



eTendering System Government of Kerala								
 <div style="display: inline-block; vertical-align: middle;"> <div style="text-align: center;">Kerala Tenders</div> </div>		Tender Details						
				Date : 02-May-2025 12:16 PM				
 <a href="#">Print</a>								
<b>Basic Details</b>								
<b>Organisation Chain</b>	Kerala Co-operative Milk Marketing Federation Ltd  KCMMF Ltd Head Office, Pattom, Trivandrum  Systems							
<b>Tender Reference Number</b>	PER 189/84/R/2025-26							
<b>Tender ID</b>	2025_KCMMF_762828_1	<b>Withdrawal Allowed</b>	Yes					
<b>Tender Type</b>	Open Tender	<b>Form of contract</b>	Item Rate					
<b>Tender Category</b>	Services	<b>No. of Covers</b>	2					
<b>General Technical Evaluation Allowed</b>	No	<b>ItemWise Technical Evaluation Allowed</b>	No					
<b>Payment Mode</b>	Online	<b>Is Multi Currency Allowed For BOQ</b>	No					
<b>Is Multi Currency Allowed For Fee</b>	No	<b>Allow Two Stage Bidding</b>	No					
<b>Payment Instruments</b>		<b>Cover Details, No. Of Covers - 2</b>						
<b>Online Bankers</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>S.No</th> <th>Bank Name</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>SBI MOPS</td> </tr> </tbody> </table>	S.No	Bank Name	1	SBI MOPS	<b>Cover No</b>	<b>Cover</b>	<b>Document Type</b>
S.No	Bank Name							
1	SBI MOPS							
				<b>Description</b>				
		1	Fee/PreQual/Technical	.pdf	TENDER DOCUMENT FOR GROUP MEDICLAIM POLICY FOR RETIRED EMPLOYEES 2025-26			
		2	Finance	.xls	BOQR			
<b>Other Important Documents</b>								
<b>S.No</b>	<b>Category</b>	<b>Sub Category</b>	<b>Sub Category Description</b>	<b>Format/File</b>				
1	Certificate Details	Permanent Account Number	Permanent Account Number					
2	Certificate Details	Registration Certificate	Registration Certificate					
3	Certificate Details	Service tax registration No	Service tax registration No					
4	Certificate Details	GST Certificate	GST Certificate					
5	Financial Details	Annual Turn over certificates from CA	Annual Turn over certificates from CA					
6	Miscellaneous	Miscellaneous Docs	Miscellaneous Docs					
7	Miscellaneous	Work Completed Certificate Copies	Work Completed Certificate Copies					
8	Miscellaneous	Company profile	Company profile					
9	Miscellaneous	Tender documents	Tender documents					
<b>Tender Fee Details, [Total Fee in ₹ * - 1,180]</b>		<b>EMD Fee Details</b>						
<b>Tender Fee in ₹</b>	1,180	<b>EMD Amount in ₹</b>	0.00	<b>EMD Exemption Allowed</b>	No			
<b>Fee Payable To</b>	Nil	<b>Fee Payable At</b>	Nil	<b>EMD Fee Type</b>	fixed			
<b>Tender Fee Exemption Allowed</b>	No			<b>EMD Percentage</b>	NA			
				<b>EMD Payable To</b>	Nil			
				<b>EMD Payable At</b>	Nil			
<a href="#">Click to view modification history</a>								
<b>Work /Item(s)</b>								
<b>Title</b>	MEDICLAIM FOR RETIRED EMPLOYEES							
<b>Work Description</b>	GROUP MEDICLAIM POLICY FOR RETIRED EMPLOYEES OF KCMMF LTD 2025-26							

<b>Pre Qualification Details</b>	AS IN TENDER DOCUMENT				
<b>Independent External Monitor/Remarks</b>	NA				
<b>Show Tender Value in Public Domain</b>	No				
<b>Tender Value in ₹</b>	50,00,000	<b>Product Category</b>	Health Insurance	<b>Sub category</b>	NA
<b>Contract Type</b>	Tender	<b>Bid Validity(Days)</b>	90	<b>Period Of Work (Days)</b>	365
<b>Location</b>	KCMF LTD TRIVANDRUM	<b>Pincode</b>	695004	<b>Pre Bid Meeting Place</b>	NA
<b>Pre Bid Meeting Address</b>	NA	<b>Pre Bid Meeting Date</b>	NA	<b>Bid Opening Place</b>	KCMF LTD HEAD OFFICE
<b>Should Allow NDA Tender</b>	No	<b>Allow Preferential Bidder</b>	No		

