

Cement Corporation of India Limited

(A Govt. of India Enterprise)
Core V, SCOPE Complex, 7 Lodhi Road
NEW DELHI-110 003
CIN-U74899DL1965GOI004322

PHONE: 40047425 (Exn. 219)

E-mail: hr_co@ccilttd.in

Website: www.ccilttd.in

Dated: 13.04.2021

NOTICE INVITING E-TENDER (NIT) (Only through e-procurement)

1.0 Online electronic bids through Electronic Tendering System (ETS) are invited from reputed agencies having adequate experience for Medical Insurance Scheme in respect of Existing and Retired employees initially for a period of 01 year which is extendable on year to year basis based on performance.

The complete set of tender document is available on websites www.ccilttd.in, www.eprocure.gov.in and www.cci-etender.com of Antares Systems Ltd.

E-TENDER NO.	CCI/PDR/4(29)/2022
MODE OF TENDER	e-Procurement System (Online Part A - Techno-Commercial Bid and Part B - Price Bid) through www.cci-etender.com of Antares Systems Ltd.
Date of NIT available to parties to download	From 04-05-2022 (16:00hrs.) Till 18-05-2022 (16:00 hrs.)
Last date of submission of EMD, valid SSI/NSIC/MSME certificate and other documents required as per tender terms & conditions under covering letter	EMD Exempted
Security Deposit& Liquidated Damages	Security Deposit& Liquidated Damages Exempted
Date of Starting of e-Tender for submission of on line Techno-Commercial Bid and Price Bid at www.cci-etender.com	From 04-05-2022 (16:00 hrs.) Till 18-05-2022 (16:00 hrs.)
Date & time of opening of Part-A (i.e. Techno-Commercial Bid) Part-B Price Bid: Date of opening of Part-B i.e. price bid shall be informed separately	18-05-2022 (16:30 hrs.) To be communicated separately.
Validity of bids	60 days from the date of the techno- commercial bid opening.

Important Instructions for E-procurement

This is an e-procurement event of CEMENT CORPORATION OF INDIA. The e-procurement service provider is Antares Systems Ltd., No.24, 1st Floor, Sudha Complex, 3rd Stage, 4th Block, Basaveshwaranagar, Bangalore-560079

You are requested to read the tender terms & conditions (**Annexure: A-I, A-II, A-III, A-IV, A-V & A-VI**) of this tender before submitting your online tender. Tenderers who do not comply with the conditions with documentary proof (wherever required) will not qualify in the Tender for opening of pricebid.

1	<p>Process of E-Tender: Registration: The process involves vendor's registration with Tenderwizard e-procurement portal. Only after registration, the vendor(s) can submit his/their bids electronically. Electronic Bidding for submission of Techno-Commercial Bid as well as Price Bid over the internet will be done. The Vendor should possess Class III signing type digital certificate. Vendors are to make their own arrangement for bidding from a P.C. connected with Internet. Antares Systems Ltd is not responsible for making such arrangement. (Bids will not be recorded without Digital Signature). SPECIAL NOTE: THE PRICE BID AND THE TECHNO-COMMERCIAL BID HAS TO BE SUBMITTED ON-LINE AT www.cci-etender.com</p> <p>Vendors are required to register themselves online with www.cci-etender.com → "Register Me" link. Filling up details and creating own user id and password → Submit. Vendors will receive a system generated mail confirming their registration in their email which has been provided during filling the registration form.</p> <p>In case of any clarification, please contact CCI/Antares Systems Ltd, (before the scheduled time of the e- tender). Contact person (Cement Corporation of India): Bijoy Prasad, Jr. Officer (HR/Admin.) Mobile: 9836129382 / 7042158374 Email: bijoy.prasad@ccilttd.in</p> <p>Contact person (Antares Systems Ltd):</p> <table style="width: 100%;"><tr><td style="width: 50%;">1. Mr. Pravesh Mani</td><td style="width: 50%;">2. Helpdesk</td></tr><tr><td>Sr.Exe-CRM</td><td>Ph: 0804935200</td></tr><tr><td>Mobile: 09044314492</td><td>Ph: 03346046611</td></tr></table> <p>Email: praveshmani.t@antaressystems.com</p> <p>B) System Requirement: Windows 8,10 Professional Operating System, Internet Browser-9,10 &11. Signing type Class 3 digital signature Java JRE 6 and above</p>	1. Mr. Pravesh Mani	2. Helpdesk	Sr.Exe-CRM	Ph: 0804935200	Mobile: 09044314492	Ph: 03346046611
1. Mr. Pravesh Mani	2. Helpdesk						
Sr.Exe-CRM	Ph: 0804935200						
Mobile: 09044314492	Ph: 03346046611						
2	<p>(A) Part-A Techno-Commercial bid will be opened electronically on specified date and time as given in the NIT. Bidder(s) can witness electronic opening ofbid. (B) Part-B Pricebid will be opened electronically of only those bidder(s) who's Part-A Techno-Commercial Bid is found to be Techno-Commercially acceptable by CCI. Such bidder(s) will be intimated date of opening of Part-B Price bid, through valid email confirmed by them.</p>						

