate, services similar to those so terminated.

The insurance company shall be liable to the Bi-RIDE for any losses, excess costs for such/similar services, provided that the insurance company should continue the performance of the Work contract to the extent not terminated under the provisions of this clause. If in the opinion of Bi-RIDE, the insurance company shall not be able to correct the fault even after notice, then Bi-RIDE may terminate the Work contract at the risk and cost of the insurance company.

7. Bid opening and evaluation:

Bids will be opened on the date and time fixed by the Bi-RIDE for opening of bids, and after fully satisfying the bid conditions, the bids will be opened and scrutinized by the Bi-RIDE.

The price bids of all the Responsive Bidders will be opened on the date/time of opening of the Price bid. Evaluation of the bid will be done on the basis of Qualifying Requirements and Price bid.

8. PRICE BID:

The Bidder shall quote the premium per employee/officer of Bi-RIDE including applicable GST as per the **BOQ** in finance bid in e-procurement portal only.

9. CLARIFICATIONS:

Any clarification regarding scope of work etc., can be obtained in the office of undersigned OR by e-mail gmprocurement@kride.in

10. Conflict of Interests

10.1 Consultants Not to Benefit from Commissions, Discounts, etc.

The remuneration of the Consultants pursuant to Clause GC 6 hereof 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 hereunder, and the Consultants shall use their best efforts to ensure that any Sub-consultants, as well as the Personnel and agents of either of them, similarly shall not receive any such additional remuneration.

10.2 Prohibition of Conflicting Activities

The Consultants shall not engage, and shall cause their Personnel as well as their Sub-consultants and their Personnel not to engage, either directly or indirectly, in any of the following activities:

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

11. 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.

12. Consultants' Actions Requiring Client's Prior Approval

The Consultants shall obtain the Client's prior approval in writing before taking any of the following actions:

- (b) entering into a subcontract for the performance of any part of the Services, it being understood (i) that the selection of the Sub-consultant and the terms and conditions of the subcontract shall have been approved in writing by the Client prior to the execution of the subcontract, and
 - (ii) that the Consultants shall remain fully liable for the performance of the Services by the Sub-consultant and its Personnel pursuant to this Contract; and
- (c) appointing such members of the Personnel ("Consultants' Sub-consultants' Key Personnel") merely by title but not by name;
- (d) any other action that may be specified in the tender.

13. Documents Prepared by the Consultants to be the Property of the Client

All plans, drawings, specifications, designs, reports, other documents and software prepared by the Consultants for the Client under this Contract shall become and remain the property of the Client, and the Consultants shall, not later than upon termination or expiration of this Contract, deliver all such documents to the Client, together with a detailed inventory thereof. The Consultants may retain a copy of such documents and software. Restrictions about the future use of these documents and software, if any, shall be specified in the tender.

14. Currency of Payment All payments (Remuneration and Reimbursable) shall be made in Indian Rupees.

15. Settlement of Disputes

15.1 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.

15.2 Dispute Settlement

Any dispute between the Parties as to matters arising pursuant to this Contract which 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 SC.

15.3 Disputes shall be settled by arbitration in accordance with the following provisions:

15.3.1 Selection of Arbitrators

Each dispute submitted by a Party to arbitration shall be heard by a sole arbitrator or an arbitration panel composed of three arbitrators, in accordance with the following provisions:

- (a) Where the Parties agree that the dispute concerns a technical matter, they may agree to appoint a sole arbitrator or, failing agreement on the identity of such sole arbitrator within thirty (30) days after receipt by the other Party of the proposal of a name for such an appointment by the Party who initiated the proceedings, either Party may apply to the President, Institution of Engineers India * , New Delhi, for a list of not fewer than five nominees and, on receipt of such list, the Parties shall alternately strike names there from, and the last remaining nominee on the list shall be the sole arbitrator for the matter in dispute. If the last remaining nominee has not been determined in this manner within sixty (60) days of the date of the list, the President, Institution of Engineers India*, New Delhi, shall appoint, upon the request of either Party and from such list or otherwise, a sole arbitrator for the matter in dispute.
- (b) Where the Parties do not agree that the dispute concerns a technical matter, the Client and the Consultants shall each appoint one arbitrator, and these two arbitrators shall jointly appoint a third arbitrator, who shall chair the arbitration panel. If the arbitrators named by the Parties do not succeed in appointing a third arbitrator within thirty (30) days after the latter of the two arbitrators named by the Parties has been appointed, the third arbitrator shall, at the request of either Party, be appointed by Secretary, the Indian Council of Arbitration, New Delhi. Party, be appointed by Secretary, the Indian Council of Arbitration, New Delhi.
- (c) If, in a dispute subject to Clause 15.3.1 (b), one Party fails to appoint its arbitrator within thirty (30) days after the other Party has appointed its arbitrator, the Party which has named an arbitrator may apply to the Secretary, Indian Council of Arbitration, New Delhi, to appoint a sole arbitrator for the matter in dispute, and the arbitrator appointed pursuant to such application shall be the sole arbitrator for that dispute.

15.3.2 Rules of Procedure Arbitration proceedings shall be conducted in accordance with procedure of the Arbitration & Conciliation Act 1996, of India and any amendment thereof

15.3.3 Substitute Arbitrators If for any reason an arbitrator is unable to perform his function, a substitute shall be appointed in the same manner as the original arbitrator.

15.3.4 Qualifications of Arbitrators The sole arbitrator or the third arbitrator appointed pursuant to paragraphs (a) through (c) of Clause 15.3.1 hereof shall be a nationally recognized legal or technical expert with extensive experience in relation to the matter in dispute.

15.3.5 Miscellaneous in any arbitration proceeding hereunder:

- (a) proceedings shall, unless otherwise agreed by the Parties, be held in **Bangalore**.

(b) the decision of the sole arbitrator or of a majority of the arbitrators (or of the third arbitrator if there is no such majority) shall be final and binding and shall be enforceable in any court of competent jurisdiction, and the Parties hereby waive any objections to or claims of immunity in respect of such enforcement.

Sd/-

**GM Procurement
Bi-RIDE, Bengaluru**

BENGALURU INTEGRATED RAIL INFRASTRUCTURE DEVELOPMENT ENTERPRISE LIMITED (Bi-RIDE)

#8, 1st Floor, Samparka Soudha, Dr. Rajkumar Road,
Opposite Orion Mall, Rajajinagar 1st Block, Bengaluru-560010

Schedule I (Bidders Information)

For providing the Group Personal Accident Insurance claim to the Employees/ Legal heirs of the Deceased Employees/officers of Bi-RIDE who met with an accident resulting in Death/permanent Disablement for a period of 12 calendar months from the time of payment of premium & the same shall be subject to renewal for one more year or part thereof, on the same terms and conditions with mutual consent.

Name of the Insurance Company: _____

Sl. No	Particulars	To be filled in by the bidder
1.	Name and address of the Insurance Company	
2.	Contact Phone No.	
3.	PAN No.	
4.	Submitted - GST registration details	Yes/No
7.	Company Registration Certificate.	Yes/No
8.	Submitted - Documents in respect of insurance company to be registered with IRDA or renewal of license by a Central legislation to undertake insurance related activities dealing with accident insurance to provide accident cover for the past Four years.	Yes/No
9.	Submitted - Documents for experience in the field of providing accident cover for a period of not less than three years.	Yes/No
10.	Submitted - Documents for having provided the services of Group Personal Accident Insurance satisfactorily to at least two Organizations Organizations (minimum employees of 150) for a minimum period of One year.	Yes/No
11.	Submitted - Documents for annual turnover in terms of Premium earned/collection of Rs. 30 Crores or more for the last two financial years (2024-25 and 2025-26) in the Medical Insurance & Group Personal Accident Insurance sector only	Yes/No
12.	Submitted - Declaration that the bidder has not been blacklisted by any Government/ Central/State Government Department/ Universities/ Educational Institutions/ Organization/Board owing to non-performance after the award of work/contract in the last 5 years.	Yes/No

Sl. No	Particulars	To be filled in by the bidder
13.	Submitted - Self-declaration on any litigation or arbitration arising out of contracts completed or under execution by it over the last five (05) years with Bi-RIDE.	Yes/No
14.	Submitted - Details of other relevant document as stipulated in tender to be uploaded.	Yes/No If yes give details
15.	Check List	Yes

Seal & Signature of the Bidder

Date:

,

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 Insurance company to provide certain consulting services as defined in the Conditions of Contract attached to this Contract (hereinafter called the "Services");
- (b) the 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:
 - (b) Instruction to Bidder
 - (c) Part-1 of Tender Document

(d) Part-2 of Tender Document

(e) Schedule -1 (Bidder Information)

Annexure - 1 – List of Employees name with dependents for Group Medical Insurance Policy

Annexure - 2 – GMI - Scope of cover & benefit

Annexure - 3 – List of Employees for Group Personal Accident Insurance

Annexure – 4 – GPA - Scope of cover & benefit

Annexure – 5 – Land Border (OEM)

In the event of any inconsistency between the documents, the following order of precedence shall prevail: Part -2, Part -1, Instruction to Bidder, Annexures. Any reference to this Contract shall include, where the context permits, a reference to its Annexures.

