Government of Bihar

Department of Environment, Forest & Climate change

Patna Zoo Management and Development Society

Address:- Director Office, Patna Zoo, Patna- 800001
{Phone: 0612 2217758, Email- pzmds@bihar.gov.in}

NOTICE INVITING e-TENDER

(Through e-Procurement mode only on (https://eproc2.bihar.gov.in)

Tender Notice No: 12/e-PROC/PZMDS/2026-27

Patna Zoo Management and Development Society invite Online Bids under **Two-Bid system** for selection of Insurance Company for "Providing Group Life Insurance to the Contractual Employees and Daily wage labourers of the Patna Zoo".

Sl No.	Scope of work	Cost of tender document (In Rupees) (Online Mode) (Non-Refundable)	Tender processing Fee (Non-Refundable) (in Rupees)	Earnest Money Deposit (In Rupees) Online
1	2	3	4	5
01.	Providing Group Life Insurance to the Contractual Employees and Daily wage labourers of the Patna Zoo.	Rs. 1,000/-	As per e-proc fees	Rs. 10,000/-

Tender Schedule/Programme:

Sl. No.	Activity	Date/Time : Duration
1.	Online Sale/Download date of Tender documents	From 21.10.2026 to 13.11.2026 (Upto 4:00 P.M.) **(https://eproc2.bihar.gov.in)**
2.	Pre-Bid Meeting date and time	31.10.2026 - 4:00 P.M. to 5 P.M. (In the office of the Patna Zoo Management and Development Society situated at the Office of Director, Patna Zoo)
3.	Last Date/Time for Submission/Uploading of offer/Bid	Till 13.11.2026 up to 05.00 P.M. **(https://eproc2.bihar.gov.in)**
4.	Date & time for Opening of Technical Bid.	14.11.2026 at 04:00 P.M. **(https://eproc2.bihar.gov.in)**
5.	Contact person/Nodal Officer for queries	Secretary, Patna Zoo Management and Development Society Email: **pzmds@bihar.gov.in** Phone No: 0612-2217758
6.	Financial Bid Opening Date and Time	Will be Communicated after Opening of Technical Bid.

1. Detailed descriptions of the item and instructions for submitting your offer can be downloaded from e-Procurement Portal **https://eproc2.bihar.gov.in** or **https://state.bihar.gov.in/ forest or https://patnazoo.bihar.gov.in.**

2. To participate in the e-tendering process, the bidders are required to get registered by the service provider of e-tendering. The bidders are required to submit "Technical Bid" and "Financial Bid" separately through e-Procurement Portal **(https://eproc2.bihar.gov.in)**.

3. Bidders are advised to read the detailed Terms & conditions before submitting e-tender which can be downloaded from e-Procurement Portal **https://eproc2.bihar.gov.in or https://state.bihar.gov.in/ forest or https://patnazoo.bihar.gov.in.**

4. A sum of Rs. 1,000/- being the cost of Tender document (non-refundable) has to be paid through e-payment mode (NEFT/RTGS, Net Banking, Credit/Debit Card) only.

5. Tender Processing Fee (TPF) amount applicable as per e-Proc Bid Processing Fee structure (non-refundable) has to be paid through e-payment mode (i.e. NEFT/RTGS, Internet Banking, Credit / Debit Card) only.

6. EMD amount has to be paid through online mode (i.e. Internet Payment Gateway) through e-payment Portal https://eproc2.bihar.gov.in only.

7. Bids along with necessary online payments must be submitted through e-payment Portal https://eproc2.bihar.gov.in before the date and time specified in the NIT. The department does not take any responsibility for the delay/non-submission of Tender caused due to non-availability of Internet connection, Network Traffic/ Holidays or any other reason.

8. **Corrigendum/Addendum,** if any, will be published on the departmental website https://state.bihar.gov.in/forest and e-procurement, Portal Bihar https://eproc2.bihar.gov.in

9. **Note: Patna Zoo management reserves the right to accept/cancel/reschedule tenders without assigning any reasons.**

16/1-/2024

Secretary,
Patna Zoo Management
and Development Society.