	<p>Note: The tenderers are advised to offer their lowest possible rates taking into account the prevailing market conditions. There would generally be no negotiations hence please submit your most competitive prices while submitting the price bid. However, if the rate is still considered high, action as per prevailing instruction/guideline shall be taken.</p>
3	All entries in the tender should be entered in online Technical & Commercial Formats without any ambiguity.
4	<p>In case of failure to access the payment towards non-refundable fees for any reason, the vender, in term, will not have the access to on line e-tender and no correspondence in this respect will be entertained and CCI will not be responsible for any such lapses on this account. Bidder(s) are advised to make remittance of non-refundable fees through separate DD well in advance and verify completion of transaction in respect of non-refundablefees.</p> <p>Vendors are instructed to use Upload Documents link in My menu to upload documents in document library. Multiple documents can be uploaded. Maximum size of single document for upload is 5 MB.</p> <p>Once documents are uploaded in the library, vendors can attach documents through Attach Document link against the particular tender. For further assistance please follow instructions of vendor guide</p>
5	All notices/corrigendum and correspondence to the bidder(s) shall be sent by email only during the process till finalization of tender by CCI. Hence the bidders are required to ensure that their corporate email I.D. provided is valid and updated at the stage of registration of vendor with Tender wizard (i.e. Service Provider). Bidders are also requested to ensure validity of their DSC (Digital Signature Certificate).
6	The responsibility of downloading the related corrigenda, if any, will be that of the downloading parties.
7	E-tender cannot be accessed after the due date and time mentioned in NIT.
8	<p>Bidding in e-tender:</p> <p>a.) It is mandatory that all the bids are submitted with digital signature certificate otherwise the same will not be accepted by the system.</p> <p>b.) Buyer reserves the right to cancel or reject or accept or withdraw or extend the tender in full or part as the case may be without assigning any reason thereof.</p> <p>c.) No deviation of the terms and conditions of the tender document is acceptable. Submission of bid in the e-tender floor by any bidder confirms his acceptance of terms & conditions for thetender.</p> <p>d.) Unit of Measure (UOM) is indicated in the e-tender Floor. Rate to be quoted should be in Indian Rupee as per UOM indicated in the e-tender floor/tender document.</p>
9	Any order resulting from this open e-tender shall be governed by the terms and conditions mentioned therein.
10	No deviation to the technical and commercial terms & conditions are allowed.
11	After submitting online bid, the bidder cannot access the tender, once it has been submitted with digital signature
12	CCI has the right to cancel this e-tender or extend the due date of receipt of bid(s) without assigning any reason thereof.
13	The online tender should be submitted strictly as per the terms and conditions and procedures laid down in the website www.cci-etender.com of Antares Systems Ltd.
14	The bidders must upload all the documents required as per terms of NIT. Any other document uploaded which is not required as per the terms of the NIT shall not be considered.
15	The bid will be evaluated based on the filled-in technical & commercial formats.
16	The documents uploaded by bidder(s) will be scrutinized. In case any of the

	information furnished by the bidder is found to be false during scrutiny, punitive action including suspension and banning of business can also be taken against defaulting bidders.
17	Bidders are requested to read the vendor guide in the page www.cci-etender.com to familiarize themselves with the system before bidding.

For and on behalf of CCI Ltd.

Manager (HR/Admin.)