**Critical Dates**

<b>Publish Date</b>	02-May-2025 04:00 PM	<b>Bid Opening Date</b>	19-May-2025 04:00 PM
<b>Document Download / Sale Start Date</b>	02-May-2025 04:00 PM	<b>Document Download / Sale End Date</b>	17-May-2025 04:00 PM
<b>Clarification Start Date</b>	02-May-2025 04:00 PM	<b>Clarification End Date</b>	17-May-2025 04:00 PM
<b>Bid Submission Start Date</b>	02-May-2025 04:00 PM	<b>Bid Submission End Date</b>	17-May-2025 04:00 PM

**Tender Documents**

NIT Document	S.No	Document Name	Description	Document Size (in KB)	
	1	Tendernotice_1.pdf	GROUP MEDICLAIM POLICY FOR RETIRED EMPLOYEES 2025-26	883.68	
Work Item Documents	S.No	Document Type	Document Name	Description	Document Size (in KB)
	1	BOQ	BOQ_1242056.xls	BOQR	300.50

**Bid Openers List**

<b>S.No</b>	<b>Bid Opener Login Id</b>	<b>Bid Opener Name</b>	<b>Certificate Name</b>
1.	jacksonk@milma.com	Jackson Koshy	Jackson Koshy
2.	bilssy@milma.com	Bilssy Devi O.B.	BILSSY DEVI O B
3.	sreekumar@milma.com	Sreekumar T	SREEKUMAR T

**Tender Properties**

<b>Auto Tendering Process allowed</b>	No	<b>Show Technical bid status</b>	Yes
<b>Show Finance bid status</b>	Yes	<b>Stage to disclose Bid Details in Public Domain</b>	Technical Bid Opening
<b>BoQ Comparative Chart model</b>	Normal	<b>BoQ Comparative chart decimal places</b>	3
<b>BoQ Comparative Chart Rank Type</b>	L	<b>Form Based BoQ</b>	No

**Tender Inviting Authority**

<b>Name</b>	MANAGING DIRECTOR
<b>Address</b>	KCMF LTD MILMA BHAVAN PATTOM PO TRIVANDRUM 695004

**Tender Creator Details**

<b>Created By</b>	Jackson Koshy
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<b>Designation</b>	Personnel Officer
<b>Created Date</b>	02-May-2025 11:45 AM



**Kerala Co-operative Milk Marketing Federation Limited**

Milma Bhavan, Pattom Palace (PO), Thiruvananthapuram – 695 004, Kerala  
Ph: 0471 – 2786406,428, [www.milma.com](http://www.milma.com); E-mail: [hr@milma.com](mailto:hr@milma.com)

TENDER REF No: - PER:189/84/R/2025-26

**TENDER DOCUMENT FOR GROUP MEDICLAIM POLICY  
FOR RETIRED EMPLOYEES (2025-2026)**



## **BID FORM**

1	Registered name of bidder	
2	Address	Office Address:
3	Telephone	Land Phone : Mobile : E mail : Fax :



**Kerala Co-operative Milk Marketing Federation Limited**

Milma Bhavan, Pattom Palace (PO), Thiruvananthapuram – 695 004, Kerala  
Ph: 0471 – 2786406,428, [www.milma.com](http://www.milma.com); E-mail: [hr@milma.com](mailto:hr@milma.com)

**E-TENDER NOTICE**

Kerala Co-operative Milk Marketing Federation Limited (KCMMF Ltd) invite competitive offers for the Group Mediclaim policy for **Retired Employees** of Kerala Co-operative Milk Marketing Federation Limited through Public Sector Insurance Companies/Public sector Banks and their subsidiaries through their Regional Office or Divisional Office in the State of Kerala either directly or through Insurance Brokers having their Registered Office in the State of Kerala for a period of one year with effect from 02.07.2025 as per the terms and conditions attached with this notification. Interested eligible Bidders may obtain further information from the Head Office of the Kerala Co-operative Milk Marketing Federation Ltd, Pattom Palace (PO), Thiruvananthapuram.