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

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 Insurance company shall carry out the Services in accordance with the provisions of the Contract; and
 - (b) The Client shall make payments to the 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)

**BENGALURU INTEGRATED RAIL INFRASTRUCTURE DEVELOPMENT ENTERPRISE
LIMITED (Bi-RIDE)**

CADRE STRENGTH AS ON 07-07-2026

<i>SL. No.</i>	<i>CATEGORY OF POST</i>	<i>Working Strength</i>	<i>GMC Limit as per K-RIDE Policy (In Lakhs)</i>	<i>GPA Limit as per K-RIDE Policy (In Lakhs)</i>
01	Managing Director	01	10	20
02	Director	00	9	17.5
03	General Manager	07	7.5	12.5
04	Company Secretary	01	07	12
05	AGM	09	07	12
06	JGM	05	07	12
07	Sr. DGM	05	07	12
08	DGM	08	07	12
09	Sr. Manager	09	6.5	12
10	Manager	16	6.5	12
11	Dy. Manager	11	05	12
12	Asst. Manager	19	05	12
13	Sr. Executive	23	05	12
14	EA	01	05	12
15	Executive	13	05	12
Total		128		

Demography of Employees and their Dependents - Refer Annexure 1

Annexure - 1

BENGALURU INTEGRATED RAIL INFRASTRUCTURE DEVELOPMENT ENTERPRISE LIMITED (Bi-RIDE)

List of Employees name with dependents for Group Medical Insurance Policy

Sl. No.	Employee Name & their Dependant	Gender	ID No	Designation	Relation ship	Date of Birth	Age	Group Medical Policy Limit per family as per KRIDE Medical Attendance Rules
1	Nethra. D	Female	KLD003	Dy.Manager - E 1	Self	17.05.1992	34	₹5 lakhs
2	Monish BM	Male			Son	15.12.2022	4	
3	Impana BM	Female			Daughter	22.12.2025	5.5 Months	
4	Mangala Gowri. N.S	Female	KLD004	Dy.Manager - E 1	Self	11-06-1985	41	₹5 lakhs
5	Pavan. R	Male			Son	16-01-2009	17	
6	Yashash. R	Male			Son	19-05-2011	15	
7	Ritesh Kumar	Male	KCC005	Manager (Civil) - E2	Self	16-09-1989	37	₹6.5 lakhs
8	Dinesh Singh	Male			Father	02-03-1964	62	
9	Rina Sinha	Female			Mother	31-12-1976	50	
10	Ambika. M	Female	KCC009	Sr.Executive (Civil) - NE 4	Self	18-02-1993	33	₹5 lakhs
11	Gouri M Magganmane	Female			Mother	19.05.1968	58	
12	Manjunath N Magganmane	Male			Father	02.07.1962	64	
13	Ravi. K	Male	KCC006	Sr. Manager (Civil) - E3	Self	02-01-1983	43	₹6.5 lakhs
14	K. Vasantha	Female			Wife	17-05-1992	34	
15	K. Sathvika Krishna	Female			Daughter	26-12-2014	12	
16	Thulasi	Female			Mother	01-01-1965	61	
17	Vaishnav Aryan Krishna K	Male			Son	05.10.2023	3	
18	Sowmya. P	Female	KHC002	Dy.Manager (HR) - E1	Self	01-04-1992	34	₹5 lakhs
19	Umesh. S	Male			Husband	30-11-1983	43	
20	Prakash. B	Male			Father	01-11-1966	60	
21	Leelavathi. P	Female			Mother	01-01-1975	51	
22	Vihaan .U	Male			Son	16-09-2022	4	
23	Nihaan U	Male			Son	23-05-2024	2	
24	Hamsa. L.P	Female	KFC002	Dy.Manager (Finance) - E1	Self	31-05-1987	39	₹5 lakhs
25	Nishita	Female			Daughter	25-09-2017	9	
26	Shanaya	Female			Daughter	28-11-2013	13	
27	Shobha Guruprakash R	Female			Mother	16-07-1965	61	
28	Sanmitha. H	Female	KHC003	Asst. Manager - E 0	Self	25-03-1990	36	₹5 lakhs
29	Sanjeeva H	Male			Father	06.06.1952	74	

30	Thrashalakshi	Female			Mother	25.11.1962	64	
31	Avinash G	Male			Husband	09.04.1989	37	
32	Phani Bharath Paruchuri	Male	KSC003	Dy.Manager (S&T) - E1	Self	26-07-1989	37	₹5 lakhs
33	Thapasvi Paruchuri	Female			Daughter	09-10-2022	4	
34	Paruchuri Rajani	Female			Mother	01-01-1967	59	
35	Pathakamudi Mounika	Female			Wife	26-04-1994	32	
36	Yashwantrao Biradar	Male	KCC015	Sr. Manager (Civil) - E3	Self	16-06-1985	41	₹6.5 lakhs
37	Pooja Biradar	Female			Wife	21-07-1998	28	
38	Jagadevi	Female			Mother	01-01-1953	73	
39	Baby of Yashwantrao Biradar	Female			Daughter	10-04-2026	03 months	
40	Baby of Yashwantrao Biradar	Male			son	10-04-2026	03 months	
41	Jnanesh.G.C	Male	KLD006	Surveyor - NE 2	Self	01-06-1984	42	₹5 lakhs
42	Chunche Gowda	Male			Father	05-07-1959	67	
43	Bhagyamma	Female			Mother	03-08-1964	61	
44	Anupama.S.D	Female			Wife	20-06-1990	36	
45	Thushyathi.J	Female			Daughter	11-10-2018	8	
46	Tanuja.B. Awarнали	Female	KEC003	AM(Electrical) - E0	Self	10-02-1990	36	₹5 lakhs
47	Survarna Avaranale	Female			Mother	01-01-1964	62	
48	Basavaraj Shankareppa Avaranali	Male			Father	01-06-1963	63	
49	Vivekananda BC	Male			Husband	08.03.1989	37	₹7 lakhs
50	M R Harsha	Male	KFC004	DGM/Finance - E4	Self	07-04-1980	46	
51	Shrinidhi	Female			WIFE	26-01-1986	40	
52	Advika	Female			DAUGHTER	28-07-2013	13	
53	M. Ramachandra	Male			FATHER	05-06-1948	78	
54	PRADEEP M S	Male	KCC020	EXECUTIVE/CIVIL - NE3	SELF	20-08-1993	33	₹5 Lakhs
55	Somashekar	Male			FATHER	22-07-1962	64	
56	Devarajamma	Female			MOTHER	15-09-1973	53	
57	Namratha M Kudur	Female			Wife	11.09.1994	32	₹5 lakhs
58	DHANALAKSHMI V	Female	KCC021	Asst.Manager/Civil - E0	SELF	21-09-1979	47	
59	JAYAMMA T	Female			MOTHER	07-08-1946	80	
60	Gayathri V	Female			SISTER	30.06.1974	52	₹5 lakhs
61	RAMESH REDDY	Male	KCC022	Asst.Manager/Civil - E0	SELF	04-04-1993	33	
62	RAGHURAMA REDDY	Male			FATHER	20-08-1962	64	
63	LAKSHMI S	Female			MOTHER	01-01-1974	52	
64	Snehal Bonageri	Female			Wife	08.04.1994	32	
65	Baby of Ramesh Reddy				daughter	21.03.2026	03 months	

66	ADNAN AZEEZ	Male	KEC004	SR. EXECUTIVE/CIVIL - NE3	SELF	13-05-1997	29	₹5 lakhs
67	HADIYA AYMAAN	Female			Wife	11.11.2000	26	
68	Shabeena Anjum	Female			Mother	04.02.1967	59	
69	Abdul Azeez	Male			Father	01.06.1967	59	
70	PRAVEEN KUMAR V	Male	KSC006	AM/S&T -E0	SELF	26-01-1988	38	₹5 lakhs
71	SEEMA NAYAK T G	Female			WIFE	09-01-1988	38	
72	T P DEETHYA NAYAK	Female			DAUGHTER	23-10-2016	10	
73	MOPARTHI MAHESH KUMAR	Male	KSC007	AM/S&T -E0	SELF	22-04-1993	33	₹5 lakhs
74	M. Koteswara Rao	Male			FATHER	01-01-1965	61	
75	M. Indira	Female			MOTHER	01-01-1972	54	
76	Sudheer Krishna M	Male	KCC023	Asst.Manager/Civil -E0	SELF	17-11-1984	42	₹5 lakhs
77	Sangeetha	Female			WIFE	03-04-2002	24	
78	Sanjay Kumar K.S	Male	KCC024	Asst.Manager/Civil -E0	SELF	07-11-1994	32	₹5 lakhs
79	Gowramma K M	Female			Mother	22-07-1967	59	
80	Awadhesh Kumar	Male	KCC025	Asst.Manager/Civil -E0	SELF	14-01-1991	35	₹5 lakhs
81	Sumintra Devi	Female			Mother	06-05-1962	64	
82	Sahdeo Prasad	Male			FATHER	03-07-1958	68	
83	Priti Kumari	Female			Wife	12-09-1999	27	
84	Anshul Kumari	Female			Daughter	28.02.2023	3	
85	Advik Yadav	Male			Son	27.10.2025	1	
86	Babitha Dias	Female	KCC027	Manager/Civil - E2	SELF	19-06-1980	46	₹6.5 Lakhs
87	Ryanchris Dias	Male			Son	02-02-2007	19	
88	Concepta D costa	Female			Mother	05-07-1955	71	
89	Varun Prasad Jادیانا	Male	KCC029	Manager/Civil - E2	SELF	27-05-1987	39	₹6.5 Lakhs
90	Manisha Gautam	Female			WIFE	10-03-1990	36	
91	Riyanshi Jادیانا	Female			Daughter	17-01-2020	6	
92	Liyana Jادیانا	Female			Daughter	01-01-2023	3	
93	Saurabh Sharma	Male	KCC031	Asst. Manager/Civil - E0	SELF	02-10-1990	36	₹5 Lakhs
94	Shashi Sharma	Female			Mother	12-01-1960	66	
95	Dharna Sharma	Female			Wife	24.04.1995	31	
96	Gaurish Sharma	Male			Son	13.01.2024	2	
97	Pragadeesh S	Male	KCC032	Manager/Civil - E2	SELF	25-06-1992	34	₹6.5 Lakhs
98	Kannika Parameshwari	Female			WIFE	20-10-1997	29	
99	Mahalakshmi	Female			Mother	20-05-1962	64	
100	Adyanah Ragnika PK	Male			Daughter	18.02.2023	3	
101	Aviraah Ragnika PK	Female			Daughter	21.01.2026	4 months	
102	Pratheek Vasishtha	Male	KEC006	Asst. Manager /Electrical - E0	SELF	18-03-1992	34	₹5 lakhs
103	R. Ushashrinivas	Female			Mother	04-09-1968	58	