Checklist

The following documents have to be submitted in online mode along with Techno-commercial and Price Bids of the tender. The Bidder's are requested to visit the website of CCI: www.ccilttd.in and click on "Tenders" tab to view the General Terms & Conditions (GTC) of the contract. Bidders are advised to go through the detailed GTC and successively submit the various Annexure as given in the table below:

(On the letterhead of the bidder)

Covering Letter

To,
The AGM (HR)
Cement Corporation of India Limited,
Core-V, SCOPE Complex,
7-Lodhi Road, NEW DELHI-110 003
Bidder's Ref No.:

Dear Sir,

With reference to your NIT No. Dated, I/We am/are hereby uploading the scanned copies of the following documents online for your reference:

S.No	Item	Yes/No/NA
1	Scanned copy of covering letter (Annexure-1)	
2	Company Profile	
3	Documentary evidences in respect of eligibility criteria. Each document should be labelled on the top right so as to indicate the eligibility criteria serial number.	
4	Terms and conditions in Part I (Instructions to Tenderers), II (General Terms & Conditions), III (Special Terms & Conditions) & IV (Technical Specifications) duly signed digitally and stamped on each page in token of acceptance of the same in its entirety.	
5	Copy of GST Registration Certificate, TAN no., Trade tax registration no. and PAN Card	
6	Scanned copy of the PAN card in the name of company. (in case of proprietary firm it can be in the name of the proprietor).	
7	Scanned Copy of duly filled and signed Integrity Pact Annexure-2, on bidder's letterhead	
8	Details of Insurance Company's full-fledged establishment i.e., details of Health-Care centers, with whom bidder has arrangements in Delhi / NCR.	
9	In case of firm registered with MSME, Certificate from MSME (NSIC Certificate) clearly specifying the date of registration alongwith starting of manufacturing process and whether it is registered under ST/SC. The firms registered with MSME will also have to submit a copy of UdyogAadhar Memorandum.	
10	Annexure 3 (Declaration of relation to officer of CCI)	
11	List of unexecuted orders in hand as per Annexure-4	
12	The turnover for 2019-20, 2020-21& 2021-22 in Rs.(Crore) as per the	

	Audited Balance –sheet and Profit and Loss account.	
13	Income Tax Return Copy for for 2019-20, 2020-21& 2021-22.	
14	Copy of Partnership Deed/Memorandum of Articles of Association by partnership firms/companies duly attested. In case of partnership deed, the same is registered/not registered.	
15	Reference from the Bankers indicating financial status of the company.	
16	An undertaking (as per proforma) must be furnished by the bidder in favour of itself that the bidder has never been Debarred and / or blacklisted by any Central / State Govt. Department / Universities / Educational Institutions / Organizational etc. nor has any litigation enquiry pending and / or initiated by any of these Department or Court of Law.	
17	Annexure 9 (Declaration letter of having read and understood the GTC)	
18	Proof of the following: i) experience in catering to health insurance of 500 families or more under one group health insurance scheme in for 2019-20, 2020-21& 2021-22. ii) having done Annual Health Insurance for more than ₹5 Crores premium during the last year	

(For and on behalf of Bidder/Contractor)

(Office Seal)

PART – III : SPECIALTERMS & CONDITIONS

1. Scope of Work

1.1 The Health Insurance Policy is to extend coverage to (i) Eligible retired employees of CCIL since **01.04.2009** (ii) Existing EMPLOYEES, not covered under ESIC, on the rolls of CCIL (iii) Workers on adhoc basis, Fixed term contractual staff, on the rolls of CCIL.

1.2 Existing employees:

Existing employees			
1	Corporate Details		
1.1	Full Name of the Insured	Cement Corporation of India Limited	
1.2	Corporate Office	New Delhi	
1.3	Business / Industry Type	Cement Business	
1.4	Geographical Limits	India (no location barrier)	
1.5	Entity Coverage	Master policy to be issued in the name specified above. CCIL will keep Insurers notified of any future listing & delisting of entities including those entities for which the insured has assumed an obligation to arrange insurance for their respective rights, titles & interests and Insurer to give CCIL extension of same coverage as per agreed rates. All such listing & delisting to be given same effect as additions & deletions in the Master Policy & premium accounting to be done on pro rata basis.	
2	Member Information	Self	Spouse
2.1	Total No. of Members for sourcing quote		
		Around 460 (approx.) employees and their family. Average age of the Corporation is 45 Years.	
3	Sum Insured (INR)	INR 500,000	
4	Benefits	Terms and Condition	
4.1	Family Floater	Yes	
	Family Unit Definition	Employee + Spouse + Kids + set of parent (parents / Parents in-laws). Parents-in-laws can be covered only in case of female employees only.	
	Sum Insured Approach	INR 500,000	
	Cap on Sum Insured if Applicable for any Relation	NA	
	Option to Increase Sum Insured	NA	