- |    |                             |  |
|----|-----------------------------|--|
| a. | Tender Reference No         | : PER:189/84/R/2025-26   |
| b. | Cost of tender form         | : Rs.1,000.00 + 18% GST  |
| c. | Documents publish date      | : 02.05.2025, 16:00 hrs  |
| d. | Bid submission closing date | : 17.05.2025, 16:00 hrs.   |
| e. | Technical Bid opening date  | : 19.05.2025, 16:00 hrs.   |
| f. | Bid validity                | : 90 days  |
| g. | Tender Document             | : can be downloaded from<br><a href="http://www.etenders.kerala.gov.in">www.etenders.kerala.gov.in</a> |

Trivandrum  
02.05.2025

(Sd/-)  
MANAGING DIRECTOR

## TERMS AND CONDITIONS FOR RENEWAL OF GROUP MEDICLAIM POLICY

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The Group Mediclaim Policy for the retired employees of Kerala Co-operative Milk Marketing Federation Ltd (KCMMF Ltd), is due for renewal on 00:00 Hrs 02.07.2025, which covers benefits such as O.P treatment benefits, hospitalization cover, critical illness care etc. The details of the benefits under the policy, which we would propose for the ensuing year, are given below for your ready reference.

A.	All Pre existing diseases and pandemic disease including Covid -19 shall be covered. All pre-existing diseases / conditions exclusion shall be waived for all, no exclusion of diseases, no exclusions/limit for pre-existing diseases										
B.	<b>DETAILS OF THE INSURANCE SCHEME</b>  Number of persons to be covered (numbers are tentative and may increase or decrease): <table border="1" data-bbox="344 764 1312 940"> <thead> <tr> <th>Sl. No.</th><th>Particulars</th><th>No. of Persons to be Insured (Approximate)</th></tr> </thead> <tbody> <tr> <td>1.</td><td>Retired Employees</td><td>44</td></tr> <tr> <td>2.</td><td>Retired Employees (including dependents)</td><td>76</td></tr> </tbody> </table>		Sl. No.	Particulars	No. of Persons to be Insured (Approximate)	1.	Retired Employees	44	2.	Retired Employees (including dependents)	76
Sl. No.	Particulars	No. of Persons to be Insured (Approximate)									
1.	Retired Employees	44									
2.	Retired Employees (including dependents)	76									
C.	All retired employees of KCMMF Ltd and their dependents shall be covered from the date of retirement from service on payment of the applicable premium for the year.										
D.	<p>The dependent of a retired employee shall include the spouse and children. Children who have completed 21 years of age and above, Married children and employed children shall not be eligible for coverage. Male children above 21 years and upto 26 years of age who are regular students shall be eligible for coverage on production of documents to prove that they are regular students of recognized educational institutions. Female children above 21 years and upto 26 years of age shall be eligible for coverage if they are unmarried and unemployed. A family Unit may contain Employee, Spouse + 3 dependent children + 2 Parents.</p> <p>Physically and mentally challenged children who fall outside the specified age limit shall also be eligible for coverage</p> <p>Parents and In laws (1+1) (upto the age as per latest regulations of IRDA) of retired employees at their cost. Parents who are already included in previous policy will be continued. Cross combinations of Parents and In laws shall also be allowed (1 Parent +1 in law).</p>										
E.	Outpatient treatment benefit	Rs. 20,000/- per retired employee family on floater basis should be provided outside sum assured.									
F.	Sum Insured Hospitalization Cover	Rs. 4.5 lakhs per retired employee including dependents and parents/inlaws on floater basis. Maximum number of persons covered will be 1 (employee) + 4 (dependents) + 2									

