



**PUBLIC HEALTH FOUNDATION OF INDIA (PHFI)**

**OPEN RE- TENDER**

**Re-Tender No: PHFI/HR (Medical & Life Insurance)/2025/1**

**REQUEST FOR PROPOSAL (RFP)**

**FOR SELECTION OF AN INSURANCE COMPANY TOWARDS**

**Renewal of Insurance Policies (Medical, Accidental & Life) for the staff engaged with Public Health Foundation of India (PHFI)**

**Call for Tender Opening: 6<sup>th</sup> February 2025 by 5:00 PM**

**Cut off Date for downloading RFP: 10<sup>th</sup> February 2025 by 5:00 PM**

**Last date of submission of Bid: 14<sup>th</sup> February 2025 by 5:00 PM**

**Public Health Foundation of India**

Property No. Khasra no 293,294,295 Saidulajab Village  
4th Floor, House No.60, part of Saidulajab Extn  
New Delhi -110030

**Tel** +9111 40175500 | **Web** [www.phfi.org](http://www.phfi.org)

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## 1. INTRODUCTION

### 1.1. Purpose of call for Proposal

(a) The purpose/intent for this proposal is to hire the services of the Agency for Renewal of Floater for Insurance Policies for the staff engaged with Public Health Foundation of India (PHFI) and their dependent family members. Any Agency/Company/Organization/Broker who wish to share their proposals for the purpose of this RFP shall be termed as “Bidder” or “Applicant”.

(b) This Request for Proposals (RFP) must be in the format as mentioned in this RFP. Bidders are required to submit a detailed Proposal (20 pages max) clearly indicating Deliverables, Timelines and Budget. The Proposal submitted by the Bidders will be reviewed by Tender Evaluation Committee at PHFI to be formed for this purpose. The initial contract will be for 12 months from the date of commencement.

### 1.2. Background of the RFP

Public Health Foundation of India (PHFI) have taken Group Mediclaim Insurance Policy for its staff and their dependents (i.e. Self, Spouse, 3 Dependents), Group Personal Accident Insurance and Group Term Life for its staff. For the year 2025-2026 PHFI wishes to renew all 3 of its insurance policies.

### 1.3. Key Dates

#### Schedule of Tender Processing (Key Dates)

	<b>Tender Inviting Authority</b>	<b>Public Health Foundation of India Property No. Khasra no 293,294,295 Saidulajab Village, 4th Floor, House No.60, part of Saidulajab Extn New Delhi -110030</b>	
<b>Sl. No</b>	<b>Description</b>	<b>Date</b>	<b>Time</b>
1.	<b>RFP released on PHFI Web Site AND in Newspaper(Hindi and English) Notice</b>	<b>6<sup>th</sup> February 2025</b>  <b>7<sup>th</sup> February 2025</b>	<b>By 5:00 PM</b>  <b>Morning edition</b>
2.	<b>Last date for receiving Queries from the Bidders, if any</b>	<b>10<sup>th</sup> February 2025</b>	<b>By 01:00 PM (Queries to be sent on PHFI's tender email id only)</b>

3.	Last date for giving a response to the Queries received from Bidders, if any	12 <sup>th</sup> February 2025	By 5:00 PM (Through PHFI tender email id)
4.	Last date for submission of Bids	14 <sup>th</sup> February 2025	By 5:00 PM (may be dropped in Tender Box/By Courier/Speed Post)
5.	Opening of Tender Box and Technical Bids	17 <sup>th</sup> February 2025	At 11:00 AM (Authorized representatives of the Bidders may be present for opening of Tender Box)
6.	Intimation to the Bidders who qualify in the Technical Bids	19 <sup>th</sup> February 2025	By 1:00 PM through PHFI's Tender Email Id
7.	Interview of Qualifying Bidders (Format will be intimated through PHFI Tender email to concerned Bidders)	21 <sup>st</sup> February 2025	From 11:00 AM onwards
8.	Opening of Financial Bids	21 <sup>st</sup> February 2025	At 02:00 PM (Authorized representatives of the Bidders may be present for opening of Financial Bids)
9.	Interview cum Financial Negotiation with the short-listed Bidder(s)	27 <sup>th</sup> February 2025	At 11:00 AM
10.	Issue of Letter of Intent/Award/Agreement	As per the decision of PHFI Management	