	Age Limit of dependent children	<u>Dependent children in case of:</u> i) Son – upto 25 years ii) Daughters – No age limit for unmarried /widow		
4.2	Maternity Benefit	Covered		
	Sub Limit on Normal Delivery	INR 50K		
	Sub Limit on Caesarean Delivery	INR 1 lakh		
	Pre-natal & Post-natal expenses	Covered (Pre-natal upto 30 days & Post-natal upto 60 days)		
	9 months waiting period for maternity	Waived Off		
	Maternity benefit limit for no of children	02 children		
	Expense incurred for Medical termination of pregnancy under Medical advice to save the life or prevent serious damage to the health of the mother	Covered		
	Abortion if performed legally & under medical advice within first 20 weeks on confirmation of substantial risk that if the child were born it would suffer from such physical or mental abnormalities as to be seriously handicapped. 20 weeks to be extended as per amendment in MTP Act, 1971 in due course of time.	Covered		
4.3	Baby Cover	From day one within family sum insured		
4.4	Pre-existing Disease Covered	Covered from day one for existing and new joiners both		
4.5	30 days waiting period is Applicable	Waived Off		
4.6	1/2/4 waiting period for specified ailments is Applicable	Waived Off		
4.9	Ambulance Services	INR 3K per incidence		
4.10	Co-payments (mention limits, if applicable)	Not Applicable		
4.11	Deductibles (mention limits, if applicable)	Not Applicable		
4.12	Room Rent Restrictions if any	Category	CMD & Directors	Others
		No. of beneficiaries	04 (Max.)	460 (approx.)
		Metro Cities	4%	3%
		State Capitals		3%
Other Cities	2.5%			
4.13	Corporate Buffer	INR 30 Lac (To be utilized as per the wishes of the Corporation. There will not be any employee-specific limit.)		
4.14	Day Care procedures	Covered		
4.15	Terrorism Related Hospitalisation	Covered		
4.16	Clause on Advancement of Medical Science	Covered		
4.17	Coverage for cost of dentures	Covered		

4.19	Donor & Receiver Expenses covered in case of organ transplant	Covered
4.20	Sub Limit or Capping on any ailment	Not Applicable
4.21	Waiting Period for any ailment	Waived Off
4.22	Cancellation Clause	Not Applicable
5 POLICY OPERATING GUIDELINES		Below clauses should be incorporated based on specific requirement of client
5.1	Coverage to New Joiners	Covered from day one
5.2	Coverage to Family Members	Covered from day one
5.3	For family members of New Joiners	Covered from day one
5.4	New Borns & Spouse in the event of Marriage during the year	Covered from date of event

1.3 Retired Employees:

SCOPE- RETIRED EMPLOYEES

1	Corporate Details	
1.1	Full Name of the Insured	Cement Corporation of India Ltd.
1.2	Corporate Office	New Delhi
1.3	Business / Industry Type	Cement Business
1.4	Geographical Limits	India (no location barrier)
1.5	Entity Coverage	Master policy to be issued in the name specified above. CCIL will keep Insurers notified of any future listing & delisting of entities including those entities for which the insured has assumed an obligation to arrange insurance for their respective rights, titles & interests and Insurer to give CCIL extension of same coverage as per agreed rates. All such listing & delisting to be given same effect as additions & deletions in the Master Policy & premium accounting to be done on pro rata basis.
2	Member Information	Self
2.1	Total No. of Members for sourcing quote	For retiree policy we are projecting to enrol 120 (approx.) and hence participation of 220 lives (approx.) is expected.
3	Sum Insured (INR)	Self only- INR 300,000 , Self+ Spouse- INR 600,000
4	Benefits	Terms and Condition
4.1	Family Floater	Yes
	Family Unit Definition	Employee + Spouse
	Sum Insured Approach	Self only- INR 300,000 , Self+ Spouse- INR 600,000
	Cap on Sum Insured if Applicable for	NA