		<p>(parents/inlaws) in the case of retired employee subject to conditions as per C above.</p> <p>Hospitalization benefit shall be available at all Allopathic, Homeopathic and Ayurvedic hospitals in the government sector and in the private sector as per the latest regulations of IRDA. Ayurvedic hospitals including Kottakkal Aryavaidya Shaala limited to Rs 25,000/- per family.</p> <p><b>All regulations as per the latest IRDA amendments in this regard shall also be a part of this policy.</b></p> <p>Maximum eligibility for room rent and nursing charge put together will be</p> <ol style="list-style-type: none"> <li>Room, Boarding &amp; Nursing expenses per day shall be 1.5 % of the Sum Assured</li> <li>I.C.U. expenses –The ceiling per day shall be 3% of the Sum Assured.</li> </ol> <ul style="list-style-type: none"> <li>Day care – All Day care procedures</li> <li>Pre Hospitalization – 30 days unlimited</li> <li>Post Hospitalization – 60 days unlimited</li> <li>Parents/inlaws(1+1) on additional payment.</li> </ul>
G.	Cover for Dental Treatment	Dental treatment arising from disease or injury or accidents shall be eligible for coverage .
H.	The cashless benefit for hospitalization	<p>The cashless benefit for hospitalization cover will be provided in approved network hospitals through a TPA of repute, whose name and address will be informed to the concerned head offices of KCMMF Ltd along with acceptance letter. This facility shall be applicable to all the members covered under this policy.</p> <p>If cashless facility is not available for hospitalization the option for reimbursement of claims shall also be provided and the process of settlement shall also be done without delay.</p>
I.	Buffer coverage for medical emergencies/critical illness	<p>Rs.75.00 lakhs will be provided for the entire group of insured employees (retired) and their dependents (including parents &amp; In laws) who have exhausted the sum insured under the Hospital cover due to unforeseen medical emergencies /critical illness.</p> <p>The individual members limit will be Rs.2.00 lakh per member</p> <p>Personal Accident cases also to be included</p>



		<p>along with the other Critical Illnesses already covered in previous policy.</p> <p>This cover will only come into effect after the exhaustion of the Rs.4.5 lakhs cover available under the policy.</p>
J.	General Terms and conditions related	<p>Conditional tenders will not be accepted and are liable for rejection.</p> <p>Bidders who meet the specified minimum qualifying criteria shall be eligible.</p> <p>Even though the Bidders meet the above criteria, they are subject to be disqualified if they have:</p> <p>Made misleading or false representations in the forms, statements and attachments submitted in proof of the qualification requirements; and/or</p> <p>Record of poor performance such as abandoning the works, not properly completed the contract, inordinate delays in completion, litigation history, or financial failures etc.</p>
K.	Modern Treatment methods & Advancement In Technologies ( <b>Sum Assured limits</b> )	<ol style="list-style-type: none"> <li>i. <b>Uterine Artery Embolization &amp; High Intensity Focussed Ultrasound (HIFU)</b> Up to 20% of S.I, subject to a maximum of Rs. 2 Lakhs per policy period.</li> <li>ii. <b>Balloon Sinuplasty</b> Up to 20% of S.I subject to a max of Rs. 2 Lakhs per policy period.</li> <li>iii. <b>Deep Brain Stimulation</b> Up to 50% of S.I subject to max of Rs.5 lakhs per policy period.</li> <li>iv. <b>Oral Chemotherapy/Cyber Knife therapy</b> Up to 10% of S.I subject to a max of Rs. 1 Lakh per policy period.</li> <li>v. <b>Immunotherapy</b>- Monoclonal Antibody to be given as injection Upto 25% of S.I subject to a max of Rs. 2 Lacs per policy period.</li> <li>vi. <b>Intra vitreal Injections</b> Up to 10% of S.I subject to a max of Rs.75,000/- per policy period.</li> <li>vii. <b>Robotic Surgeries</b> Up to 50% of S.I subject to Max of Rs.5 Lakhs.</li> <li>viii. <b>Stereotactic Radio Surgeries</b> Up to 50%</li> </ol>

