



**THIRUVANANTHAPURAM REGIONAL COOPERATIVE  
MILK PRODUCERS' UNION LTD**

**"KSHEERA BHAVAN", PATTOM,  
THIRUVANANTHAPURAM – 695 004**

**Bid Ref. No. 128/TRU/P&I/INS-S/2025-26/ETEND-1**

**E-TENDER FOR**

**Group Health Insurance Scheme for APCOS Employees**

**2025-'26**

## **BID FORM**

1. Registered Name of Bidder :

2. Address :

3. Telephone

i) Land phone :

ii) Mobile :

iii) E-mail :

iv) Fax :



**THIRUVANANTHAPURAM REGIONAL COOPERATIVE MILK PRODUCERS' UNION LTD.**

(Affiliated to KCMMF Ltd.)

**Head Office: "Ksheera Bhavan", Pattom, Thiruvananthapuram – 695 004.**

*Phone: 0471-2447109, 2446845, 2448057*

*Fax: 2449567*

*email: trcmpupi@gmail.com*

**No. 128/TRU/P&I/INS-S/2025-'26/ETEND-1**

**Date: 18/11/2025**

**Competitive online Bids are invited from Public/Private Sector Insurance Companies/Banks and their subsidiary Insurance Companies through their Regional Office or Divisional Office in the State of Kerala and Insurance Brokers with IRDA licensed operating offices in Kerala, for renewal of Group Health Insurance Scheme for APCOS Employees under TRCMPU Ltd. in Thiruvananthapuram, Kollam, Alappuzha and Pathanamthitta districts.**

- The benefits such as personal accident cover, hospitalization cover, critical illness care etc. are to be included in the Group Medical Insurance Policy.
- The details of the benefits under the policy, which we would propose for the ensuing year, are given below for your ready reference.
- Period of Insurance: For a period of one year from 01.01.2026 to 31.12.2026.
- Approximate No. of insured: **2,806 (1035 employees + 1771 dependents) (± 5%)**.

1	Tender No., E-Tender ID & Date	128/TRU/P&I/INS-S/2025-'26/ETEND-1 Date: <b>18.11.2025</b>
2	Bid Submission Fee	Rs.1,000/- (Rupees One Thousand only)
4	Date and Time of Publication of e- tender.	<b>18.11.2025, 10:00 AM</b>
5	Date of Submission of e-tender	<b>18.11.2025, 10.00 AM to 26.11.2025, 11.00 AM</b>
6	Date and time of opening of e-tender	<b>27.11.2025 , 12.00 PM</b>
7	Place of Opening	TRCMPU Ltd., Ksheera Bhavan, Pattom Thiruvananthapuram - 695004.
8	Bid Validity (Total Number of Days up to which the rates are to be firm)	120 Days

**AGE WISE GROUPING OF EMPLOYEES**

SL NO	AGE GROUP (YEARS)	EMPLOYEES
1	18 – 35	191
2	36 – 40	145
3	41 – 45	179
4	46 – 50	210
5	51 – 55	210
6	56 – 58	83
7	59– 74	17
<b>TOTAL</b>		<b>1035</b>

**AGE WISE GROUPING OF DEPENDENTS**

SLN O	AGE GROUP (YEARS)	SPOUS E	CHILDR E N
1	0-1	0	7
2	1– 10	0	244
3	11 – 20	0	535
4	21 – 30	63	245
5	31 – 40	121	1
6	41 – 50	269	0
7	51 – 60	241	0
8	61 – 70	44	1
<b>TOTAL</b>		<b>738</b>	<b>1033</b>
		<b>1771</b>	

**CATEGORY WISE GROUPING**

Sl. No.	Family Group	Approx. No. of employee s	Approx. No. of employees + Dependents
1.	1+0 (Employee only)	221	221
2.	1+1 (Employee + One Dependent)	200	400
3.	1+2 (Employee + Two Dependents)	271	813
4.	1+3 (Employee + Three Dependents)	343	1372
<b>Total</b>		<b>1035</b>	<b>2806</b>