	any Relation	
	Option to Increase Sum Insured	NA
	Limit of number of children	NA
4.4	Pre-existing Disease Covered	Covered from day one of enrolment
4.5	30 days waiting period is Applicable	Waived Off
4.6	1/2/4 waiting period for specified ailments is Applicable	Applicable
4.9	Ambulance Services	INR 3K per incidence
4.10	Co-payments (mention limits, if applicable)	10% Co-payment
4.11	Deductibles (mention limits, if applicable)	Not Applicable
4.12	Room Rent Restrictions if any	State capitals - 2% of SI for Normal and ICU on Actual basis Metro - 3% of SI for normal and ICU on Actual basis other cities – 1.5% of SI for normal and ICU on Actual basis
4.13	Corporate Buffer	Not Applicable
4.14	Day Care procedures	Covered
4.15	Terrorism Related Hospitalisation	Covered
4.16	Clause on Advancement of Medical Science	Covered
4.17	Coverage for cost of dentures	Covered
4.18	Treatment for correction of eyesight beyond +/-8	Covered
4.19	Donor & Receiver Expenses covered in case of organ transplant	Covered
4.20	Sub Limit or Capping on any ailment	Not Applicable
4.21	Waiting Period for any ailment	Waived Off
4.22	Cancellation Clause	Not Applicable
	5 POLICY OPERATING GUIDELINES	Below clauses should be incorporated based on specific requirement of client
5.1	Coverage to New retiree	from day one
5.2	Coverage to Family Members	from day one

1.4 Definition of family:

Categories of Employees	Definition of Family Unit
(a) Retired Employees	Retired employee and spouse
(b) Existing Employees	Employee + Spouse + Kids + set of parents (parents / Parents in-laws). Parents-in-laws can be covered in case of female employees only.

1.5 The actual number may vary depending upon inclusions/exclusions. CCIL will advise fresh inclusions as and when eligible for coverage and pro-rata premium shall be charged / payable for such inclusions during the year. Similarly, pro-rata premium shall be refundable upon exclusion of employees.

Coverage of all Pre- existing diseases or ailment / injuries:

All ailments / diseases / injuries / health condition which are pre-existing treated/untreated, declared / not declared in the proposal form, shall be covered under the Policy.

Newly born babies will be covered from day one within overall limit of the family.

2. Pre –hospitalization and Post hospitalization Expenses:

- (a) Pre – Hospitalization: Relevant medical expenses incurred during the period up to 30 days prior to hospitalization on diseases / illness / injury sustained will be considered as part of claim.
- (b) Post – hospitalization: relevant medical expenses incurred for the period 60 days after hospitalization on diseases / illness / injury sustained will be considered as part of claim.
- (c) Special Provision for Day care: The Insurance policy should provide day care coverage for specific treatment taken in network specialized day care centers where the insured is discharged on the same day like eye surgery, radio therapy, Coronary Angiography, treatment of fractures etc.

3. Mid – term Addition / deletion of employees and their family members:

Any additions / deletions of employees / dependent family members during the Policy period, shall be added / deleted in the Policy on pro – rata basis on intimation by CCIL HR Division.

4. Discounts:

The Bidder should quote the rates after allowing the discounts in accordance with IRDA guidelines.

5. Annual Expenditure of claims:

The insurance agency shall provide the annual expenditure of claims to CCIL.

6. Sum Insured

The sum insured indicated for insurance cover category-wise is as mentioned in Chapter 3 - Scope of Work

7. Period of Coverage, Extension and Termination

- (a) CCIL may terminate the agreement by giving a written one-month advance notice for pre-mature cancellation of Policy if:
 - (i) The Service Provider becomes bankrupt or is otherwise declared insolvent.
 - (ii) The quality of services rendered to CCIL gets degraded and/or is not up to satisfaction of CCIL.
- (b) The Service Provider may submit request for termination of agreement by giving at least three months' advance notice to CCIL.
In either cases, premium should be refunded on pro-rata basis.

8. Beneficiary

The Insurance Policy of “Medical Scheme in respect of Existing and Retired employees and their families” shall be in the name of CCI Limited.

9. Award of Contract

- (a) CCIL will convey the final acceptance of bid in writing to the successful bidder. The bidder will have no right or claim in case of rejection of a bid.
- (b) The contract will be awarded to the successful bidder whose bid is determined to be responsive and has been evaluated to be the lowest bid. The decision of CCIL shall be final in this regard, as per the Tender conditions.
- (c) Partial/incomplete bid shall be rejected forthwith.
- (d) Notwithstanding anything contained herein, CCIL reserves the right to accept or reject any bid in part or full without assigning any reason whatsoever. The successful bidder shall be fully responsible and shall be bound to perform the job allocated to him at the rates that have been accepted by CCIL.