		<p>of Sum Insured subject to Max Rs.3 Lakhs.</p> <p>ix. <b>Bronchial Thermoplasty</b> Up to 50% of S.I subject to a max of Rs.2.5 Lakhs per policy period.</p> <p>x. <b>Vaporisation of the Prostate (Green laser treatment or holmium laser treatment)</b> Up to 50% of S.I subject to a max of Rs.2.5 Lakhs per policy period.</p> <p>xi. <b>Intra Operative Neuro Monitoring (IONM)</b>Upto 10% of S.I subject to max of Rs.50,000/-per policy period.</p> <p>xii. <b>Stem Cell Therapy:</b> Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered Up to 50% of S.I subject to Max of Rs. 2.5 Lakhs.</p>
L.	The following treatments are also to be covered:	<p>a. Hormonal Therapies.</p> <p>b. D&amp;C (Both Therapeutic &amp;Diagnostic).</p> <p>c. Anti-Rabies Vaccinations with Immunoglobulin's.</p> <p>d. Vaccinations for Comorbid conditions like COPD etc.</p> <p>e. Psychiatric Ailments to be capped at Rs. 100,000/-</p> <p>f. Broncho Scopy.</p> <p>g. Merena insertion.</p> <p>h. Yag Laser</p> <p>i. Any biopsy for diagnostic and therapeutic purpose.</p> <p>j. All cancer related treatment, chemotherapy drugs/injections including immunotherapy.</p> <p>k. Biological treatments/medicines for rheumatoid arthritis/Dermatology conditions.</p> <p>l. Circumcision without restriction</p> <p>m. Newly approved therapies recognized by DGCA.</p> <p>n. Holep including equipment and machine charges.</p> <p>o. Cystoscopy</p> <p>p. Intra articular visco supplements for OA</p> <p>q. Endoscopy both therapeutic and diagnostic</p> <p>r. TAVI</p> <p>s. Sleep apnea and its complications</p> <p>t. Liver and Renal Transplantations</p>

		<p>Any other treatments, apart from the above, are permitted by IRDA from time to time without any limits. Once the treatment is allowed by IRDA, the cost of treatment shall be allowed without any limits.</p> <p>All the Old and Modern treatment methods and advancements in technologies to be covered. As and when IRDA approves any treatment for any disease with Modern treatment methods and advancements in technologies, the claims shall be allowed for treatments without any limits</p>
M.	Mental Illness – Shall be Covered	
N.	Cataract limited to Rs.28,000/- per eye for both Monofocal/Multifocal lens shall be covered	
O.	Genetic / Congenital – Internal & External shall be Covered	
P.	Continuity from previous policy – Shall be Allowed without any conditions	
Q.	Reimbursement Claim Submission Time Line - Reimbursement claim submission time line should be 90 days from the date of discharge. Should give waiver of Intimation for Reimbursement Claims.	
R.	Medical Health Card to be provided by the Insurance company at the earliest.	
S.	Coverage In Non-network hospitals on a reimbursement basis for all claims without any Co-payment shall be allowed.	
T.	Non-cancelation of policy in Mid-term shall be allowed.	
U.	<b>All day care procedures (which involve less than 24 hours hospitalization) to be covered</b> Cover expenses for Dialysis, Chemotherapy, Radiotherapy, Cataract, Lithotripsy, Tonsillectomy etc., where the hospitalization is less than 24 hours.	
V.	<b>Return of original documents:</b> In some cases, after the claims are submitted along with the original documents for reimbursement, where the patient is in need of getting back the original documents after the verifications are over by the TPA/Insurer, the same should be returned on furnishing a request towards the same by the concerned retired employee.	
W.	<b>Periodic meeting</b> to be held in Federation through VC at least once in three months between KCMMF Ltd and the TPA/Insurance company/Insurance Brokers for review of cases/settlement of grievances of the retired employees	
X.	30 days Waiting period and One/Two/Four Year exclusions and / or any time bound exclusions for specified diseases shall be waved off.	
Y.	Day care procedures shall be covered and payable under this policy.	
Z.	Reports including the claims of individuals and the details of settlement are to be furnished to KCMMF Ltd on a Quarterly basis.	
AA.	Any claim for an increase in premium rates during the policy period on account of any reason whatsoever will not be entertained.	