Sd/-  
MANAGING DIRECTOR

**Terms and Conditions for renewal of Group Health Insurance Scheme for APCOS Employees**

(a)	Pre Existing disease shall be covered for all diseases	
(b)	Sum insured Hospitalization cover	(a) Rs. 1.5 Lakh per family of employees and dependents on floater basis up to maximum number 01+03. Family include: -Employee, Spouse, 2 dependent Children. (b) Corporate Buffer of Rs. 5.00 lakh Maximum of Rs. 25,000/- per family
(c)	Personal Accident cover (Death only)	Rs. 2.0 Lakhs per employee.
(d)	Cashless benefit for hospitalization	Cashless hospitalization benefits in approved network hospitals. Pre hospitalization – 30 days Post Hospitalization – 60 days included The list of network hospitals shall be produced along with the offer. Offers with more number of network hospitals in the area of operation of TRCMPU Ltd., shall be given preference.
(e)	Ambulance Charges	Rs.1,000/- per family.
(f)	Cover for insured employees retiring from service during the currency of the policy shall be continued during the pendency of the policy.	
(g)	I.D. 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.	
(h)	In addition to standard day care procedures, 24 hours <u>minimum</u> hospitalization <u>requirement</u> should be waived for minor road and other accidents, bone fracture, dog/cat/cow/buffalo/snake/insect bite, dental surgery due to accident, chicken pox, Diabetic Retinopathy, Intra-Vitreous Injection Treatment for eyes, cataract, other pandemic diseases including COVID 19, emergencies arising at work place and on official travel, Laparoscopic Therapeutic surgeries that can be done in day care, Lithotripsy (kidney stone removal) and post-operative care without any time limit.	
(i)	There shall not be any Capping on Ailment, treatment or surgical procedures other than Cataract Rs. 20,000/-, Fistula Rs.40,000/-, Appendectomy Rs. 40,000/-, Septoplasty Rs. 40,000/-, TURP Rs. 40,000/-	
(j)	Shall give waiver of intimation for reimbursement claims.	
(k)	Reimbursement claims shall be given for treatment done at non- network hospitals. Reimbursement claim submission time line shall be 60 days	
(l)	Policy shall have a provision to include new recruits by paying an additional premium on a pro rata basis.	

(m)	Room rent per day shall be restricted to maximum 1% of the sum insured and 2% for ICU/CCU.
(n)	'AYUSH' treatment shall be covered with a capping of Rs. 25,000/-

We request you to submit your offer for renewal, of existing Group Health Insurance Policy for APCOS employees, covering the benefits as indicated above with premium rates in the format attached (Annexure-I) and other terms and conditions

Managing Director reserves the right to accept or reject any or all the offers without assigning any reason.

**Sd/-  
MANAGING DIRECTOR**

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#### **ACCEPTANCE OF TERMS AND CONDITIONS**

I/We hereby agree to the terms and conditions given above.

Authorized Signatory:  
(Name & Designation)

Address of the Insurance  
Company with Telephone No.:

Place:  
Date:

**ANNEXURE-I**

To

The Managing Director,  
TRCMPU Ltd.,  
Ksheera Bhavan,  
Pattom, Thiruvananthapuram - 04.

Sir,

As per your Notification 128/TRU/P&I/INS-S/2025-26/ETEND-1 dated 18.11.2025, published in the ..... on ..... and the terms and conditions published on your website dated..... we, ..... (Name of Insurance Company with Division or Branch / Name of Broker) quote below our Premium Rates of .....Insurance Company Ltd. for renewal of the Group Health Insurance Policy for the period from 01.01.2026 to 31.12.2026.

**Quotation for providing Group Health Insurance Coverage to APCOS Employees of Thiruvananthapuram Regional Cooperative Milk Producers' Union Ltd.**

**Premium rates for covering employees (Employee, Spouse and Dependent Children)**

Sl. No.	Family Group	Approx. No. of employees	Premium Amount without GST * (Rs.)	GST %	Total Amount with GST (Rs.)
1.	1+0 (Employee only)	221			
2.	1+1 (Employee + One Dependent)	200			
3.	1+2 (Employee + Two Dependents)	271			
4.	1+3 (Employee + Three Dependents)	343			
		<b>1035</b>			

**\*The bidders shall quote the premium amount by considering each family group as a single unit.**

We agree to the terms and conditions stipulated in your Notification and we attach herewith a duly signed copy of the terms and conditions in token of acceptance of the same.

Authorized Signatory:  
(Name & Designation)

Address of the Insurance  
Company with Telephone No.:

Place:

Date:



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

This tender is an e-tender and is being published online for Competitive Bids are invited from Public/Private Sector Insurance Companies/Banks and their subsidiary Insurance Companies through their Regional Office or Divisional Office in the State of Kerala and Insurance Brokers with IRDA licensed operating offices in Kerala, for renewal of **Group Health Insurance Scheme for the Employees of the APCOS, who are members of TRCMPU Ltd. in Thiruvananthapuram, Kollam, Alappuzha and Pathanamthitta districts.** 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](http://www.etenders.kerala.gov.in).

### **A) Online Bidders 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 or 1800-3070-2232 – through e-mail: [etendershelp@kerala.gov.in](mailto:etendershelp@kerala.gov.in) for assistance in this regard.

### **B) 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) from the date & time of publication of e-tender, till the last date & time for online submission of e-tender. However, tender document fees shall be payable at the time of bid submission as stipulated in this tender document. Downloading of tender documents will not be possible after the date specified above.
- ii) **Pre-bid Meeting:** NA
- iii) **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.
- iv) **Bid submission:** Bidders have to submit their bids along with supporting documents to support their eligibility, as required in this tender document to [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.
- v) **Opening of Technical bid and bidder short-listing:** Technical bids will be opened, evaluated and shortlisted as per the eligibility and technical qualification. All documents in support of technical qualification shall be submitted (online) within the due date and time. Failure to submit the documents will attract disqualification. Bids shortlisted by this process will be taken up for opening the financial bid.
- vi) **Opening of financial bids:** Bids of the qualified bidders shall only be considered for opening and evaluation of the financial bid on the date and time mentioned in the critical date's section.