104	R Sreenivasa	Male			Father	03.02.1962	64	
105	Sharada BV	Female			Wife	16.12.1995	31	
106	Ranjitha M R	Female	KFC005	Sr.Executive/Finance - NE4	Self	02-05-1993	33	₹5 lakhs
107	Divakar T N	Male			Husband	25-11-1985	41	
108	Aarvi D Gowda	Female			DAUGHTER	21-11-2019	7	
109	M R Nagamma	Female			Mother	12.04.1972	53	
110	M R Ramesh	Male			Father	03.03.1966	60	
111	Jeevan Kumar	Male	KMC002	Asst. Manager/Mech - E0	Self	06-07-1990	36	₹5 lakhs
112	Damodara Poojary	Male			Father	26-09-1962	64	
113	Shasikala	Female			Mother	31-08-1965	61	
114	Monu Kumar Jha	Male	KCC033	Manager/Civil - E2	Self	17-03-1989	37	₹6.5 Lakhs
115	Devi Kant Jha	Male			Father	01-01-1954	72	
116	Pramila Devi	Female			Mother	04-02-1960	66	
117	Swati Pathak	Female			Wife	09-11-1990	36	
118	Shaurya K R Jha	Male			Son	29-05-2018	8	
119	Shreya Jha	Female			Daughter	09-06-2022	4	
120	Lohit I Naik	Male	KCC037	Asst. Manager/Civil - E0	Self	21-10-1994	32	₹5 lakhs
121	Ira Timmayya Naik	Male			Father	01-06-1951	75	
122	Sulochana	Female			Mother	12-04-1956	70	
123	Ghanshyam M. Mundafo	Male	KCC039	DGM/Civil - E4	Self	29-06-1979	47	₹7 lakhs
124	Shital G. Mundafo	Female			Wife	22-09-1987	39	
125	Mithitesh	Male			Son	09-03-2009	17	
126	Purvi	Female			Daughter	03-05-2012	14	
127	Pandala Venkat Das	Male	KCC042	Manager/Civil - E2	Self	20-11-1986	40	₹6.5 Lakhs
128	K A Bhanu Sree	Female			Wife	01-08-1987	39	
129	Pandala Advik Ayaansh	Male			Son	09-10-2022	4	
130	Pandala Chaithra Vardhini	Female			Daughter	29.12.2025	5.5 Months	
131	Prakash G Gaonkar	Male	KRC029	Sr.DGM/Civil - E5	Self	01-04-1965	61	₹7 lakhs
132	Rekha A Naik	Female			Wife	12-01-1970	56	
133	Bharat Prakash	Male			Son	30-12-1997	29	
134	Aman Prakash	Male			Son	19-03-2001	25	
135	Vikas Kumar	Male	KCC045	Manager/Civil - E2	Self	15-01-1991	35	₹6.5 Lakhs
136	Sarita	Female			Wife	20-06-1993	33	
137	Divyesh Chaudhary	Male			Son	26-12-2017	9	
138	Taksha Veer Chaudhary	Male			Son	28-06-2020	5	
139	Shyam Veer Singh	Male			Father	28-06-1965	61	
140	Sukna Devi	Female			Mother	20-01-1970	56	
141	Manoj H K	Male	KCC046	Dy.	Self	01-05-1992	34	₹5 Lakhs

142	Poornima	Female		Manager/Civil - E1	Wife	30-07-1993	33	
143	Girija K	Female			Mother	15-05-1970	56	
144	Hanumappa K	Male			Father	05.09.1957	69	
145	Shriyan M Kademani	Male			Son	17.08.2023	3	
146	Kesavan Krishnan	Male	KCC048	Sr.DGM/Civil - E5	Self	20-05-1984	42	₹7 lakhs
147	Bhuvaneshwari	Female			Wife	03-11-1991	35	
148	Dwarakesh K	Male			Son	26-11-2019	7	
149	J. Krishnan	Male			Father	10-05-1950	76	
150	K. Anjala	Female			Mother	30-03-1957	69	
151	K. Jivisha	Female			Daughter	12.01.2024	2	
152	Kattunga Venkata Ramana	Male	KEC007	Asst.Manager/Electrical - E0	Self	06-07-1993	33	₹5 lakhs
153	K. Atchiyya	Male			Father	18-11-1964	62	
154	K. Aruna Kumari	Female			Mother	08-08-1974	52	
155	M Sailaja	Female			wife	15.08.2002	24	
156	M. R. Umesh	Male	KSD008	AGM/S&T - E7	Self	02-08-1970	56	₹7 lakhs
157	H. Nandini	Female			Wife	10-03-1973	53	
158	Sai Dhanya	Female			Daughter	13-01-2002	24	
159	Sai Maanya	Female			Daughter	06-05-2007	19	
160	Salman F	Male	KSC009	DGM/S&T - E4	Self	04-08-1984	42	₹7 lakhs
161	Iffath Nousheen	Female			Wife	22-02-1989	37	
162	Afeef Farhan S	Male			Son	17-11-2012	14	
163	Naseera Begam	Female			Mother	20.06.1970	56	
164	Ashwath Kumar M S	Male	KSC010	Manager/S&T - E2	Self	20-07-1987	39	₹6.5 Lakhs
165	Vijetha K S	Female			Wife	21-03-1995	31	
166	Nishma Ashwath M	Female			Daughter	20-01-2020	6	
167	Sheenappa Gowda M R	Male			Father	17-01-1956	70	
168	Susheela S	Female			Mother	19-01-1964	62	
169	Dinesh B	Male	KLD008	Tahsildar - E0	Self	09-03-1978	48	₹5 Lakhs
170	Shobha N R	Female			Wife	22-07-1980	46	
171	Risha Saanvi D	Female			Daughter	03-11-2010	16	
172	Rahul Byathnal	Male	KCC052	DGM/Civil - E4	Self	11-01-1988	38	₹7 Lakhs
173	Meghana C.M	Female			Wife	23-12-1992	34	
174	Ishanvi Rahul	Female			Daughter	11-04-2016	10	
175	Shadakshrapa B	Male			Father	20-07-1957	69	
176	Mohamed Aftab	Male	KCC053	JGM/Civil - E6	Self	12-02-1986	40	₹7 lakhs
177	Usna Taj	Female			Wife	05-08-1989	37	
178	Mohamed Hasnain	Male			Son	11-05-2014	12	
179	Anum Fathima	Female			Daughter	07-11-2016	10	
180	Mohamed Fayaz H	Male			Father	03-08-1953	73	

181	Noor jahan	Female			Mother	09-07-1966	60	
182	Shreyamsha Prasad KS	Male	KCC054	Sr.DGM/Civil - E5	Self	30-01-1978	48	₹7 lakhs
183	Padma HJ	Female			Mother	10-06-1952	74	
184	K Amarnath Reddy	Male	KEC009	Dy. Manager/Electrical - E1	Self	21-08-1990	36	₹5 Lakhs
185	K Krishna Reddy	Male			Father	20-06-1962	64	
186	K Padmavathi	Female			Mother	01-01-1969	57	
187	K Saikethan Reddy	Male			Son	15-06-2018	8	
188	K yadhunandan Reddy	Male			Son	11.09.2024	2	
189	M Naves	Male	KSC012	AM/S&T - E0	Self	11-11-1988	38	₹5 lakhs
190	M Vijayalakshmi	Female			Mother	15-10-1964	62	
191	M Radha	Female			Wife	18.03.1990	36	
192	Prashantha D R	Male	KHC005	Sr.DGM/HR - E5	Self	30-05-1983	43	₹7 lakhs
193	Prema	Female			Mother	01-01-1965	61	
194	Shreelakshmi B G	Female			Wife	31-07-1985	41	
195	Lahari D P	Female			Daughter	05-09-2012	14	
196	Taarunya D P	Female			Daughter	17-02-2017	9	
197	Vijayashree H K	Female	KHC006	Sr.Executive/HR - NE4	Self	05-06-1982	44	₹5 lakhs
198	S. Krishnamurthy	Male			Father	17-01-1950	76	
199	Mohith Narayana V	Male			Sonling	19-02-2011	15	
200	Varadaraj CH	Male			Husband	09.12.1979	47	
201	Anshul Shukla	Male	KFC009	DGM/Finance - E4	Self	23-04-1990	36	₹7 lakhs
202	Naresh Chandra Shukla	Male			Father	29-12-1950	76	
203	Rajkumari Shukla	Female			Mother	12-04-1955	71	
204	Angshuman Mandal	Male	KEC011	Sr.Executive/Elect - NE4	Self	29-04-1994	32	₹5 lakhs
205	Parthasarathi Mandal	Male			Father	29-04-1968	58	
206	Nayanjura Sahana	Female			Mother	31-05-1970	55	
207	Ahan Mandal	Male			Son	28.09.2024	2	
208	Shilpa Mandal	Female			Wife	03-03-2000	26	
209	Kavya G.S.	Female	KITC004	Sr.Executive /IT - NE4	Self	03-07-1994	32	₹5 lakhs
210	K.Leelavathy	Female			Mother	22-07-1957	69	
211	G.R.Sreekanthan	Male			Father	26-11-1956	70	
212	Akanksha V	Female			Daughter	25.12.2024	2	
213	Raghavendra	Male	KMD003	JGM/Rolling Stock - E5	Self	01-08-1990	36	₹7 Lakhs
214	K.Nagappa	Male			Father	12-03-1960	66	
215	Renuka	Female			Mother	20-10-1969	57	
216	Manjunath Shivabasu Bellad	Male	KMC004	Sr.Manager/Rolling Stock - E3	Self	19-12-1991	35	₹6.5 Lakhs
217	Laxmi Gondi	Female			Wife	22-07-1991	35	

