
 Kerala Tenders		eTendering System Government of Kerala																
Tender Details																		
		Date : 02-May-2025 11:36 AM																
 Print																		
Basic Details																		
Organisation Chain	Kerala Co-operative Milk Marketing Federation Ltd KCMMF Ltd Head Office, Pattom, Trivandrum Systems																	
Tender Reference Number	PER 189/84/E/2025-26																	
Tender ID	2025_KCMMF_762816_1	Withdrawal Allowed	Yes															
Tender Type	Open Tender	Form of contract	Item Rate															
Tender Category	Services	No. of Covers	2															
General Technical Evaluation Allowed	No	ItemWise Technical Evaluation Allowed	No															
Payment Mode	Online	Is Multi Currency Allowed For BOQ	No															
Is Multi Currency Allowed For Fee	No	Allow Two Stage Bidding	No															
Payment Instruments		Cover Details, No. Of Covers - 2																
Online Bankers	<table border="1"> <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	<table border="1"> <thead> <tr> <th>Cover No</th> <th>Cover</th> <th>Document Type</th> <th>Description</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Fee/PreQual/Technical</td> <td>.pdf</td> <td>NIT</td> </tr> <tr> <td>2</td> <td>Finance</td> <td>.xls</td> <td>BOQ</td> </tr> </tbody> </table>	Cover No	Cover	Document Type	Description	1	Fee/PreQual/Technical	.pdf	NIT	2	Finance	.xls	BOQ
S.No	Bank Name																	
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Cover No	Cover	Document Type	Description															
1	Fee/PreQual/Technical	.pdf	NIT															
2	Finance	.xls	BOQ															
Other Important Documents																		
S.No	Category	Sub Category	Sub Category Description	Format/File														
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															
Tender Fee Details, [Total Fee in ₹ * - 1,180]		EMD Fee Details																
Tender Fee in ₹	1,180	EMD Amount in ₹	0.00	EMD Exemption Allowed	No													
Fee Payable To	Nil	Fee Payable At	Nil	EMD Fee Type	fixed													
Tender Fee Exemption Allowed	No	EMD Payable To	Nil	EMD Percentage	NA													
		EMD Payable At	Nil															
Click to view modification history																		
Work /Item(s)																		
Title	MEDICLAIM FOR EMPLOYEES																	
Work Description	GROUP MEDICLAIM POLICY FOR EMPLOYEES OF KCMMF LTD 2025-2026																	
Pre Qualification Details	AS IN TENDER DOCUMENT																	
Independent External Monitor/Remarks	NA																	
	No																	

Show Tender Value in Public Domain					
Tender Value in ₹	1,00,00,000	Product Category	Health Insurance	Sub category	NA
Contract Type	Tender	Bid Validity(Days)	90	Period Of Work (Days)	365
Location	KCMMF LTD TRIVANDRUM	Pincode	695004	Pre Bid Meeting Place	NA
Pre Bid Meeting Address	NA	Pre Bid Meeting Date	NA	Bid Opening Place	KCMMF LTD HEAD OFFICE
Should Allow NDA Tender	No	Allow Preferential Bidder	No		

Critical Dates

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

Tender Documents

NIT Document	S.No	Document Name	Description	Document Size (in KB)	
	1	Tendernotice_1.pdf	TENDER DOCUMENT FOR GROUP MEDICLAIM POLIY FOR EMPLOYEES 2025-2026	830.96	
Work Item Documents	S.No	Document Type	Document Name	Description	Document Size (in KB)
	1	BOQ	BOQ_1242035.xls	BOQE	300.50

Bid Openers List

S.No	Bid Opener Login Id	Bid Opener Name	Certificate Name
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

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

Tender Inviting Authority

Name	MANAGING DIRECTOR
Address	KCMMF LTD MILMA BHAVAN PATTOM P O TRIVANDRUM 695 004

Tender Creator Details

Created By	Jackson Koshy
Designation	Personnel Officer
Created Date	02-May-2025 11:25 AM



Kerala Co-operative Milk Marketing Federation Limited

Milma Bhavan, Pattom Palace (PO), Thiruvananthapuram – 695 004, Kerala

Ph: 0471 – 2786406,428

www.milma.com; E-mail: hr@milma.com

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

**TENDER DOCUMENT FOR GROUP MEDICLAIM POLICY
FOR 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; E-mail: hr@milma.com

E-TENDER NOTICE

Kerala Co-operative Milk Marketing Federation Limited (KCMMF Ltd) invite competitive offers for the Group Mediclaim policy for **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/E/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
www.etenders.kerala.gov.in |