## 2. QUALIFICATION/ELIGIBILITY CRITERIA

The Qualification/Eligibility criteria for the Bidders are given below:

<b>Sl. No</b>	<b>Qualification Criteria</b>	<b>Proof Required</b>
1	I. Name and address of the Bidder II. Year of Establishment III. Whether the Bidders is registered under Society Registration ACT or is an autonomous body or a Limited company or partnership firm, etc. and details thereof (e.g.-name (s) of partners, Managing Directors, Chief Executive Officers, Key Authorized Persons)	Copy of Certificate of Incorporation/ Registration/MoA as applicable
2	The Bidder should have a valid PAN and GST Registration in India	Copy of PAN card and GST Registration
3	The Bidder should have total premium collected of more than <b>Rs 500 crore</b> in past three financial years	Copy of Audited Profit and Loss Statement and Balance Sheet
4	The Bidder should have a previous experience of 10 years, with time and delivery commitment.	Necessary documents as evidence.
5	The Bidder should not have been blacklisted by Central/State Government departments/Undertakings	No conviction certificate duly Signed by the Authorized Signatory of the organization.
6.	<b>Previous experience of work with PHFI*</b>	1. <b>Name of the Project &amp; Department of PHFI sponsoring the RFP (Tender No &amp; Date)</b> 2. <b>Reference &amp; Date of Service Agreement</b> 3. <b>Date of Commencement &amp; Date of Completion ( Whether</b>

		<p><b>completed as per Time Line)</b></p> <p><b>4. Value of the Project</b></p> <p><b>5. Any comments on the conduct of the Project</b></p>
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**\* Any Bidder which does not have a previous working experience with PHFI shall also be eligible for the Tender Process.**

### **3. Terms of References (TORs)**

**3.1. During the assignment, the selected Bidder would be responsible for providing specified Insurance coverage to all PHFI Staff and interns (including full-time, part-time or short-term) as identified by PHFI as per the below minimum requirement but not limited to:-**

- 3.1.1 Medical Insurance coverage for of Self + 3 dependents
  - 3.1.1.1 Married Individual- Spouse, dependent children, dependent parents or parents-in-law.
  - 3.1.1.2 Unmarried Individual - Self and dependent parents.
- 3.1.2 Coverage of Group Personal Accident Insurance.
- 3.1.3 Treatment in any hospital in India without any restriction.
- 3.1.4 Annual free Health Check up.
- 3.1.5 In case where hospitals are not covered by TPA for cashless facility, reimbursement settlement is to be done within 15 days of claim submission in the prescribed format.
- 3.1.6 Corporate Buffer up to 10 Lacs.
- 3.1.7 Refund, if any, in respect of deletions may be paid within 15 days.
- 3.1.8 Details of process of claims, timelines and necessary workflow to be shared at the time of inception of the policy period.
- 3.1.9 Periodic reports on status of disbursement of claims (Monthly/Quarterly/Annual)
- 3.1.10 Minimum benefits should be as per existing policies along with additional benefits without increasing cost as well as additional free benefits that can be provided.
- 3.1.11 Additional coverage under AYUSH, other alternate therapy or psychiatric treatment is not covered under current policy.
- 3.1.12 Coverage to commence from staff date of joining irrespective of intimation been given. Similarly for spouses & new born.

3.1.13 In Workmen Compensation/Employee Compensation Insurance total coverage of employer's liability.

3.1.14 Detailed list of empanelled hospitals, including their geographical coverage.

3.1.15 Terms and conditions related to the availability of their cashless facilities.

### **3.2. Types of Insurance**

#### **(A) For Group Mediclaim Insurance**

<b>Particulars</b>		<b>Count</b>
<b>Approx. no. of staff</b>	:	300
<b>Approx. no. of Lives covered</b>	:	750
<b>Maximum Coverage per Family</b>	:	5 Lakhs
<b>Family size</b>	:	Self + 3
<b>Dependents</b>	:	As defined in 3.1.1

#### **(B) For Group Personal Accident Insurance**

<b>Particulars</b>		<b>Count</b>
<b>Approx. no. of staff</b>	:	Approx. 400
<b>Coverage</b>	:	10 lakhs

#### **(C) For Group Life Term Insurance**

<b>Particulars</b>		<b>Count</b>
<b>Approx. no. of staff</b>	:	Approx. 300
<b>Maximum Coverage is</b>	:	10 Lakhs