218	Hrishikesh Manjunath Bellad	Male			Son	18-01-2022	4	
219	Shivabasu Bellad	Male			Father	20-07-1963	63	
220	Nirmala Bellad	Female			Mother	01-01-1964	62	
221	Ellanti Tejaswi	Female	KSC013	Sr.Executive /S&T - NE4	Self	10-06-1995	31	₹5 lakhs
222	Ellanti Revathi	Female			Mother	01.04.1965	61	
223	Lakshmi Devananda	Female	KFC011	Sr. Manager(Finance) - E3	Self	20-05-1980	46	₹6.5 lakhs
224	Nagaraj C.S.	Male			Father	10-06-1950	76	
225	Parijatha N	Female			Mother	28-16-1951	75	
226	Dhanvin Dev Shetty	Male			Son	29-09-2017	9	
227	Ponnappa K.C.	Male	KCC060	EA to Director(P&P) - NE4	Self	02.10.1997	29	₹5 lakhs
228	KC Shobha	Female			Mother	01.01.1968	58	
229	Shreya D Purvimath	Female	KCC061	Sr.Executive/NE4	Self	22.07.1994	32	₹5 lakhs
230	Anupama Purvimath	Female			Mother	17.05.1969	57	
231	Gagana VR	Female	KCC062	Executive /Urban Planning - NE3	Self	28.12.1992	34	₹5 lakhs
232	Radha MS	Female			Mother	01.01.1965	61	
233	Venugopal GB	Male			Father	01.05.1958	68	
234	Vikas Chandra	Male	KCC063	DGM/Civil/E4	Self	14.02.1983	43	₹7 lakhs
235	Harshita Chandra	Female			Daughter	09.05.2011	15	
236	Rajashekhar KA	Male	KCC064	Sr.Manager/Urban Planning-E3	Self	01.06.1977	49	₹6.5 lakhs
237	Reshma Sri	Female			Wife	01.06.1986	40	
238	Krishnatulasi	Female			Daughter	30.12.2011	15	
239	Hladni R Airani	Female			Daughter	30.05.2013	13	
240	Vatsala M	Female			Mother	01.06.1969	57	
241	Anusha J	Female	KCSC002		Self	21.01.1991	35	
242	S Jai Prakash	Male			Father	05.08.1963	63	₹5 lakhs
243	MR Prabhavathi	Female			Mother	12.09.1968	58	
244	Bharath B.M.	Male	KCC066	Sr. Manager/Civil-E3	Self	05.09.1984	42	
245	Nagalakshmi B.H.	Female			Mother	01.05.1956	70	₹6.5 lakhs
246	Sohana B Gowda	Female			Daughter	20.02.2015	11	
247	Nikhil V Jolad	Male	KCC067	Sr. Manager/Civil-E3	Self	25.10.1984	42	₹6.5 lakhs
248	Vrishank N Jolad	Male			Son	29.06.2016	10	
249	Shushank Jolad	Male			Son	04.10.2018	8	
250	Vijayalakshmi Veeranna Jolad	Female			Mother	24.07.1963	63	

251	Veeranna B Jolad	Male			Father	26.06.1952	74	
252	Nandeesh H.V.	Male	KCC068	Sr. Manager/Civil	Self	08.10.1986	40	₹6.5 lakhs
253	Harshitha KP	Female			Wife	28.04.1995	31	
254	Thanvish Shyam H.N	Male			Son	14.03.2021	5	
255	Thasmay Aaditya H.N	Male			Son	14.03.2021	5	
256	Hemavathi	Female			Mother	06.02.1961	65	
257	H.V.Veerappaji	Male			Father	20.08.1953	73	
258	Nenavath Krishta Naik	Male	KEC013	AGM/Electrical - E7	Self	07.07.1982	44	₹7 lakhs
259	Sugali Syamala	Female			Wife	13.05.1993	33	
260	N Duray Naik	Male			Son	28.03.2017	9	
261	N Soni Bhai	Female			Mother	01.06.1948	78	
262	Bindu Sree N	Female			Daughter	17.08.2013	13	
263	Reshma Udaya Poojary	Female	KPRC002	Manager/PRO-E2	Self	21.02.1988	38	₹6.5 lakhs
264	Pranvi Udaya	Female			Daughter	06.01.2019	7	
265	M Udaya Poojary	Male			Husband	11.02.1984	42	
266	Bhavani	Female			Mother	1964	62	
267	Kashinath	Male	KEC014	Dy.Manager/Electrical	Self	05.01.1981	45	₹5 lakhs
268	Aruna CS	Female			Wife	27.01.1985	41	
269	Tejas HK	Male			Son	09.04.2010	16	
270	Aradhya K Hippargi	Female			Daughter	15.12.2013	13	
271	Mahadevi	Female			Mother	01.06.1954	72	
272	Narendra B.S.	Male	KCC069	GM/Civil/E8	Self	04.04.1972	53	₹7.5 lakhs
273	Kavitha K	Female			Wife	01.03.1978	48	
274	Vivek Narendra	Male			son	27.11.2004	22	
275	Esha Narendra	Female			Daughter	13.03.2007	19	
276	Pravindra Kumar	Male	KCC070	GM/Civil/E8	Self	13.04.1976	50	
277	Rukma Devi	Female			Wife	01.07.1977	49	₹7.5 lakhs
278	Annu Kumari	Female			Daughter	19.09.2000	26	
279	Satyam Singh	Male			Son	05.01.2005	21	
280	Usha Kiran	Female			Mother	03.03.1956	70	
281	Sunil Kumar Sharma .I	Male	KCC071	Asst. Manager /Civil	Self	01.03.1996	30	
282	Kanthi Sharma	Female			Mother	01.01.1977	49	₹5 Lakhs
283	Indrajith Sharma	Male			Father	01.01.1969	57	
284	Lohith BH	Male	KLD011	Surveyor/Land	Self	03.08.1991	35	₹5 Lakhs
285	Mangalagowramma RB	Female			Wife	30.09.1997	29	
286	Manjula	Female			Mother	10.03.1967	59	
287	Jashvitha lohith	Female			Daughter	11.05.2023	3	

288	Vinay Kumar S	Male	KLD012	Surveyor/Land	Self	23.01.1994	32	₹5 Lakhs
289	Lekha N	Female			Wife	24.04.1999	27	
290	Kamakshamma	Female			Mother	01.06.1965	61	
291	Hamsa V	Female			Daughter	26.01.2024	2	
292	S. Hemanth Kumar	Male	KCC073	EXECUTIVE/CIVIL - NE3	Self	10.08.1999	27	₹5 Lakhs
293	M. Gouramma	Female			Mother	01.01.1984	42	
294	Eranna	Male			Father	01.01.1980	46	
295	Arun Kumar R	Male	KCC074	Sr.Executive/Civil/NE4	Self	14.11.1991	35	₹5 Lakhs
296	Yamuna GM	Female			Wife	31.05.1990	36	
297	Gangamma	Female			Mother	01.05.1970	56	
298	Vivaan Raj A	Male			Son	03.07.2024	2	
299	Hitesh Raj Urs A.P	Male	KCC075	Sr.Executive/Civil/NE4	Self	12.05.1997	29	₹5 Lakhs
300	Suhas R	Male	KCC076	Sr.Executive/Civil/NE4	Self	09.08.1990	36	₹5 Lakhs
301	Jamuna KR	Female			Wife	18.03.1993	33	
302	Suma G	Female			Mother	25.04.1966	60	
303	Spoorti Lambi	Female	KCC077	Sr.Executive/Civil/NE4	Self	05.11.1996	30	₹5 Lakhs
304	Sangappa Lambi	Male			Father	06.02.1964	62	
305	Dhanvi Shivaraj	Female			Daughter	07.07.2024	2	
306	Shobha C	Female	KCC078	Sr.Executive/Civil/NE4	Self	07.11.1997	29	₹5 Lakhs
307	Susheelamma	Female			Mother	03.05.1973	53	
308	Yogeesha BE	Male			Husband	03.03.1996	30	
309	Ashish Kumar Jha	Male	KCC079	Manager/Civil/E2	Self	02.01.1989	37	₹6.5 lakhs
310	Atharva Jha	Male			Son	05.06.1917	9	
311	Ajay Kumar Jha	Male			Father	01.01.1953	73	
312	Nandani Devi	Female			Mother	01.01.1970	56	
313	Syed Usman	Male	KRC001	AM (Civil) - E0	Self	16-04-1960	66	₹5 lakhs
314	Zareen Taj	Female			Wife	22-02-1972	54	
315	Sumaiya Sultana	Female			Daughter	12-02-1999	27	
316	Gopala Krishna Rao N	Male	KRC015	Dy. Manager/Land - E1	Self	30-10-1961	65	₹5 Lakhs
317	G Nalini Rao	Female			Wife	19-06-1966	65	
318	Chandrashekhara charya AP	Male	KRC018	Manager/S&T	Self	20.07.1962	64	₹6.5 lakhs
319	Shashikala HB	Female			Wife	03.02.1968	58	
320	S. Veerabhadraiah	Male	KRC016	Dy. Manager/Finance - E1	Self	01.06.1959	67	₹5 lakhs
321	V Parvathi	Female			Wife	11.11.1964	62	
322	R Ramesh	Male	KRC019	AGM/Civil- E7	Self	26.08.1962	64	₹7 lakhs