Trivandrum
02.05.2025

(Sd/-)
MANAGING DIRECTOR

TERMS AND CONDITIONS FOR RENEWAL OF GROUP MEDICLAIM POLICY

The Group Mediclaim Policy for the 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 Personal Accident, Educational Benefits, Maternity Benefits, 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.	DETAILS OF THE INSURANCE SCHEME Number of persons to be covered (numbers are tentative and may increase or decrease): <table border="1" style="margin-left: 40px; width: 60%;"> <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>Serving Employees</td><td>157</td></tr> <tr> <td>2.</td><td>Serving Employees (including dependents)</td><td>620</td></tr> </tbody> </table>		Sl. No.	Particulars	No. of Persons to be Insured (Approximate)	1.	Serving Employees	157	2.	Serving Employees (including dependents)	620
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1.	Serving Employees	157									
2.	Serving Employees (including dependents)	620									
C.	All existing permanent employees of KCMMF Ltd including Board Members, who are not covered under the ESI Scheme and their dependents, shall be eligible for coverage under this Mediclaim policy.										
D.	<p>The dependents of a permanent employee shall include the spouse of the employee and upto three 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 Inlaws (1+1) (upto the age as per latest regulations of IRDA) of 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.	Personal Accident Cover	Rs.10.00 lakh per employee • Death and Permanent Total Disability Due to Accident 10 lakhs • Temporary Total Disability Due to Accident (weekly compensation) Rs 5000 per week									
F.	Educational benefits to children (In case of Accident Death of an employee)	UptoRs. 20,000/- (Rs.10,000/- each for two children)									

G.	Maternity Benefits	Upto Rs.30,000/- for normal delivery. Upto Rs.60,000/- for caesarian delivery – cover limited to 2 delivery. Rs 50,000 additional for new born baby to be processed in mothers ID till 90 days (The insurance coverage for new born baby will be from the 91 st day subject to submission of birth certificate)
H.	Outpatient treatment benefit	Rs. 20,000/- per employee family on floater basis should be provided outside sum assured.
I.	Sum Insured Hospitalization Cover	<p>Rs. 4.5 lakhs per employee including dependents, parents/inlaws (if covered on additional cost) on floater basis. Maximum number of persons covered will be 1 (employee) + 4 (dependents) + 2 (parents/inlaws) in the case of existing employees.</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>All regulations as per the latest IRDA amendments in this regard shall also be a part of this policy.</p> <p>Maximum eligibility for room rent and nursing charge put together will be (a) Room, Boarding & Nursing expenses per day shall be 1.5 % of the Sum Assured (b) I.C.U. expenses –The ceiling per day shall be 3% of the Sum Assured.</p> <ul style="list-style-type: none"> • Day care – All Day care procedures • Pre Hospitalization – 30 days unlimited • Post Hospitalization – 60 days unlimited • Parents/inlaws (1+1) on additional payment.
J.	Cover for Dental Treatment	Dental treatment arising from disease or injury or accidents shall be eligible for coverage
K.	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</p>

		hospitalization the option for reimbursement of claims shall also be provided and the process of settlement shall also be done without delay.
L.	Buffer coverage for medical emergencies/critical illness	<p>Rs.75.00 lakh will be provided for the entire group of insured employees and their dependents (including parents & 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 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 lakh cover available under the policy.</p>
M.	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>
N.	Modern Treatment methods & Advancement In Technologies (Sum Assured limits)	<ol style="list-style-type: none"> i. Uterine Artery Embolization & High Intensity Focussed Ultrasound (HIFU) Up to 20% of S.I, subject to a maximum of Rs. 2 Lakhs per policy period. ii. Balloon Sinuplasty Up to 20% of S.I subject to a max of Rs. 2 Lakhs per policy period. iii. Deep Brain Stimulation Up to 50% of S.I subject to max of Rs.5 lakhs per policy period. iv. Oral Chemotherapy/Cyber Knife therapy Up to 10% of S.I subject to a max of Rs. 1

		<p>Lakh per policy period.</p> <p>v. Immunotherapy- Monoclonal Antibody to be given as injection Upto 25% of S.I subject to a max of Rs. 2 Lacs per policy period.</p> <p>vi. Intra vitreal Injections Up to 10% of S.I subject to a max of Rs.75,000/- per policy period.</p> <p>vii. Robotic Surgeries Up to 50% of S.I subject to Max of Rs.5 Lakhs.</p> <p>viii. Stereotactic Radio Surgeries Up to 50% of Sum Insured subject to Max Rs.3 Lakhs.</p> <p>ix. Bronchial Thermoplasty Up to 50% of S.I subject to a max of Rs.2.5 Lakhs per policy period.</p> <p>x. Vaporisation of the Prostate (Green laser treatment or holmium laser treatment) Up to 50% of S.I subject to a max of Rs.2.5 Lakhs per policy period.</p> <p>xi. Intra Operative Neuro Monitoring (IONM)Upto 10% of S.I subject to max of Rs.50,000/-per policy period.</p> <p>xii. Stem Cell Therapy: 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>
O.	The following treatments are also to be covered:	<p>a. Hormonal Therapies.</p> <p>b. D&C (Both Therapeutic &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</p>