TENDER DOCUMENT

FOR PROVIDING

GROUP LIFE INSURANCE

FOR THE CONTRACTUAL EMPLOYEES AND DAILY WAGE LABOURERS OF PATNA ZOO

(TENDER NOTICE NO: 12/e-PROC/PZMDS/2026-27)

Government of Bihar
Department of Environment, Forest & Climate Change

Patna Zoo Management and Development Society

Tender Notice No: 12/e-PROC/PZMDS/2026-27

Period of Contract- 1 Year

1. GENERAL: -

1.1 Patna Zoo Management and Development Society invites separate online bids under a two-bid system for the selection of an Insurance Company for providing Group Life Insurance to the contractual employees and daily wage labourers of Patna Zoo. The engagement shall be carried out strictly in accordance with the terms, conditions, and specifications outlined in this Tender Document. The details of the work are provided in the Scope of Work attached as Annexure–I.

1.2 This Request for Proposal (RFP) is issued by Patna Zoo Management and Development Society (hereinafter referred to as PZMDS) solely for the purpose of inviting financial quotations from eligible and Insurance Regulatory and Development Authority of India (IRDAI) registered insurance companies for providing Group Life Insurance Coverage for Contractual Employees and Daily wage labourers of the Patna Zoo.

1.3 PZMDS intends to select a competent Insurance Company for providing Group Life Insurance coverage of INR 5,00,000 per contractual employee/daily wage labourer.

1.4 The intention of this tender is to provide maximum possible benefits and financial protection to the contractual employees and daily wage labours of the Patna Zoo. Therefore, the Group Life Insurance coverage should provide coverage for death due to reasons covered under the policy, including natural death, illness-related death, and accidental death.

1.5 The details, terms, conditions, coverage specifications, eligibility criteria, schedules, and any other information included herein are indicative and subject to modification, at the sole discretion of PZMDS, without assigning any reason.

1.6 Issuance of this RFP does not constitute a commitment by PZMDS to accept any proposal, select any bidder, or award any contract. PZMDS reserves the right to:

- 1.6.1 Modify, amend, or withdraw any part of this RFP at any stage.
- 1.6.2 Accept or reject any or all proposals received, in whole or in part.
- 1.6.3 Request additional information or clarifications from any bidder.
- 1.6.4 Cancel the process without incurring any financial or other obligation to any bidder.

1.7 PZMDS shall not be liable for any costs, losses, damages, claims, or expenses incurred by any bidder in connection with the preparation, submission, or participation in this RFP process, irrespective of the outcome. The decision of PZMDS regarding evaluation of bids, determination of eligibility, compliance with requirements, and final selection shall be final and binding.

1.8 The duration of the contract shall be one (1) year. However, the same may be extended for a further period of next two (2) years, in increments of one (1) year at a time, subject to satisfactory performance of the successful bidder and their willingness to continue on the same premium rates and existing terms and conditions. The extension will be at the sole discretion of the PZMDS.

1.9 Separate Technical and Financial Bids from registered and reputed IRDAI registered insurance companies, meeting the specified eligibility criteria and technical requirements, shall be submitted through the e-tendering process only via https://eproc2.bihar.gov.in.

Tender Schedule/Programme:

Sl. No.	Activity	Date/Time : Duration
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2.	Pre-Bid Meeting date and time	31.10.2026 - 4:00 P.M. to 5 P.M. (In the office of the Patna Zoo Management and Development Society situated at the Office of Director, Patna Zoo)
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5.	Contact person/Nodal Officer for queries	Secretary, Patna Zoo Management and Development Society Email: **pzmds@bihar.gov.in** Phone No: 0612-2217758
6.	Financial Bid Opening Date and Time	Will be Communicated after Opening of Technical Bid.

1.10 Detailed descriptions of the item and instructions for submitting your offer can be downloaded from e-Procurement Portal **(https://eproc2.bihar.gov.in or http://state.bihar.gov.in/forest or https://patnazoo.bihar.gov.in)**.