#### 4. TIMELINES

The engagement would be for the period of 12 months from the commencement of Policy as per existing Policy timelines with continuity of benefits. The details of Deliverables along with Time Line are given in the table below:

<b>Deliverables Table</b>	<b>Timeline</b>
Addition/Deletion of staff	Maximum 5 days
Reimbursement, if any	Within 15 days
Insurance ID card/E card issue	Within 10 days
Cashless Approval to the Hospital	within 1-3 hrs of intimation

#### 5. PAYMENT SCHEDULE

Payment schedule is given below:

<b>Sl No.</b>	<b>Key milestones in terms of Deliverables</b>	<b>Payment (as a % of the total Professional Fee)</b>
<b>1</b>	Full payment after signing the Contract	100 %
<b>2</b>	Periodic Adjustments for Addition Deletions	As needed

#### 6. GUIDELINES FOR SUBMITTING PROPOSAL

##### 6.1. Preparing the Technical Proposal

**The Bidder is required to submit a Technical proposal and a separate Financial Proposal in two different sealed envelopes duly labelled as Technical proposal and Financial Proposal.**

##### 6.1.1. Technical Proposal Submission Format:

The Proposal should follow the format given below (but not necessarily limited to the following) and should be in English and formatted on standard A4 paper with single space, 12 point font Times New Roman and each page numbered consecutively. The proposal should capture the following information, with a maximum of 20 pages including references:

<b>Criteria</b>	<b>Points</b>
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It is a duly recognized and valid Insurance Company under the existing Indian Laws and as recognized by Insurance Regulatory and Development Authority (IRDA).	10
The Insurance company should have provided services to at least 1 organization like Central/State Government organization, Nationalized Bank / Financial Institutions / Reputable/Large Corporate Houses / Not for profit organization, having a minimum of 1000 employees.	10
The Insurance Company should have offices at multi-locations. Hospital covered across India, including semi urban and rural area	10
Claim Settlement should be above 90 % in the last three financial years	10
Unique features & additional benefits provided by the agency over and above the existing policy	20
<b>Total</b>	<b>60</b>

### 6.1.2. Bidder's profile

- a. Name and address of the Bidder.
- b. Year of Establishment.
- c. Legal status of the Bidder – Whether the Bidder is registered under the Societies Registration Act or is an autonomous body or a Limited Company or Partnership Firm, etc. and details there of (e.g. – name(s) of Partners, Managing Directors, Chief Executive Officers, key Authorized Persons)
- d. Principal nature of activities undertaken.
- e. Details of manpower as prescribed above.
- f. Communication details of the Bidder: mailing address, telephone and fax numbers, email address, etc.

### 6.1.3. Financial Status of the Bidder

- a. Total revenue and expenditure of the Bidder for the past three Financial years.

- b. Copies of the certified Audited Annual Accounts in support of the Financial Status.

#### **6.1.4. Income Tax Details**

Whether the Bidder are exempted from Income Tax? If yes, please furnish the exemption certificate number and date up to which exempted. A copy of exemption certificate is to be attached.

If no, furnish PAN/TAN number, the copy of the latest Income Tax returns and assessment order.

#### **6.2. Preparing the Financial Proposal**

The Financial Proposal shall be submitted in the manner prescribed in Annexure-1.

#### **6.3. Submission of Bids**

- a. The Bidder shall submit a sealed cover consisting of these two sealed envelopes with a clear label for each:
  - i. Technical Proposal, super scribing on the right hand side top of the cover as Technical Bid (2 copies).
  - ii. Financial Proposal super scribing on the right hand side top of the cover as Financial Bid (2 copies).
- b. All the pages of the Financial Proposal shall be duly signed by the Authorized Signatory of the Bidder before submission. Corrections, if any shall be counter signed.

#### **6.4. General Instructions and Terms and Conditions**

- a. The Proposal along with all the correspondence and documents exchanged by the Bidder and PHFI shall be written in English language.
- b. **Amendments to the Tender:** Tender Committee at PHFI reserves every right to amend any of the Tender conditions or a part thereof, before the last date for the receipt of the Tender, if necessary. Amendments, if any, would be put on the website. The decision of extending the due date and time for the submission of Tender documents on account of amendments will be the sole discretion of PHFI.
- c. **Reserved Rights:** PHFI reserves the following rights with regard to this call for proposal:
  - (i) To cancel this call for proposal at any stage without assigning any reason.