323	K Savitha	Female			Wife	01.07.1972	54	
324	R.Vivek	Male			Son	29.09.1999	27	
325	R.Kaanchana	Female			Daughter	21.01.2008	18	
326	M.Bayapa Reddy	Male	KRC020	Asst. Manager	Self	02.02.1963	63	₹5 Lakhs
327	Vijayamma	Female			Wife	23.06.1967	59	
328	Archana M Kulkarni	Female	KCSC003	Company Secretary	Self	22.07.1981	45	₹7 lakhs
329	Aarav Girish	Male			son	12.06.2014	12	
330	Aditi Girish	Female			Daughter	15.04.2009	17	
331	Poornima Kulkarni	Female			Mother	23.11.1954	72	
332	Vijaya Priyadarshani	Male	KCC083	Manager/Urban Planning/E2	Self	01.01.1986	40	₹6.5 Lakhs
333	VishwanathPrasad	Male			Father	01.01.1961	65	
334	Girish MR	Male	KCC084	General Manager/Civil/E 8	Self	15.05.1967	59	₹7.5 lakhs
335	Pushpalatha SN	Female			wife	20.08.1973	53	
336	Gnyaneshwari TG	Female			Daughter	29.10.1999	27	
337	Meghana TG	Female			Daughter	06.12.2001	25	
338	Gowramma	Female			Mother	10.06.1940	86	
339	Sidram Gundappa Benarji	Male	KRC023	JGM/Civil	Self	06.06.1964	62	₹7 lakhs
340	Sumitabai	Female			wife	01.06.1975	51	
341	Abhilash S Benarji	Male			Son	03.04.2006	20	
342	Raksha T	Female	KCC086	Executive/Civil	Self	19.04.2000	26	₹5 lakhs
343	Subbamma C	Female			Mother	12.03.1970	56	
344	Mathai M.A	Male	KCC088	Sr.Executive/Civil	Self	06.04.1989	37	₹5 lakhs
345	Deepika Ajaykumar	Female			wife	07.05.1994	32	
346	Delvin Mathai	Male			Son	23.03.2024	2	
347	MV Abraham	Male			Father	01.01.1955	71	
348	Saramma	Female			Mother	01.01.1959	67	
349	Vinodh R	Male	KCC087	Sr.Executive/Civil	Self	01.08.1992	34	₹5 lakhs
350	Shanthi S	Female			Mother	01.01.1970	56	
351	Bindu L	Female	KFC014	Sr.Executive/Finance	Self	28.09.1998	28	₹5 lakhs
352	Shylaja KC	Female			Mother	15.06.1978	48	
353	Lokesh B	Male			Father	05.05.1971	55	
354	Hitharth VJ	Male			Son	14.11.2022	4	
355	Shilpa K.M	Female	KFC015	Sr.Executive/Finance	Self	06.05.1988	38	₹5 lakhs
356	Pranav B Dhage	Male			Son	21.02.2013	13	
357	Vaishnav B Dhage	Male			Son	12.08.2015	11	
358	Mahadeva KV	Male			Father	01.06.1957	69	
359	Jayalakshmi	Female			Mother	01.01.1965	61	
360	Arti Gupta	Female	KFC013	AGM/Fin	Self	15.01.1982	44	₹7 lakhs
361	Vijay Gupta	Male			Father	14.04.1955	71	

362	Poonam Gupta	Female			Mother	28.10.1958	68	
363	Gaurav Kumar	Male			Husband	16.04.1978	48	
364	Sheetal N Singh	Female	KCC085	GM/SEMU	Self	08.12.1975	51	₹7.5 lakhs
365	Akanksha Singh	Female			Daughter	26.09.2000	25	
366	Jyoti Narayana Singh	Female			Mother	01.06.1949	77	
367	Markandeppa	Male	KITC006	Asst. Manager/IT/E0	Self	25.06.1990	36	₹5 lakhs
368	Manjula	Female			wife	21.06.1997	29	
369	Dhruti	Female			Daughter	09.12.2022	4	
370	Hanumappa	Male			Father	01.01.1955	71	
371	Ramavva	Female			Mother	01.01.1960	66	
372	Dhanya	Female			Daughter	15.04.2025	1	
373	Sathisha MH	Male	KITC007	Sr.Executive/IT/NE4	Self	13.11.1995	31	₹5 lakhs
374	Hanumaiah	Male			Father	01.01.1973	53	
375	Nagamma	Female			Mother	01.01.1980	46	
376	Padmanabhan Srinath	Male	KHC008	JGM/HR/E6	Self	10.12.1967	59	₹7 lakhs
377	Nalini HK	Female			wife	1974	52	
378	Vani	Female			Mother	07.01.1950	76	
379	Lingarajappa B	Male	KHC009	Manager/HR/E2	Self	13.05.1980	46	₹6.5 lakhs
380	Savitha KL	Female			wife	20.12.1989	37	
381	Basavarajappa BV	Male			Father	20.08.1946	80	
382	Shiva Mavaleshwar Birje	Male	KCC093	Sr.Executive	Self	09.03.1994	32	₹5 lakhs
383	Mavalu Hoovappa Birji	Male			Father	16.06.1970	56	
384	Shobha Birji	Female			Mother	01.01.1976	50	
385	Shilpa Shiva Birje	Female			wife	24.10.1998	28	
386	MV Sathyanarayana	Male	KCC090	JGM	Self	23.06.1977	49	₹7.5 lakhs
387	Morla Shivapurvathi	Female			wife	01.07.1989	37	
388	Morla Tejaswini	Female			Daughter	23.10.2006	20	
389	Morla Moksha	Female			Daughter	23.10.2011	15	
390	Morla Sricharan	Male			Son	08.09.2013	13	
391	Druvakumar KS	Male	KCC089	Sr.Executive	Self	04.11.1995	31	₹5 lakhs
392	Renukamma	Female			Mother	01.01.1973	53	
393	Chaithra A	Female			wife	24.06.2003	23	
394	Murugeshi BC	Male	KCC091	Sr.Executive	Self	12.04.1996	30	₹5 lakhs
395	Renukamma	Female			Mother	01.01.1970	56	
396	Chandrappa BN	Male			Father	01.02.1960	66	
397	Abdul Aleem	Male	KCC092	Sr.Executive	Self	02.05.1993	33	₹5 lakhs
398	Naseem Fathima	Female			Mother	11.01.1973	53	
399	Abdul Jaleel R	Male			Father	01.06.1963	63	