BB.	Retired employees shall be eligible to be continued during the pendency of the policy irrespective of the break period availed by them for a minimum of one occasion.
CC.	There shall be a standard operating procedure for the submission of documents against outpatient bill settlement which shall be intimated to Federation without delay for the retired employees of KCMMF Ltd.
DD.	The roles, responsibilities, and authority of the Brokers and TPA shall be clearly defined to ensure uninterrupted services for the retired employees
EE.	The authenticated suggestions of the treating doctor regarding the treatment procedure, its necessity, and prescription of medicines, as per the patient's medical needs for the specific treatment, shall also be taken into account to enable employees to claim their eligible insurance coverage.
FF.	A single point of contact from the Brokers and TPA shall be provided for the follow-up of claims and clarification of doubts, ensuring administrative convenience separately for retired employees of Federation.
GG.	Ambulance charges for the transportation of the insured patient from their residence or hospital to another hospital or medical facility in the event of an emergency shall be eligible for coverage @ Rs.1000/- per case.
HH.	A login point shall be made available for both employers and retired employees to check the status of their claims in TPA portal.
II.	To avoid delays in processing medical insurance claims, a seamless discharge approval process shall be ensured
JJ.	All amendments made by the Insurance Regulatory and Development Authority of India (IRDAI) Regulations 2024 shall be incorporated into this Group Medical Insurance Policy.
KK.	ID Cards shall be provided to all the insured retired employees and dependents within 10 days of receipt of the list of retired employees along with the photographs.
LL.	All claims will be submitted within 90 days and will be settled within 30 days of receipt of claim to the concerned Head Offices of KCMMF Ltd.
MM.	The policy document in original shall be sent to us by registered post within 15 days of receipt of premium.
NN.	Rate shall be quoted as per the format (BOQ) for Retired employees. The number retired employees mentioned in the format may vary at the time of award of contract.
OO.	All the bidders while Submitting bid shall upload following documents 1. This tender document shall be submitted via e tender website duly signed and sealed as a token acceptance of terms and condition of the tender conditions. 2. Rate quoted as per the format only (BOQ).
PP.	In case the Bid is submitted by IRDA approved brokers, the following additional documents shall also be uploaded with Bid: 1. Documents to prove the IRDA approval 2. A copy of the authorization letter from Insurance Company 3. GST Registration Certificate
QQ.	The quotations should be valid for a period of 90 days from the date of Opening of bids.

RR.	Quote of each Insurance company should comply with all terms and conditions, all documents called for in technical bid should be furnished with the quote. In case of any shortfall in documents the quote will be rejected without any further correspondence in that regard.
SS.	Only IRDA approved Insurance Companies are eligible to submit the bids. An insurance company can submit only one quote. Quotes have to be submitted only by those Insurance Companies having their Office (Regional/Division/Branch/Zonal) in Kerala.
TT.	A copy of this tender document must be attached with the technical bid confirming that all the contents and terms & conditions of this tender document are acceptable to the bidder. In the absence of uploading a duly signed copy of the tender document, the technical bid will be treated as non-responsive and liable for rejection.
UU.	In case of any dispute, efforts will be made to mutually settle the dispute. In this regard, the decision of the Managing Director, KCMMF, is final. <b>KCMMF Ltd has the absolute right to accept or reject any bid or offer at any stage.</b>
VV.	Any query regarding this tender will be entertained during office hours in 0471-2786406, 2786428 and email id <a href="mailto:hr@milma.com">hr@milma.com</a> only.
WW.	During the term of this agreement Managing Director, KCMMF reserves its right to terminate this agreement by giving two months notice without assigning any reason thereof.

(Sd/-)

**DATE: 02.05.2025**

**MANAGING DIRECTOR**

## **TERMS AND CONDITIONS FOR E-TENDER**

This tender is an e-tender and is being published online to invite competitive offers for the Group Mediclaim policy for employees through Public Sector Insurance Companies/Public sector Banks and their subsidiaries through their Regional Office or Divisional Office in the State of Kerala either directly or through Insurance Brokers having their Registered Office in the State of Kerala for a period of one year with effect from 02.07.2025 as per the terms and conditions attached with this notification. The tender is invited in two-cover system from the registered and eligible firms through e-procurement portal of Government of Kerala (<https://www.etenders.kerala.gov.in>). Prospective bidders willing to participate in this tender shall necessarily register themselves with above mentioned e-procurement portal. The tender time line is available in the critical date section of this tender published in [www.etenders.kerala.gov.in](https://www.etenders.kerala.gov.in).