- (ii) to disqualify any Bidder (s) based on Bidder (s) failure to follow solicitation instructions
  - (iii) PHFI reserves the right to waive any deviations by Bidders from the requirements of this solicitation that in PHFI 's opinion are considered not to be material defects requiring rejection or disqualification; or where such a waiver will promote increased competition;
  - (iv) Extend the time for submission of all RFP responses after notification to all Bidders;
  - (v) Terminate or modify the RFP process at any time and re-issue the RFP to whomever PHFI deems appropriate;
  - (vi) PHFI reserve the right to select and negotiate with those Applicants it determines, in its sole discretion, to be qualified for competitive proposals and to terminate negotiations without incurring any liability;
  - (vii) PHFI reserves the right to negotiate the fee or issue an award based on the initial evaluation of Applicants without discussion;
  - (viii) Award only part of the activities in the solicitation or issue multiple awards based on solicitation activities.
- d. No proposal shall be accepted unless it is properly sealed. Bidder shall not be allowed to fill in or seal their proposal at the PHFI office. The documents should be sent by speed post/registered post/courier or hand delivered.
- e. If the envelope is found to be open, not sealed and not marked as instructed above, PHFI will not be responsible for misplacement or premature opening of the proposal submitted. Any proposal opened prematurely due to this cause shall be rejected.
- f. The Bidder is advised to attach any additional information that is considered necessary in regard to establish the capabilities. No further information will be entertained after submission of application unless it is required by PHFI. PHFI, however, reserves the right to call for additional information and clarification on information submitted by the Bidders.
- g. Proposals must be received by PHFI at the address specified not later than the date and time specified in the Invitation of RFP. In case the specified date for the submission of proposal being declared holiday by the PHFI, the same will be received on next working day with the same specified time. Proposals received after the due date and time specified will automatically be rejected.
- h. **Withdrawal of Proposals:** Applicants may withdraw proposal by written notice via email received at any time before contract. Proposals may be withdrawn in person by an offer or his/her authorized representative, if the representative's identity is made known and the representative signs a receipt for the proposal before award.

- i. **Opening of Tenders:** Sealed Tenders received up to 14<sup>th</sup> February 2025, by 5:00 PM will be taken up for opening. Tenders received after specified date and time will not be accepted. PHFI reserves the right to disqualify any of the Tender in case it is not satisfied with the documents furnished or otherwise without assigning any reasons thereof. The Technical Proposals will be opened on 17<sup>th</sup> February 2025, at 11:00 AM. A representative from each Bidder may be present. The Financial proposals of those Agencies qualifying on the basis of the assessment of Technical Proposals will be opened on 17<sup>th</sup> February 2025 at 11:00 AM at PHFI, address mentioned below. A representative from each Qualifying Bidder may be present.
- j. Any efforts by Agency to influence the PHFI personnel or representatives on matters relating to proposals under study in the process of examination, clarification, evaluation and comparison of proposal and in decision concerning award of Contract, shall result in the rejection of the Agency's proposal. Failing to execute the Contract Agreement within the said period may result in termination of Contract and award of the same to other Bidder(s) at the risk and cost of the Bidder.
- k. The person to sign the Contract Agreement shall be duly authorized.
- l. The RFP shall not bind PHFI in any way whatsoever to offer any job to the applicant if PHFI decided to abandon the RFP.
- m. PHFI assures that the documents and presentations by the applicants will be kept strictly confidential and will not be used for any purpose other than the process of selection of the final applicant.
- n. **Offer Verification:** PHFI may contact Applicant to confirm contact person, address, bid amount and to confirm that the Bid was submitted for this solicitation.
- o. **Conflict of Interest:** Applicants must provide disclosure of any past, present or future relationships with any parties associated with the issuance, review or management of this solicitation and anticipated award. Failure to provide full and open disclosure may result in PHFI having to re-evaluate selection of potential Applicants.
- p. **Arbitration:** Should any dispute arise, it may be referred to an Arbitrator appointed by mutual consent. The place of Arbitration shall be New Delhi.
- q. The cost of travel and stay of the officials from Bidder for attending meetings with PHFI will be met by the respective Bidder.
- r. **All queries/correspondences pertaining to this RFP will be done through PHFI Tender email i.e. [tenders@phfi.org](mailto:tenders@phfi.org)**