400	Uzma Fathima	Female			wife	23.08.2003	23	
401	Karun Kumar	Male	KCC094	AGM/Civil	Self	05.05.1970	56	₹7.5 lakhs
402	Mridula KK	Female			wife	20.05.1976	50	
403	Kashish	Female			Daughter	08.05.2002	24	
404	Shadakshari Devaru VL	Male	KITC008	DGM/IT	Self	10.05.1978	48	
405	Chinthan S Devaru	Male			Son	11.09.2017	9	₹7 lakhs
406	Chiranth S Devaru	Male			Son	07.10.2010	16	
407	Mahadevamma	Female			Mother	01.01.1955	71	
408	Anupama DS	Female			wife	28.05.1984	42	
409	Jitendra Kumar	Male	KSC016	DGM/S&T - E4	Self	01.07.1985	41	
410	Pooja	Female			wife	23.09.1987	39	
411	Kanak Soni	Female			Daughter	08.02.2017	9	
412	Taksh soni	Male			son	01.11.2024	2	₹5 lakhs
413	Omprakash Soni	Male			Father	01.01.1960	66	
414	Janaki Devi	Female			Mother	01.01.1961	65	
415	Yogesh Shet	Male	KMC005	Executive/Rolling Stock - NE3	Self	23-10-1984	42	
416	Shanti Mohandas Shet	Female			Mother	01-07-1962	64	
417	Hari S Pillai	Male	KCC081	General Manager/Civil-E8	Self	02-04-1976	50	₹7.5 lakhs
418	Sriram Hari	Male			son	14-10-2006	20	₹6.5 lakhs
419	Ningappa	Male	KCC095	Sr. Manager (Civil) - E3	Self	01.08.1981	45	
420	Vithal H	Male			Father	01.01.1953	73	
421	Sukhalatha	Female			wife	07.06.1980	46	
422	Manjana	Female			Daughter	12.01.2011	15	
423	Manasvi	Female			Daughter	10.08.2015	11	
424	Preethi BK	Female	KCC096	Executive/SEMU - NE3	Self	03.05.1997	29	₹5 lakhs
425	Krishnappa P	Male			Father	01.01.1951	75	
426	Shanthamma	Female			Mother	01.01.1970	56	
427	Hitendra Bhatia	Male	KCC097	AGM/Civil- E7	Self	06.09.1980	46	₹7 lakhs
428	Kalpna Bhatia	Female			wife	07.01.1985	41	
429	Karuna Hitendra Bhatia	Female			Daughter	02.03.2016	10	
430	Chhavi	Female			Daughter	21.09.2009	17	
431	Rajuchambanna V Yaradal	Male	KCC098	General Manager/Civil-E8	Self	17.05.1977	49	₹7.5 lakhs
432	Pratibha khodanapur	Female			wife	09.02.1982	44	
433	Shrigouri yaradal	Female			Daughter	14.09.2007	19	
434	Aarush yaradal	Male			son	19.11.2014	12	
435	Chandana R	Female	KHC010	Executive/HR/NE 3	Self	08.01.2000	26	₹5 lakhs
436	Rajesh P	Male			Father	01.01.1974	52	
437	Susheela	Female			Mother	21.04.1978	48	
438	Channappa Gowda	Male	KRC026	AGM-E7	self	11.09.1950	76	₹7 lakhs

439	Renuka	Female			wife	21.09.1987	39	
440	Prakash AD	Male	KRC027	AGM/SEMU- E7	self	05.04.1965	61	
441	sujatha s	Female			wife	05.08.1973	53	
442	swasthik P Naik	Male			Son	14.08.2001	25	₹7 lakhs
443	Anbarasan N	Male	KRC028	Manager/Civil	self	29.01.1964	62	
444	PR Nandhini	Female			wife	16.03.1974	52	
445	AN Prithika	Female			Daughter	13.02.2017	9	₹6.5 lakhs
446	Deepthi N	Female	KLD015	Tahsildar/Manager/ Land - E2	Self	21.12.1992	34	₹6.5 lakhs
447	Himamshu VB	Male			son	27.04.2023	3	
448	Kanai Lal Sen	Male	KRC021	Consultant - E7	Self	01-12-1960	66	₹7 lakhs
449	Barnali Sen	Female			Wife	02-01-1973	53	
450	Lakshman Singh	Male	KCD099	Managing Director	Self	01.05.1970	56	₹10 lakhs
451	Neena Singh	Female			Wife	01.01.1970	56	
452	Utkarsha Singh	Female			Daughter	10.09.2002	24	
453	Sai Darshan B Kattimani	Male	KEC016	Executive	Self	23.01.2002	24	₹5 lakhs
454	Basavaraj S	Male			Father	07.09.1970	56	
455	Shyamala	Female			Mother	17.08.1979	47	
456	Yashwanth S	Male	KEC017	Executive	Self	17.09.1999	27	₹5 lakhs
457	Srinivas M	Male			Father	10.08.1972	54	
458	K T Umadevi	Female			Mother	21.06.1981	45	
459	Sinchana R	Female	KEC018	Executive	Self	27.05.1999	27	₹5 lakhs
460	Prasanna Kumar Kshatriya	Male	KRC030	Advisor	Self	30.08.1965	61	₹7 lakhs
461	Neetu Kshatriya	Female			Wife	20.09.1967	59	
462	Rajashekhara P	Male	KMC006	Sr.DGM	Self	02.06.1983	43	₹7 lakhs
463	Lavanya K	Female			wife	29.03.1990	36	
464	Ranghav Dhanvith PR	Male			son	02.07.2025	1	
465	Divith Kumar PR	Male			son	20.06.2022	4	
466	Rudramma	Female			Mother	02.06.1983	43	
467	Rajesh S	Male	KEC019	DM	Self	02.07.1990	36	₹5 lakhs
468	Saroja	Female			Mother	01.01.1966	60	

B. Scope of Cover & Benefit: (Group Medical Insurance Policy)

- I. Room boarding expenses to 1.5% of the sum assured per day, subjected to maximum of Rs.5000/- in case of ICU as per the actuals.
- II. Cash less hospitalization.
- III. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist fees.
- IV. Anesthesia, Blood, Blood products, Oxygen, Operation theatre charges, surgical appliances, medicines & drugs, diagnostic materials and X ray, dialysis, chemotherapy, radiotherapy, cost of pacemaker, artificial limbs and cost of organs and similar expenses.
- V. Pre and Post hospitalization expenses. (Operation treatment claim surgical Appliance medical and drugs)
- VI. Hospitalization should cover expenses incurred for treatment for Asthma, bronchitis, chronic nephritis and nephritic syndrome, Diarrhea and insidious epilepsy, Hypertension, Influenza, cough and cold. All psychiatric or psychosomatic disorders, pyrexia of unknown origin for less than 10 days. Tonsillitis and upper respiratory tract infection including laryngitis and pharyngitis, arthritis, gout and rheumatism diabetes and any illness that requires minimum 24 hours hospitalization.
- VII. Expenses on Hospitalization for specific treatment such as Dialysis, Chemotherapy, radiotherapy, eye surgery, lithotripsy (Kidney stone removal), tonsillectomy D&C taken in a hospital nursing home/ovarian Surgery and related treatment /hormonal therapy/ Immunotherapy,
- VIII. Expenses on treatment of diseases such as Cataract, prostate, hypertrophy and hysterectomy for menorrhagia, sinusitis and related disorders even though it is preexisted. Day care expenses for advanced technological surgeries and procedures requiring less than 24 hours of hospitalization.
- IX. Provision of Employee with dependents E-Card (in laminated Hard Copy).
- X. Expenses for diagnostic X - ray laboratory.
- XI. Expenses arising from or traceable to pregnancy and child birth (including caesarian)
- XII. The date of admission to the inpatient treatment should be taken into consideration and the period of treatment even if exceeds the period of policy that amount should also be covered.
- XIII. Floater Cover
- XIV. 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)
- XV. Coverage for Employees and their Dependents
- XVI. Sum insured Rs. 5 lakhs to Rs. 10 lakhs as detailed in the list.
- XVII. Pre-existing diseases are to be covered
- XVIII. (Maternity expenses benefit up to Rs. 25,000/- for Normal Delivery Rs. 1,00,000/-for Caesarian
- XIX. First 30 days waiting period from the commencement date of the policy to be waived.

- XX. First one year and two years and four years waiting periods for diseases to be waived.
- XXI. Pre-hospitalization treatment for a period of 30 days
- XXII. Post hospitalization treatment for a period of 60 days
- XXIII. New born baby covered from day one, expenses covered under maternity
- XXIV. Corporate buffer of Rs. 20 lakhs
- XXV. Ambulance charges
- XXVI. Cashless hospitalization
- XXVII. Mid-term inclusion / exclusion
- XXVIII. Mid-term natural additions will be allowed. To be intimated within 45 days. Premium rate to be charges on pro rata Basis.
- XXIX. Benefits under the policy could be availed all over India.
- XXX. Expenses incurred on hospitalization under **AYUSH systems** of medicine can be covered without sub limits.
- XXXI. Any other value-added services if the Insurance company wanted to provide Exclusively for Bi-RIDE.

<u>ANNEXURE- 2 GMI Coverages (468 lives)</u>	
<u>Inured Name</u>	
<u>Address</u>	
<u>Policy Period</u>	
SECTION A: SUMMARY OF COVER	
Current members to be covered	Yes
Is it a Family floater cover	Yes
Is Maternity benefits covered	Yes
SECTION B : DETAILS OF THE COVER	
Pre-existing diseases/injuries	Covered
Diseases contracted during the first 30-days of the policy	Covered
Specified diseases contracted during the first year & 2nd Year & 4th Year of the policy like (Cataract, Benign, Prostatic Hyperthropy, Hysterectomy, Hernia, Hydrocele, Congenital Internal Disease, Fistula in anus, Piles, Sinusitis and related disorders.	Covered
First nine month waiting for Maternity Benefits	Waived Off
Normal Delivery Sublimit	25000
C- Section Sub Limit	1,00,000
Pre and Post natal expenses within maternity limit	Rs.5000 within Maternity limit

Maternity Cover Condition	Covered for 2 Children (Excluding Twins at 2nd birth)
New Born Baby Cover from Day1	Covered
Corporate Buffer	Rs.20 Lakhs
Room Rent	
Room /rent	1.5% of Sum Insured
ICU	ICU at actuals
Premium Addition- Deletion Method	Pro-rated
Ambulance Charges	at actuals
Ailment Sublimit	For Cataract: Rs.50,000/- per eye
Internal congenital disease cover	Covered

Annexure – 3**BENGALURU INTEGRATED RAIL INFRASTRUCTURE DEVELOPMENT ENTERPRISE LIMITED
(Bi-RIDE)****List of Employees for Group Personal Accident Insurance**