10. TAXES AND DUTIES

Taxes shall be separately quoted. CCIL shall deduct taxes at source, if applicable. TDS certificate would be furnished by CCIL.

11. Settlement of Dispute and Jurisdiction

- a) Disputes if any, arising during the contract period shall be negotiated / discussed at once in order to resolve the same, failing which regular Courts at Delhi only will have jurisdiction to adjudicate upon the matter.
- b) The arbitration shall be conducted in English language and the venue of the arbitration shall be New Delhi.
- c) The sole arbitration shall be appointed by the Chairman & Managing Director (CMD) of CCIL or his nominee whose decision in this regard shall be final & binding.

12. The successful Bidder will sign a contract as per the Terms and Conditions stipulated therein.

Age wise Distribution of Existing employees:

Count of AGE WISE	Column Labels																				
Row Labels	0-5	06 - 10	11 - 15	16 - 20	21 - 25	26 - 30	31 - 35	36 - 40	41- 45	46 - 50	51- 55	56 - 60	61 - 65	66 - 70	71 - 75	76 - 80	81 - 85	86 - 90	91 - 95	Grand Total	
EMPLOYEE					4	46	77	68	31	31	84	107								448	
WIFE				3	23	61	53	33	38	78	79	16								384	
SON	50	44	23	29	62															208	
DAUGHTER	51	25	27	25	51	19	4		1											203	
SON-II	14	8	10	13	4															49	
DAUGHTER-II	11	4	4	8	10	2	1													40	
SON-III	1	2		1																4	
DAUGHTER-III		2	1		1															4	
MOTHER					1		1	1	6	20	31	40	35	28	25	9	5	2	1	205	
FATHER									2	8	17	21	26	41	21	8	2	3		149	
F-IN-LAW														1						1	
M-IN-LAW												1								1	
HUSBAND						1	3			1										5	
(blank)																					
Grand Total	127	85	65	79	156	129	139	102	78	138	211	185	61	70	46	17	7	5	1	1701	

Annexure: A-VI

**CEMENT CORPORATION OF INDIA LTD
(A GOVT. OF INDIA ENTERPRISE)
Part-IV – Technical Specifications**

ELIGIBILITY CRITERIA

Sl. No.	Qualification	Documentary Evidence to be attached
1.	Insurance company should be registered with IRDAI or enabled by a Central Legislation to undertake insurance related activities.	Copies of certificates.
2.	Details of Insurance Company's full-fledged establishment.	Details of Healthcare Centers with whom bidder has arrangements in Delhi / NCR
3.	Experience in catering to health insurance of 500 families or more under one group health insurance scheme in for 2019-20, 2020-21 & 2021-22.	List of Clients.
4.	PAN, TAN, GST registration	Self-attested copies of valid certificates
5.	Proof of having done Annual Health Insurance business for more than Rs. 5 Crores premium during the last year.	Copies of audited Annual Reports of F.Y. 2020-21.
6.	The bidder should neither have been Debarred and / or blacklisted by any Central / State Govt. Department / Universities / Educational Institutions/Organization, etc. nor should have any litigation enquiry pending and/or initiated by any of these Department or Court of Law.	Undertaking as per proforma
7.	Time period for settlement of claims	

FINANCIAL BID DOCUMENT (Price Bid)

Name of the Firm :

Address of the Firm :

Existing Employee Policy	Premium Rate (2022-23)
Per family Premium rate (in ₹)	(in fig.) _____
	(in words) _____

****This premium is inclusive of TPA fees and excluding GST.**

We are expecting 460 employees in existing employee's policy.

Retiree Policy	Premium Rate (2022-23)
Premium- INR 300,000 for Self (Per member)	(in fig.) _____
	(in words) _____

Premium- INR 600,000 for Self + Spouse (Per family)	(in fig.) _____
	(in words) _____

****This premium is inclusive of TPA fees and excluding GST.**

For retiree policy we are projecting 120 ex-employees(220 lives).

Note:In case of any discrepancy in amount of Premium Rate, the amount in words shall be taken in account.

(Authorized Signatory of the firm)

(With Authorized Seal)

Place:

Date:

.....