Hard copies of the Proposals should be addressed to:

**The Chairman  
Tender Committee  
RFP: Renewal of Insurance Policies (Medical, Accidental & Life) for the staff  
engaged with Public Health Foundation of India (PHFI)**

**At**

**PUBLIC HEALTH FOUNDATION OF INDIA**

Property No. Khasra no 293,294,295 Saidulajab Village  
4th Floor, House No.60, part of Saidulajab Extn  
New Delhi -110030

The last date for submission of complete Proposal with all supporting documents (by hand or by post) is 14<sup>th</sup> February 2025 by 5:00 PM. Any Proposal received after this prescribed time will not be entertained. PHFI will not be responsible for any loss in transit or postal delay.

## **7. EVALUTION OF PROPOSAL**

### **7.1. Evaluation Committee**

An Evaluation committee formed by PHFI would first examine the Technical bids based on the details provided in the Invitation for proposal for those Bidder who are short listed as per the qualification criteria. The Financial bids would be assessed only for those agencies whose technical bids are considered to be adequate and secure minimum Technical qualifying marks as mentioned in paras below.

### **7.2. Selection of the Bidder**

- a. A Bidder Agency is required to score a minimum qualifying marks of 60 points out of 100 in the Technical Proposal in order to qualify for Interview and Financial Bid opening.
- b. Financial Bids of Bidders will be opened only if the Institution/ Organization/ Consulting Agency qualifies in the Technical Evaluation (score of a minimum of 60 points). Financial Bids will be opened on 21<sup>st</sup> of February 2025 at 02:00 PM at PHFI.
- c. For the Final evaluation, the weightage for the Technical proposal, Interview and Financial proposal, would be 60%, 20% and 20%, respectively.

- d. PHFI shall reserve the right to negotiate with the Bidder whose proposal has been ranked first by the Committee on the basis of Technical and Financial Evaluations and the Interview.
- e. The submitted proposals will be valid for 60 days from the date of submission. PHFI will make its best effort to select the Bidder within this period.

### **7.3. Technical Evaluation (60)**

Technical evaluation shall be carried out on the basis of points mentioned in 6.1.

### **7.4. Interview (20)**

Those Bidders who will qualify in the Technical Evaluation will be invited for a personal Interview, wherein, the Bidders will be given time slot to give a presentation. Format of Presentation will be shared with the selected Bidders via tender email after opening and scrutiny of Technical Bids.

### **7.5. Financial Evaluation (20)**

Financial evaluation shall be carried out based on the following:

Cost will primarily be evaluated for reasonableness, realism, allows ability and the Applicant's understanding of the work to be performed. Effective cost saving measures to improve cost efficiency of the project will also be considered. Applications that demonstrate realistic scenario to accomplish the job in a time-bound manner with minimal resources would be considered.

Full marks will be awarded to the lowest qualifying bidder. For subsequent bidders the marks will be a ratio of the lowest bidder. If the lowest bid is "X" and bid for "Y" needs to be evaluated then its marks will be "highest mark x (X/Y)" Once the Bidder is finalized, additional information and discussion will occur between the Applicant and PHFI during development of detailed Technical Proposal.

## **8. CONTACT FOR MORE INFORMATION**

For all correspondence please refer to PHFI general Tender Email: [tenders@phfi.org](mailto:tenders@phfi.org) with subject line marked as **“Renewal of Insurance Policies (Medical, Accidental & Life) for the staff engaged with Public Health Foundation of India (PHFI)”**.

**END OF RFP**

**DISCLAIMER:**

This RFP represents only a definition of requirements. It is merely an invitation for submission of concept paper and does not legally obligate PHFI to accept any of the submitted RFP in whole or in part, nor is PHFI obligated to select the lowest priced proposal. PHFI reserves the right to negotiate with any or all applicants, both with respect to price, cost and/or scope of services. PHFI has no contractual obligations with any offer or based upon issuance of this RFP. It is not an offer to contract. Only the execution of a written contract shall obligate PHFI in accordance with the terms and conditions contained in such contract.