Sl. No.	Name of the Employees	Date of Birth	Age	Sum Insured (Rs.)
1	Nethra. D	17-05-1992	34	12 lakhs
2	Mangala Gowri. N.S	11-06-1985	41	12 lakhs
3	Ritesh Kumar	16-09-1989	37	12 lakhs
4	Ambika. M	18-02-1993	33	12 lakhs
5	Ravi. K	02-01-1983	43	12 lakhs
6	Sowmya. P	01-04-1992	34	12 lakhs
7	Hamsa. L.P	31-05-1987	39	12 lakhs
8	Sanmitha. H	25-03-1990	36	12 lakhs
9	Phani Bharath. P	26-07-1989	37	12 lakhs
10	Yashwantrao Biradar	16-06-1985	41	12 lakhs
11	Jnanesh.G.C	01-06-1984	42	12 lakhs
12	Tanuja.B. Awarnali	10-02-1990	36	12 lakhs
13	M R Harsha	07-04-1980	46	12 lakhs
14	PRADEEP M S	20-08-1993	33	12 lakhs
15	DHANALAKSHMI V	21-09-1979	47	12 lakhs
16	RAMESH REDDY	04-04-1993	33	12 lakhs
17	ADNAN AZEEZ	13-05-1997	29	12 lakhs
18	PRAVEEN KUMAR V	26-01-1988	38	12 lakhs
19	MOPARTHI MAHESH KUMAR	22-04-1994	32	12 lakhs
20	Sudheer Krishna M	17-11-1984	42	12 lakhs
21	Sanjay Kumar K.S	07-11-1994	32	12 lakhs
22	Awadhesh Kumar	14-01-1991	35	12 lakhs
23	Babitha Dias	19-06-1980	46	12 lakhs
24	Varun Prasad Jادیانا	27-05-1983	43	12 lakhs
25	Saurabh Sharma	02-10-1990	36	12 lakhs
26	Pragadeesh S	25-06-1992	34	12 lakhs
27	Pratheek Vashista	18-03-1992	34	12 lakhs
28	Ranjitha M R	02-05-1993	33	12 lakhs
29	Jeevan Kumar	06-07-1990	36	12 lakhs
30	Monu Kumar Jha	17-03-1989	37	12 lakhs
31	Lohit I Naik	21-10-1994	32	12 lakhs
32	Ghanshyam M. Mundafode	29-06-1979	47	12 lakhs
33	Pandala Venkat Das	20-11-1986	40	12 lakhs

34	Prakash G Gaonkar	01-04-1965	61	12 lakhs
35	Vikas Kumar	15-01-1991	35	12 lakhs
36	Manoj H K	01-05-1992	34	12 lakhs
37	Kesavan Krishnan	20-05-1984	42	12 lakhs
38	Kattunga Venkata Ramana	06-07-1993	33	12 lakhs
39	M. R. Umesh	02-08-1970	56	12 lakhs
40	Salman F	04-08-1984	42	12 lakhs
41	Ashwath Kumar M S	20-07-1987	39	12 lakhs
42	Dinesh B	09-03-1978	48	12 lakhs
43	Rahul Byathnal	11-01-1988	38	12 lakhs
44	Mohamed Aftab	12-02-1986	40	12 lakhs
45	Shreyamsha Prasad KS	30-01-1978	48	12 lakhs
46	K Amarnath Reddy	21-08-1990	36	12 lakhs
47	M Naves	11-11-1988	38	12 lakhs
48	Prashantha D R	30-05-1983	43	12 lakhs
49	Vijayashree H K	05-06-1982	44	12 lakhs
50	Anshul Shukla	23-04-1990	36	12 lakhs
51	Angshuman Mandal	29-04-1994	32	12 lakhs
52	Kavya G.S.	03-07-1994	32	12 lakhs
53	Raghavendra	01-08-1990	36	12 lakhs
54	Manjunath Shivabasu Bellad	19-12-1991	35	12 lakhs
55	Ellanti Tejaswi	10-06-1995	31	12 lakhs
56	Lakshmi Devananda	20-05-1980	46	12 lakhs
57	Ponnappa K.C.	02-10-1997	29	12 lakhs
58	Shreya D Purvimath	22-07-1994	32	12 lakhs
59	Gagana VR	28-12-1992	34	12 lakhs
60	Vikas Chandra	14-02-1983	43	12 lakhs
61	Rajashekhar KA	01-06-1977	49	12 lakhs
62	Bharath B.M.	05-09-1984	42	12 lakhs
63	Nikhil V Jolad	25-10-1984	42	12 lakhs
64	Nandeesh H.V.	08-10-1986	40	12 lakhs
65	Dr.Narendra B.S.	04-04-1972	54	12.5 lakhs
66	Pravindra Kumar	13-04-1976	50	12.5 lakhs
67	Sunil Kumar Sharma .I	01-03-1996	30	12 lakhs
68	Hemanth Kumar S	10-08-1999	27	12 lakhs
69	Arun Kumar R	14-11-1991	35	12 lakhs
70	Hitesh Raj Urs A.P	12-05-1997	29	12 lakhs
71	Suhas R	09-08-1990	36	12 lakhs
72	Spoorti Lambi	05-11-1996	30	12 lakhs
73	Shobha C	07-11-1997	29	12 lakhs
74	Nenavath Krishta Naik	07-07-1982	44	12 lakhs
75	Kashinath	05-01-1981	45	12 lakhs

76	Lohith BH	03-08-1991	35	12 lakhs
77	Vinay Kumar S	23-01-1994	32	12 lakhs
78	Anusha J	21-01-1991	35	12 lakhs
79	Reshma Udaya Poojary	21-02-1988	38	12 lakhs
80	Ashish Kumar Jha	02-10-1989	37	12 lakhs
81	Syed Usman	16-04-1960	66	12 lakhs
82	Gopala Krishna Rao N	30-10-1961	65	12 lakhs
83	Chandrashekharacharya AP	20-07-1962	64	12 lakhs
84	S. Veerabhadraiah	01-06-1959	67	12 lakhs
85	R Ramesh	26-08-1962	64	12 lakhs
86	M.Bayapa Reddy	02-02-1963	63	12 lakhs
87	Kanai Lal Sen	01-12-1960	66	12 lakhs
88	Hari S Pillai	02.04.1976	50	12.5 lakhs
89	Vijaya Priyadarshani	01.01.1986	40	12 lakhs
90	Girish MR	15.05.1967	59	12.5 lakhs
91	Sheetal N Singh	08.12.1975	51	12.5 lakhs
92	Raksha T	19.04.2000	26	12 lakhs
93	Vinodh R	01.08.1992	34	12 lakhs
94	Mathai M.A	06.04.1989	37	12 lakhs
95	Druvakumar	04.11.1995	31	12 lakhs
96	MV Sathyanarayana	23.06.1977	49	12 lakhs
97	Murugeshi BC	12.04.1996	30	12 lakhs
98	Abdul Aleem	02.05.1993	33	12 lakhs
99	Shiva Mavaleshwar Birje	09.03.1994	32	12 lakhs
100	Karun Kumar	05.05.1970	56	12 lakhs
101	Arti Gupta	15.01.1982	44	12 lakhs
102	Bindu L	28.09.1998	28	12 lakhs
103	Shilpa K.M	06.05.1988	38	12 lakhs
104	Jitendra Kumar	01.07.1985	41	12 lakhs
105	Markandeppa	25.06.1990	36	12 lakhs
106	Sathisha MH	13.11.1995	31	12 lakhs
107	Shadakshari Devaru VL	10.05.1978	48	12 lakhs
108	Srinath Padmanabhan	10.12.1967	59	12 lakhs
109	Lingarajappa B	13.05.1980	46	12 lakhs
110	Yogesh Shet	23.10.1984	42	12 lakhs
111	Sidram Gundappa Benarji	06.06.1964	62	12 lakhs
112	M S Channappagoudar	11.09.1950	76	12 lakhs
113	Archan M Kulkarni	22.07.1981	45	12 lakhs
114	Prakash A D	05.04.1965	61	12 lakhs
115	Ningappa	01.08.1981	45	12 lakhs
116	Preeti BK	03.05.1997	29	12 lakhs

117	Hitendra Bhatia	06.09.1980	46	12 lakhs
118	Rajuchambanna V Yaradal	17.05.1977	49	12 lakhs
119	Chandana R	08.01.2000	26	12 lakhs
120	Anbarasan N	29.01.1964	62	12 lakhs
121	Deepthi N	24.12.1992	34	12 lakhs
122	Lakshman Singh	01.05.1970	56	20 Lakhs
123	Sai Darshan B Kattimani	23.01.2002	24	12 lakhs
124	Yashwanth S	17.09.1999	27	12 lakhs
125	Sinchana R	27.05.1999	27	12 lakhs
126	Prasanna Kumar Kshatriya	30.08.1965	61	12 lakhs
127	Rajashekhara P	02.06.1983	43	12 lakhs
128	Rajesh S	02.07.1990	36	12 lakhs

Annexure -4**C. Scope of Cover & Benefit: (Group Personal Accident Policy)**

- i. Personal Accident arising out of and in the course of Employment Or by Rail/ road Accident or other means.
- ii. Covers death/disability of the insured arising out of accidents.
- iii. Sum insured: for various employees are as per the list attached
- iv. GPA coverage as per Annexure – 3