**C) Documents comprising bid:**

**i) 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 Terms & Conditions (Clause 1. Eligibility and qualification requirements) 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 cover system):**

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.

**D) Tender Document Fees**

The Bidder shall pay a tender document fee as given in the Tender Inviting Notice.

**Online Payment modes:** The tender document fee can be paid in the following manner through e-Payment facility provided by the e-Procurement system:

**State Bank of India Multi Option Payment System (SBI MOPS Gateway):** Bidders are required to avail Internet Banking Facility in any of below banks for making tender remittances in e-Procurement System.

<b>A) Internet Banking Options (Retail)</b>			
1	Allahabad Bank	3 2	Kotak Mahindra Bank
2	Axis Bank	3 3	Lakshmi Vilas Bank
3	Andhra Bank	3 4	Mehsana Urban Co-op Bank
4	Bandan Bank	3 5	NKGSB Co-operative Bank
5	Bank of Bahrain and Kuwait	3 6	Oriental Bank of Commerce
6	Bank of Baroda	3 7	Punjab and Maharashtra Cooperative Bank
7	Bank of India	3 8	Punjab National Bank
8	Bank of Maharashtra	3 9	Punjab and Sind Bank
9	Bassein Catholic Co-operative Bank	4 0	RBL Bank

1 0	BNP Paribas	4 1	Saraswat Cooperative Bank
1 1	Canara Bank	4 2	ShamraoVithal Cooperative Bank
1 2	Catholic Syrian Bank	4 3	South Indian Bank
1 3	Central Bank of India	4 4	Standard Chartered Bank
1 4	City Union Bank	4 5	State Bank of India
1 5	Corporation Bank	4 6	Syndicate Bank
1 6	Cosmos Bank	4 7	Tamilnad Mercantile Bank
1 7	DCB Bank	4 8	Tamilnadu Cooperative Bank
1 8	Dena Bank	4 9	The Kalyan Janata Sahakari Bank
1 9	Deutsche Bank	5 0	Thane Janata Sahakari Bank
2 0	Dhanalaxmi Bank	5 1	UCO Bank
2 1	Federal Bank	5 2	Union Bank of India
2 2	HDFC Bank	5 3	United Bank of India
2 3	ICICI Bank	5 4	Vijaya Bank
2 4	IDBI Bank	5 5	YES Bank
2 5	Indian Bank		
2 6	Indian Overseas Bank		
2 7	IndusInd Bank		
2 8	Jammu & Kashmir Bank		
2 9	Janata Sahakari Bank		
3 0	Karnataka Bank		
3 1	KarurVysya Bank		
<b>B) Internet Banking Options (Corporate)</b>			

1	Bank of Baroda	2	Laxmi Vilas Bank
		1	
2	Bank of India	2	Oriental Bank of Commerce
		2	
3	Bank of Maharashtra	2	Punjab & Maharashtra Coop Bank
		3	
4	BNP Paribas	2	Punjab & Sind Bank
		4	
5	Canara Bank	2	Punjab National Bank
		5	
6	Catholic Syrian Bank	2	RBL Bank
		6	
7	City Union Bank	2	ShamraoViththal Co-operative Bank
		7	
8	Corporation Bank	2	South Indian Bank
		8	
9	Cosmos Bank	2	State Bank of India
		9	
1	Deutsche Bank	3	Syndicate Bank
0		0	
1	Development Credit Bank	3	UCO Bank
1		1	
1	Dhanalaxmi Bank	3	Union Bank of India
2		2	
1	Federal Bank	3	UPPCL
3		3	
1	HDFC Bank	3	Vijaya Bank
4		4	
1	ICICI Bank	3	Axis Bank
5		5	
1	Indian Overseas Bank		
6			
1	JantaSahakari Bank		
7			
1	Jammu & Kashmir Bank		
8			
1	KarurVysya Bank		
9			
2	Kotak Bank		
0			

During the online bid submission process, the bidder shall select **SBI MOPS** option and submit the page, to view the **Terms and Conditions** page. On further submitting the same, the e-Procurement system will re-direct the bidder to MOPS Gateway, where two options namely **SBI** and **Other Banks\*** will be shown. Here, Bidder may proceed as per below:

- a) **SBI Account Holders** shall click **SBI** option to with its Net Banking Facility, where bidder can enter their internet banking credentials and transfer the Tender Fee and EMD amount.
- b) **Other Bank Account Holders** may click **Other Banks** option to view the bank selection page. Here, bidders can select from any of the 54 Banks to proceed with its Net Banking Facility, for remitting tender payments.

*\*Transaction Charges for Other Banks vide SBI Letter No. LHO/TVM/AC/2016-17/47 – 1% of the transaction value subject to a minimum of Rs. 50/- and maximum of Rs. 150/-*

Any transaction charges levied while using any of the above modes of online payment has to be borne by the bidder. **The bid will be evaluated only if payment status against bidder is showing “Success” during bid opening.**

**E) 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. No other mode of submission shall be accepted and such tenders will be rejected outright.

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” line/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.**