**Annexure-1****FINANCIAL BID****Format for submission of Financial Bid****(A) For Group Mediclaim Insurance**

<b><u>Particulars</u></b> <b><u>Sum Insured Per Family Floater (5 Lacs)</u></b>	<b><u>Premium Payable</u></b> <b><u>(with loading if any)</u></b>
<b>Quote A (existing conditions)</b>	<b>(in Rs.)</b>
<b>Self + Dependents (Spouse and up to 3 dependent Children i.e. up to 25 years of age or Self + Parents/parent-in-law, i.e., upto 80 years (if single)</b>	
<b>1. Basic Premium for 300 (approx.) staff</b>	
<b>2. Others Conditions</b>	
<ul style="list-style-type: none"><li>• Coverage of Pre Existing diseases.</li></ul>	
<ul style="list-style-type: none"><li>• Waiver of 1st and 2nd year exclusion.</li></ul>	
<ul style="list-style-type: none"><li>• Waiver of first 30 days.</li></ul>	
<ul style="list-style-type: none"><li>• Maternity coverage offered for first two living children</li></ul>	
<ul style="list-style-type: none"><li>• 9 months waiting period waived for maternity</li></ul>	
<ul style="list-style-type: none"><li>• Room rent restricted to 1% of sum insured for normal and 2% of sum insured for ICU per day</li></ul>	
<ul style="list-style-type: none"><li>• New born is covered from day 1 of birth without restriction on coverage</li></ul>	
<ul style="list-style-type: none"><li>• Disease wise capping-1st, 2nd and 4th year capping waived off.</li></ul>	
<ul style="list-style-type: none"><li>• Pre &amp; Post Hospitalization covered.</li></ul>	
<ul style="list-style-type: none"><li>• Leave of absence covered during sick leave/hospitalization.</li></ul>	
<ul style="list-style-type: none"><li>• Parental claims with 20% co-pay</li></ul>	
<ul style="list-style-type: none"><li>• Any other benefits of existing policy not mentioned without additional loading above (dental/ day care/nursing/AYUSH/psychiatric treatment/Terrorism )</li></ul>	



<ul style="list-style-type: none"> <li>Annual free Health Check-up.</li> </ul>	
<b><u>Total Quote (1+2) for A - (including basic premium +loading if any)</u></b>	

<b>Discounted premium for covering additional members by individual ( parents/parents in laws) to be borne by individual as optional</b>	<b>Discounted premium per additional life cover</b>

**Note: - Please share separate Premium/loading against each point**

**(B) For Group Personal Accident Insurance**

<b><u>Particulars</u></b>	<b><u>Sum Insured per Individual</u></b>	<b><u>Premium Payable</u></b>	<b><u>Total Quote</u></b>
	<b><u>(in Rs.)</u></b>	<b><u>(in Rs.)</u></b>	<b><u>(in Rs.)</u></b>
Premium			
GST			
<b>Total</b>			

**Note: - Please share separate Premium/loading against each point**

**(C) For Group Life Term Insurance**

<b><u>Particulars</u></b>	<b><u>Sum Insured per Individual</u></b>	<b><u>Premium Payable</u></b>	<b><u>Total Quote</u></b>
	<b><u>(in Rs.)</u></b>	<b><u>(in Rs.)</u></b>	<b><u>(in Rs.)</u></b>
Premium			
GST			
<b>Total</b>			

**Note: - Please share separate Premium/loading against each point**

**\*Additions & Deletions in the number of Staff and dependents will be provided on or before 5th of every month.**

**THIS IS A TENTATIVE DATA OF STAFF AND THEIR DEPENDENTS AS ON 1<sup>st</sup> January 2025**

<b>Count of Age Group</b>
---------------------------

<b>Age Group</b>	<b>Staff</b>	<b>Spouse</b>	<b>Children</b>	<b>Parents</b>
0 – 10			49	
11 – 20			75	
21 – 25	2	1	23	
26 – 30	36	8	3	
31 – 35	29	28	1	
36 – 40	44	30		
41 – 45	29	23		
46 – 50	32	30		8
51 – 55	22	16		28
56 – 60	13	4		42
61- 80 & above	7	8		125
<b>Grand Total*</b>	<b>214</b>	<b>148</b>	<b>151</b>	<b>203</b>

Note: \*Nos may vary +/-10% at the time of entering into a formal contract

**Terms and Conditions: -**

- a. The total cost quoted should be including GST.**
- b. The Financial Proposal will be evaluated only if an Agency qualifies based on the assessment of the Technical Proposal.**