		<p>conditions.</p> <ul style="list-style-type: none"> l. Circumcision without restriction m. Newly approved therapies recognized by DGCA. n. Holep including equipment and machine charges. o. Cystoscopy p. Intra articular visco supplements for OA q. Endoscopy both therapeutic and diagnostic r. TAVI s. Sleep apnea and its complications t. Liver and Renal Transplantations <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>
P.	Mental Illness – Shall be Covered	
Q.	Cataract limited to Rs.28,000/- per eye for both Monofocal/Multifocal lens shall be covered	
R.	Genetic / Congenital – Internal & External shall be Covered	
S.	Continuity from previous policy shall be allowed without any conditions	
T.	Addition and deletion of members - Provided on pro-rata basis. No refund for deletion premium if insured has claimed during the policy period.	
U.	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.	
V.	Medical Health Card to be provided by the Insurance company at the earliest.	
W.	Coverage In Non-network hospitals on a reimbursement basis for all claims without any Co-payment shall be allowed	
X.	Non-cancellation of policy in Mid-term shall be allowed	
Y.	All day care procedures (which involve less than 24 hours hospitalization) to be covered Cover expenses for Dialysis, Chemotherapy, Radiotherapy, Cataract, Lithotripsy, Tonsillectomy etc., where the hospitalization is less than 24 hours.	
Z.	Return of original documents: 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 employee.	

AA.	Midterm addition: Midterm additions should be included by the Insurer throughout the year of the policy without any time limits at the discretion of KCMMF Ltd on payment of proportionate premium
BB.	Periodic meeting 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 employees
CC.	A top – up scheme for employees covered under policy shall be provided from 30 days of renewal of the policy and same shall be at the employee cost.
DD.	30 days Waiting period and One/Two/Four Year exclusions and / or any time bound exclusions for specified diseases shall be waved off
EE.	Day care procedures shall be covered and payable under this policy
FF.	Baby Day one coverage -New born baby Additional Sum Insured Upto Rs.50,000/- covered for 90 days
GG.	The policy is for a period of ONE YEAR (From 02.07.2025 to 01.07.2026). We expect that the policy holder should continue to get the benefits of the policy for the entire duration of the policy from the date of enrolment of the employees even if the employee leaves the organisation in-between.
HH.	Reports including the claims of individuals and the details of settlement are to be furnished to KCMMF Ltd on a Quarterly basis.
II.	Any claim for an increase in premium rates during the policy period on account of any reason whatsoever will not be entertained.
JJ.	Cover for insured employees retiring from service during the prevalence of the policy shall be continued during the pendency of the policy irrespective of the break period availed by them for one occasion.
KK.	There shall be a standard operating procedure for the submission of documents against outpatient bill settlement which shall be intimated to Federation without delay.
LL.	The roles, responsibilities, and authority of the Brokers and TPA shall be clearly defined to ensure uninterrupted services for the employees.
MM.	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
NN.	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 for KCMMF Ltd.
OO.	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.
PP.	A login point shall be made available for both employers and employees to check the status of their claims in TPA portal.
QQ.	To avoid delays in processing medical insurance claims, a seamless discharge approval process shall be ensured.
RR.	All amendments made by the Insurance Regulatory and Development Authority of India (IRDAI) Regulations 2024 shall be incorporated into this Group Medical Insurance Policy.
SS.	ID Cards shall be provided to all the insured employees and dependents within 10 days of receipt of the list of employees along with the photographs.

TT.	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.
UU.	The policy document in original shall be sent to us by registered post within 15 days of receipt of premium.
VV.	Rate shall be quoted as per the format (BOQ) for Employees. The number employees mentioned in the format may vary at the time of award of contract with respect to new joining, resignation, marriage, birth, death...etc
WW.	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).
XX.	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
YY.	The quotations should be valid for a period of 90 days from the date of Opening of bids.
ZZ.	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.
AAA.	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.
BBB.	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.
CCC.	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. KCMMF Ltd has the absolute right to accept or reject any bid or offer at any stage.
DDD.	Any query regarding this tender will be entertained during office hours in 0471-2786406, 2786428 and email id hr@milma.com only.
EEE.	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.

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. Once, the DSC is obtained, bidders have to register on 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 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. 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 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. 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, JINI Stadium, Kaloor, Ernakulam
Tel :0484 – 2336006, 0484 – 2332262, E-
Mail:helpetenderek@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:helpetenderknnr@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 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 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