### **Online Bidder registration process:**

Bidders should have a Class II or above Digital Signature Certificate (DSC) to be procured from any Registration Authorities (RA) under the Certifying Agency of India. Details of RAs will be available on [www.cca.gov.in](http://www.cca.gov.in). Once, the DSC is obtained, bidders have to register on [www.etenders.kerala.gov.in](http://www.etenders.kerala.gov.in) website for participating in this tender. Website registration is a one-time process without any registration fees. However, bidders have to procure DSC at their own cost.

Bidders may contact e-Procurement support desk of Kerala State IT Mission over telephone at 0471- 2577088, 2577188, 2577388 or 0484 – 2336006, 2332262 - through email: [etendershelp@kerala.gov.in](mailto:etendershelp@kerala.gov.in) for assistance in this regard.

### **A. Online Tender Process:** The tender process shall consist of the following stages:

- i. **Downloading of tender document:** Tender document will be available for free download on [www.etenders.kerala.gov.in](http://www.etenders.kerala.gov.in). However, tender document fees shall be payable at the time of bid submission as stipulated in this tender document.
- ii. **Publishing of Corrigendum:** All corrigenda shall be published on [www.etenders.kerala.gov.in](http://www.etenders.kerala.gov.in) and shall not be available elsewhere.
- iii. **Bid submission:** Bidders have to submit their bids along with supporting documents to support their eligibility, as required in this tender document on [www.etenders.kerala.gov.in](http://www.etenders.kerala.gov.in). No manual submission of bid is allowed and manual bids shall not be accepted under any circumstances.
- iv. **Opening of Technical Bid and Bidder short-listing:**  
The technical bids will be opened, evaluated and short listed as per the eligibility and technical qualifications. All documents in support of technical qualifications shall be submitted (online). Failure to submit the documents online will attract disqualification. Bids short listed by this process will be taken up for opening the financial bid.
- v. **Opening of Financial Bids:** Bids of the qualified bidder's shall only be considered for opening and evaluation of the financial bid on the date and time mentioned in critical date's section.

**B. Documents Comprising Bid:**

**i. The First Stage (Pre-Qualification or Technical Cover based on 1 cover or 2 cover tender system):**

Pre-Qualification or technical proposal shall contain the scanned copies of the documents mentioned in the tender notice, which every bidder has to upload. The department doesn't take any responsibility for any technical snag or failure that has taken place during document upload.

**ii. The Second Stage (Financial Cover or as per tender coversystem):**

The Bidder shall complete the Price bid as per format given for download along with this tender.

**Note:** The blank price bid should be downloaded and saved on bidder's computer without changing file-name otherwise price bid will not get uploaded. The bidder should fill in the details in the same file and upload the same back to the website.

**Fixed price:** Prices quoted by the Bidder shall be fixed during the bidder's performance of the contract and not subject to variation on any account. A bid submitted with an adjustable/ variable price quotation will be treated as non-responsive and rejected.

**C. Tender Document Fees and Earnest Money Deposit (EMD)**

The Bidder shall pay Earnest Money Deposit or Bid Security. The Bid security is required to protect the purchaser against risk of Bidder's conduct, which would warrant the forfeiture of security.

**STEPS FOR MAKING TENDER PAYMENTS IN ETENDER SYSTEM VIA SBI MOPS GATEWAY (SBI AND NON-SBI ACCOUNT HOLDERS)**

**Step 1)** Click "**Pay Online**" when you reach Online Bid Submission.

**Step 2)** Click "**Confirm to Pay**" to proceed with the payment gateway.

*Note: Please ensure that you have availed Tender Fee / EMD Exemption, if eligible. Further, there would not be any provision to change back, under any circumstances.*

**Step 3)** Verify that the Tender fee and EMD shown are correct, as per tender document. Then, select the payment option SBI MOPS and Submit.