1.11 To participate in the e-tendering process, the bidders are required to get registered by the service provider of e-tendering. The bidders are required to submit "Technical Bid" and "Financial Bid" separately through e-Procurement Portal **(https://eproc2.bihar.gov.in)**.

1.12 For support related to e-tendering process, bidders may contact at following address "e-Procurement HELP DESK, Toll Free Number: 1800 572 6571 Email Id: **eproc2support@bihar.gov.in,** e-proc 2.0 Help Desk Address: mjunction services limited RJ Complex, 2nd Floor, Canara Bank Campus, Khajpura, Ashiana Road, P.S. - Shastri Nagar, Patna 800 014, Bihar.

1.13 Bidders are advised to read the detailed Terms & conditions before submitting e-tender which can be downloaded from e-Procurement Portal **https://eproc2.bihar.gov.in or https://state.bihar.gov.in/ forest & https://patnazoo.bihar.gov.in**

1.14 A sum of Rs. 1,000/- being the cost of Tender document (non-refundable) has to be paid through e-payment mode (NEFT/RTGS, Net Banking, Credit/Debit Card) only.

1.15 Tender Processing Fee (TPF) amount applicable as per e-Proc Bid Processing Fee structure (non-refundable) has to be paid through e-payment mode (i.e. NEFT/RTGS, Internet Banking, Credit / Debit Card) only.

1.16 EMD amount has to be paid through online mode (i.e. Internet Payment Gateway) through e-payment Portal https://eproc2.bihar.gov.in only.

1.17 The bidders shall upload the scanned copies of all the relevant certificates, documents, etc. in support of their eligibility criteria/technical bid and other certificate/document in the e-procurement portal (https://eproc2.bihar.gov.in).

1.18 Bids along with necessary online payments must be submitted through e-payment Portal https://eproc2.bihar.gov.in before the date and time specified in the NIT. The department does not take any responsibility for the delay/non-submission of Tender caused due to non-availability of Internet connection, Network Traffic/ Holidays or any other reason.

1.19 Corrigendum/Addendum, if any, will be published on the departmental website https://state.bihar.gov.in/forest and e-procurement, Portal Bihar https://eproc2.bihar.gov.in

1.20 Patna Zoo management reserves the right to accept/cancel/reschedule tenders without assigning any reason.

1.21 The received e-bids will be opened in the office of Secretary, Patna Zoo Management & Development Society-cum-Director, Patna Zoo before Tender committee in the presence of bidders or Authorized representatives of bidders. In case any bidder/authorized representative of the bidder remain absent at the time of opening of technical/financial bid, the bid will be considered valid for evaluation.

1.22 The technical bids will be opened by the Tender committee at the first instance for evaluation. Financial bids of only the technically acceptable offers will be opened for further evaluation and ranking.

1.23 The Joint Ventures are not allowed to participate in the tender.

1.24 Bidders shall ensure that their bids are not a result of cartelization or anti-competitive practices. Any evidence of cartel formation shall lead to rejection of bids and may invite action under applicable laws.

1.25 The bidder shall disclose any actual or potential conflict of interest. Any bidder found to have a conflict of interest may be disqualified at any stage of the tender process.

2. ELIGIBLE BIDDERS: -

2.1 ELIGIBILITY CRITERIA

- Bidder must be an IRDAI registered Insurance Company.
- Bidder must be in the insurance business providing Life Insurance since last 10 years.
- Bidder should have Life Insurance claim settlement ratio of $\geq$ 90% in the last 3 financial years.
- Bidder must have an office in Patna.
- The bidder must enclose valid copies of IRDA Registration Certificate, Copy of Incorporation Certificate, proof of establishment in Patna, agreements/work orders/corresponding completion/experience certificates issued by the concerned authority/organization as documentary evidence.

2.2 ELIGIBILITY CRITERIA – FINANCIAL TURNOVER

- All eligible bidders should have average annual turnover of Rs.100 crores (Rs. One Hundred Crores) during last three financial years, (i.e. FY 2022- 23, 2023-24, 2024-25), as per the books of accounts. It should be supported by audited financial statements/ Certificate from Statutory Auditor for last three financial years with UDIN number mentioned on the documents.