ANNEXURE 4 - GPA Coverages	
Insured Name	BI-RIDE
Client Address	
Interest to be covered	Only Employees. (Worldwide 24 hrs.)
Nos. of Members	128
Coverage	
Accidental Death-Loss of Two Limbs, Two eyes or one limb and one eye	Yes
Permanent Total Disablement	Yes
Permanent Partial Disablement	Yes
Temporary Total Disablement	1% of Sum Insured subject to maximum of Rs. 5,000/- per week (Up to 104 weeks)
Medical Extension	10% of CSI or 40% of Admissible Claim amount whichever is less
Funeral Expenses	INR 25000/-
Repatriation of Mortal remains	INR 10000/-
Cover for Expenses related to Burns	Actual Expenses
Loss of Job cover	50% of SI
Out Patient Department (OPD) expenses	Rs.25000/-
Purchase of blood	Rs.25000/-
Daily Cash Allowance	Rs.1000/- per day
Ambulance Charges	at actuals
Schedule - Permanent Total Disablement	
1. Loss of Sight of both eyes, or Physical Separation of two entire hands or two entire feet, or one entire hand and one entire foot, or of such Loss of sight of one eye and such Physical Separation/Loss of one entire hand or one entire foot, then the Sum Insured as stated in the schedule to this Policy hereto as applicable to such Person	
2. Loss of Use of two hands or two feet, or of one hand and one foot, or of Loss of sight of one eye and Loss of Use of one hand or one foot, then the Sum Insured as stated in the Schedule to this	

Policy hereto as applicable to such Insured Person	
3. Total and irrecoverable loss of use of a hand or a foot without physical separation then fifty percent (50%) of the Sum Insured as stated in the Schedule to this Policy hereto as applicable to such Insured Person.	
4. If such Injury shall as a direct consequence thereof, permanently, and totally, disable the Insured Person from engaging in any employment or occupation of any description whatsoever, then a lump sum equal to hundred percent (100%) of Sum Insured as stated in the Schedule to this Policy hereto as applicable to such Insured Person	
Schedule - Permanent Partial Disablement	
Loss Covered	% of Sum insured
Loss of toes - all	20
Great both phalanges	5
Great - one phalanx	2
Other than great if more than one toe lost each	1
loss of hearing- both ears	75
loss of hearing- one ear	30
Loss of four fingers and thumb of one hand	40
Loss of four fingers	35
Loss of thumb - both phalanges	25
one phalanx	10
Loss of Index finger - three phalanges	10
two phalanges	8
one phalanx	4
Loss of middle finger - three phalanges	6
two phalanges	4
one phalanx	2
Loss of ring finger - three phalanges	5
two phalanges	4
one phalanx	2
Loss of little finger - three phalanges	4
two phalanges	3
Loss of metacarpus	
- first or second (additional)	3
third, fourth or fifth (additional)	2
Any other permanent partial disablement	% as assessed by the Doctor

Annexure - 5

Land Border (OEM)

(To be submitted in firm/ company letter head)

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

Seal & Signature of the Bidder

Claim Dump - Bi-RIDE ANALYSIS REPORT-2025-26

Go Digit General Insurance Ltd.

Claims Analysis Report

Policy Holder : RAIL INFRASTRUCTURE DEVELOPMENT
COMPANY(KARNATAKA) LTD

Report date: 6-Jul-2026

Master Policy No : D222971832

Generated on: 7-Jul-2026

Policy Period : Aug 12, 2025 to Aug 11, 2026

Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Requests Raised	37	2,984,658	52.11%	64.92%
Cashless Claims Settled	33	2,984,658	46.48%	64.92%
Cashless in Progress*	0	0		
Reimbursement Requests Raised	33	1,567,985	46.48%	34.11%
Reimbursement Claims Settled	29	1,546,294	42.03%	33.63%
Reimbursement in Progress*	2	21,691	2.82%	0.47%
Repudiated	6	0	8.45%	0.00%
-	0	0		
-	0	0	0	0
Grand Total (Rs.)	71	4,597,323	100.00%	100.00%
Issuance Premium (Rs.) ^				4,872,881
Addition / Endorsement Premium (Rs.)				255,031
Installment Premium (Rs.)				0
Deletion Premium (Rs.)				-364,535
Total Premium (Rs.)				4,763,377
Claims Ratio (%)***				112.09%
*** Claims ratio is calculated by dividing annualized claims including IBNR by the Net premium collected				
* Depicts the claimed amount for claims in process. The settlement amount will be less than the above figures and will result in respective decrease in the claims ratio.				
** The value is for preauthorisation issued and awaiting final documentation. Depicts the Processed PA amount for PA issued. The settlement amount will be less than or equal to the above figures and could result in respective decrease in the claims ratio.				
# Does not apply to policies with Instalment Premium				
^ Premium details as received on Jul 6, 2026				

Morbidity Ratio

Go Digit General Insurance Ltd.

Claims Analysis Report

Policy Holder : RAIL INFRASTRUCTURE DEVELOPMENT
COMPANY(KARNATAKA) LTD

Report date: 6-Jul-2026

Master Policy No : D222971832

Generated on: 7-Jul-2026

Policy Period : Aug 12, 2025 to Aug 11, 2026

Descriptions	Values
No. of Lives Insured	530
No. of Claims	71
No. of Claims made per 100 Lives Insured	14.85
No. of Lives at Inception	494
Addition	36
Deletion	52
Current Lives	478

**FORMAT FOR AUTHORISED SIGNATORY OF SINGLE ENTITY
(FOR SINGLE ENTITY/SOLE BIDDER ONLY)**

(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 _____. (name and address of the registered office) do hereby constitute, appoint and authorize Mr./Ms. _____ (name and residential address) 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 bid for the Project, including signing and submission of all documents and providing information/responses to Bi-RIDE, representing us in all matters before Bi-RIDE, and generally dealing with K-RIDE in all matters in connection with our Bid for the 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 always be deemed to have been done by us.

_____ (Signature)
(Name, Title and address) of the Person issuing the POA.

Notes:

- (i) The bidder should submit the notarized Power of Attorney.
- (ii) 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.
- (iii) The bidder should submit following additional document in support of the POA as case-to-case basis:
 - a) Proprietorship Affidavit in case of Proprietary bidder.
 - b) Partnership deed in case of partnership bidder.
 - c) Board Resolution in case of a Public/Private limited company.
 - d) Memorandum & Article of Association in case of a Public/Private limited company.
 - e) Board Resolution in case of a Limited Liability Partnership.

CHECK-LIST

SUMMARY OF COMPLIANCE TO REQUIREMENT OF TENDER

(Must be submitted duly filled all the information without fail - To be uploaded along with the Bid)

Sr. no	REQUIRED DOCUMENTS/INFORMATION	Yes/ No	Details of Supporting Documents Enclosed as Forms / Annexures / Appendix with number	Ref. Page No. in Submitted document by Bidder
4 a	Insurance Company should be registered with IRDA or enabled by a Central legislation to undertake insurance related activities dealing with accident insurance to provide accident cover for the past Four years.			
4 b	i) The bidder should have experience in the field of providing accident and Medical insurance cover for a period of not less than three years (Work award copies to be uploaded). ii) The bidder should have provided the services of Group Medical Insurance & Group Personal Accident Insurance satisfactorily to at least two Organizations (minimum employees of 150) for a minimum period of One year.			
4 c	The bidder should have annual turnover in terms of Premium earned/collection of Rs. 30 Crores or more for the last two financial years (2024-25 and 2025-26) in the Medical Insurance & Group Personal Accident Insurance sector only			
4 d	I. Name and address of the Insurance Company and Contact Phone No. II. PAN No. III. GST registration details IV. Company Registration Certificate. Audited Balance Sheet of the firm for past three Years-			

Sr. no	REQUIRED DOCUMENTS/INFORMATION	Yes/ No	Details of Supporting Documents Enclosed as Forms / Annexures / Appendix with number	Ref. Page No. in Submitted document by Bidder
	Extract.			
4 e	The offer of the bidders taking deviations in following clauses will be summarily rejected. 1. Validity of offer. 2. Contract performance security. 3. Payment terms. 4. Penalty. 5. Price Basis. 6. Past performance of the insurer 7. Period of claim disposal by the insurance company. 8. Total number of employees under insurance cover			
4 g	The Bidder who has been blacklisted by any Government / Central/State Government Department / Universities / Educational Institutions / Organization / Board owing to non-performance after the award of work/contract with regards to the contract/works executed by it from the last 5 years as on the date of bid submission is not eligible to participate in the Bidding process. (Must furnish a declaration that the bidder has not been blacklisted by any regulator in the last 5 years.)			
4 h	The bidder should provide detailed information on any litigation or arbitration arising out of contracts completed or under execution by it over the last five years with Bi-RIDE. A history of awards involving litigations against the bidder or any part or JV (Joint venture) may result in rejection of bid.			

Sr. no	REQUIRED DOCUMENTS/INFORMATION	Yes/ No	Details of Supporting Documents Enclosed as Forms / Annexures / Appendix with number	Ref. Page No. in Submitted document by Bidder
4 j	Any bidder, OEM, vendor from a country which shares a land border with India will be eligible to bid/become vendor in this tender only if the bidder, OEM, vendor is registered with the Competent Authority. Such bidder, OEM, vendor shall meet the eligibility clauses specified in Qualified criteria of the tender documents under the heading "Eligibility clauses in respect of restrictions on procurement from a bidder, OEM, vendor of a country which shares a land border with India". A certificate for having read the clauses specified in Annexure-5 is required to be submitted and uploaded along with the offer by the bidder, OEM, vendor in the following format:			