*Note: In case of any mismatch in tender payments, with reference to tender documents, please contact TIA for clarifications.*

**Step 4)** **Check and Follow the Terms and Conditions, and then Submit.**

**Step 5)** Bidders may choose their respective bank for accessing Internet Banking Facility.

## SBI ACCOUNT HOLDERS

- i. Bidders with SBI account may click SBI option to proceed to its Net Banking Page
- ii. Bidders may enter SBI Net banking user ID and Password and Click on **Login** to proceed.
- iii. **Please ensure that your account has sufficient balance**, before proceeding further. After checking the same, Click **Confirm** button to transfer payment. After account debit, MOPS gateway will automatically re-direct to the e-Procurement System, with the Success transaction.
- iv. You will receive bank response immediately by verifying the payment status, whether **Success** or not. **In case, payment was debited from account and further, Payment Failure** is shown, immediately contact the e-Procurement helpdesk, for resolution, **before tender closing time**.
- v. Click **next** to go to Bid Preparation details.
- vi. Please ensure that the **Pay Online** option is not shown after successful payment, as below, for confirmation. From here, you may proceed with **Encrypt and Upload** to upload tender documents, and further submission process.

## OTHER BANKS:

- a) Bidders with other bank account may click **Other Banks** option to proceed to SBI Net Banking Page
- b) You may select the appropriate Bank from selection page. As an example, steps are given below, proceeding with ICICI Bank in the provided dropdown box of All Banks, as an example.
- c) After selecting ICICI Retail Banking, Click **Make Payment** Button to proceed to its internet banking page. Further steps may depend on the Bank Procedure.
- d) After, successful payment, system will direct you to payment confirmation page.
- e) You will receive bank response immediately by verifying the payment status, whether Success or not. In case, payment was debited from account and further, Payment Failure is shown, immediately contact the e-Procurement helpdesk, for resolution, before tender closing time.
- f) Click **next** to go to Bid Preparation details.
- g) Please ensure that the Pay Online option is not shown after successful payment, for confirmation. From here, you may proceed with **Encrypt and Upload** to upload tender documents, and further submission process.

For any clarifications regarding above payment process or related issues in Kerala e-Procurement System, please reach KSITM e-Procurement Helpdesks via below details:  
(On all Government working days from 10:00 am to 5:30 pm)



**Thiruvananthapuram**

Address: Kerala State IT Mission  
E-Government Procurement PMU and Helpdesk,  
Basement floor of Pension Treasury Building,  
Uppallam Road, Statue, Thiruvananthapuram  
Tel: 0471 – 2577088, 2577188,2577388,  
E- Mail:helpetender@gmail.com

**Kochi**

Address: Kerala State IT Mission  
E-Government Procurement Support Centre,  
Infopark Technology Centre,  
18C, Sector E Hall, JNI Stadium, Kaloor, Ernakulam  
Tel :0484 – 2336006, 0484 – 2332262, E-  
Mail:helpetenderekm@gmail.com

**Kannur**

Address: Kerala State IT Mission  
E-Government Procurement Support Centre,  
1st Floor, Civil Station, Collectorate, Kannur  
Tel :0497 – 2764788, 0497 – 2764188, e-  
mail:helpetenderknr@gmail.com

**Malappuram**

Address: Kerala State IT Mission  
E-Government Procurement Support Centre,  
1st Floor,B3 Block, District Collectorate Compound, Malappuram.  
Tel:0483-2732941, e-mail:helpetendermlp@gmail.com

**D. SUBMISSION PROCESS:**

For submission of bids, all interested bidders have to register online as explained above in this document. After registration, bidders shall submit their Technical bid and Financial bid online on [www.etenders.kerala.gov.in](http://www.etenders.kerala.gov.in) along with online payment of tender document fees and EMD. For page by page instructions on bid submission process, please visit [www.etenders.kerala.gov.in](http://www.etenders.kerala.gov.in) and click "Bidders Manual Kit" link on the home page. It is necessary to click on "Freeze bid" link/ icon to complete the process of bid submission otherwise the bid will not get submitted online and the same shall not be available for viewing/ opening during bid opening process.

**DATE: 02.05.2025**

(Sd/-)

**MANAGING DIRECTOR**