3. ELIGIBILITY CRITERIA FOR THE BIDDERS:

3.1 The bidder shall be an IRDAI registered Insurance Company and shall be in the business of providing Life Insurance since last 10 years as mentioned in the eligibility criteria in 2.1. Documentary evidence in support of this must be provided.

3.2 The bidders should have the necessary financial turnover as mentioned in the eligibility criteria 2.2 for past three years continuously. Documentary evidence in support of this must be provided.

3.3 Bidder shall submit a copy of PAN card under Income Tax Act.

3.4 The bidder should have valid GST registration number.

3.5 The agency must have a fully functional office in Patna. Documentary evidence in support of the same shall be submitted along with the Technical Bid.

3.6 Bidder must submit copies of all documents required, duly self-attested, along with technical bid of the tender.

3.7 The bidder shall ensure that it has rendered satisfactory performance during the last three years and shall submit a notarized declaration stating that the firm has not been blacklisted by any department of the Government of India or Government of Bihar during the last three years due to unsatisfactory performance or any other reason. Any suppression of material fact or submission of any false document or discrepancy in this respect will lead to disqualification of tender and further legal action.

3.8 Each bidder shall submit a declaration confirming that no deviation shall be made during implementation of the Scheme.

3.9 Each bidder shall submit a declaration regarding non engaging of agent, middleman, or intermediary in connection with this tender. The bidder further has to declare that no commission or payment in the nature of commission has been or will be paid. Any such violation shall render the bid non-compliant and liable for rejection or termination of contract.

3.10 The bidder shall be required to submit a detailed presentation of the claim management portal, including its features and claim tracking mechanism along with the technical bid.

3.11 If required, the bidder shall be required to give demonstration/presentation of the claim management portal, including its features and claim tracking mechanism before the Tender Evaluation Committee on the communicated date, either through online or offline mode. Failure to provide satisfactory demonstration/presentation may render the bid liable for technical disqualification. The date of presentation will be communicated either through eproc2 portal or through email.

3.12 Canvassing or offer of an advantage or any other inducement by any person/bidder with a view to influencing the acceptance of a bid will be an offence under Laws of India. Such action will result in the rejection of bid, in addition to other punitive measures.

4. ONE BID PER BIDDER: - Each bidder shall submit only one bid. Joint bids are not permitted. Only one bid per insurer will be accepted.

5. COST OF BID: -

The bidder shall bear all costs associated with the preparation and submission of the bid. The Department shall not be responsible or liable for such costs, regardless of the outcome of the tender process.

6. VISIT TO DEPARTMENT: -

The bidder is required to provide services for the PZMDS as mentioned in scope of work and is advised to visit and acquaint himself with the area and operations of the Patna Zoo. The cost of visits shall be borne by the bidder. It shall be deemed that the bidder has undertaken a visit to Patna Zoo and is aware of the operational conditions prior to the submission of the tender documents.

7. TENDER DOCUMENTS: -

7.1.1 **The tender document comprises the following:**

a) Notice of Invitation of Tender.	
b) Terms and Conditions	
c) Scope of Work	(Annexure-I)
d) Technical Bid form	(Annexure-II)
e) Financial Bid Form	(Annexure- III)

7.1.2 The bidder is expected to examine all instruction, forms, documents required, terms & condition in the tender documents. Failure to furnish all information required by the Tender document or submission of a tender not substantially responsive to the Tender document in every respect will be at the bidder's risk and may result in rejection of his bid.

7.1.3 Bidders are advised to examine all instructions, coverage requirements, eligibility criteria, schedules, terms, and conditions thoroughly before submitting their bids.

7.1.4 The bidder shall not make or cause to be made any alteration, erasure or obliteration to terms mentioned in 7.1.1, in the text of the Tender document.

7.1.5 The bidder shall not disclose any financial information or price-related details in the Technical Bid. Any such disclosure shall lead to summary rejection of the bid.

7.2. CLARIFICATION ON TENDER DOCUMENT: -

7.2.1. PZMDS shall hold a pre-bid meeting with the prospective Bidders offline at the office of PZMDS, Patna situated in the Director office of Patna Zoo, Patna, Bihar. The Bidders will have to ensure that their queries for pre-bid meeting should reach to the PZMDS as per the schedule of bids by email only in editable excel format. The pre-bid responses will be transmitted to the Bidders, who attended the pre-bid meeting, through appropriate means. Non-attendance at the Pre-Bid Conference will not be a cause for disqualification of a Bidder. The queries should necessarily be submitted in the following format in editable excels.

Sl. No.	RFP Section & Page No.	Query Details	Proposed Modification (if any)
1			
2			

7.2.2 Except for any such written clarification by the Secretary, Patna Zoo Management and Development Society which is expressly stated to be an addendum to the tender document issued by the Office of the Secretary, Patna Zoo Management and Development Society, no written or oral communication, presentation or explanation by any other employee of the Department shall be taken to bind or fetter the Department under the contract.

7.2.3 In addition to the data relating to contractual employees and daily wage labourers provided under this Bid Document as part of the Scope of Work, any requirement of additional data or information by the Bidder shall be communicated to PZMDS in writing, clearly specifying the nature, purpose, and format of such data. PZMDS reserves the right, at its sole discretion, to provide such data, either in full or in part, or to decline such request, subject to confidentiality obligations, data protection norms, and applicable laws.

8. PREPARATION OF BIDS: -

8.1. LANGUAGE: -

The bids and all accompanying documents shall be in English. In case any accompanying document is in another language, it shall be accompanied by an English translation. The English version shall prevail in case of any interpretation.

8.2 DOCUMENTS COMPRISING THE BID: -

8.2.1 The bids are to be submitted through e-procurement portal https://eproc2.bihar.gov.in only. The tender document shall comprise of documents as described in Terms and Conditions, technical as well as financial bids including supporting documents as mentioned in the tender document.

8.2.2 The bidder shall, on or before the date given in notice Inviting Tender, shall submit his bid through e-procurement portal https://eproc2.bihar.gov.in only.

8.3 CLARIFICATION OF BIDS: -

8.3.1 During evaluation, PZMDS may request additional information or clarification from bidders.

8.3.2 The PZMDS may ask the bidder to give a detailed presentation about the proposal and the benefits to be provided to the contractual employee and the daily wage labourers of Patna Zoo. The date and time for the presentation will be communicated by the PZMDS through the Secretary, PZMDS, once the technical bids are opened.

8.3.3 Failure to respond within the stipulated timeframe may result in rejection of the bid.

8.4 BID PRICES: -

8.4.1 The bidder shall quote rates in Indian Rupees, exclusive of GST. GST must be quoted separately. The total premium quoted must be inclusive of GST.

8.4.2 No extra/hidden charges will be payable from PZMDS apart from the cost submitted by the bidder in the financial bids.

8.4.3 The cost submitted by the bidder must include any other charges or changes in the tax rates etc. except GST, as communicated by the central or state government from time to time.

8.4.4 The bidder quoting the lowest total premium amount (inclusive of GST), while meeting all terms, conditions, and coverage requirements, shall be declared L1 and recommended for award of the contract. Group Life Insurance may be awarded separately to L1 bidders for each category.

8.4.5 Conditional bids/offers will be summarily rejected.

8.4.6 No deviations allowed in coverage levels—any deviation shall disqualify the financial bid.

8.5 FORM OF BID: -

The bids are to be submitted through e-procurement portal https://eproc2.bihar.gov.in only & it shall be completed in all respects & duly signed & stamped by an authorized and empowered representative of the Bidder.

8.6 CURRENCIES OF BID AND PAYMENT: -

8.6.1 The bidder shall submit his price bid/offer in Indian Rupees and payment under this contract will be made in Indian Rupees.

8.7 DURATION OF CONTRACT: -

8.7.1 The contract shall remain valid for a period of one (1) year from the date of award. However, the same may be extended for a further period of next two (2) years, in increments of one (1) year at a time, subject to satisfactory performance of the successful bidder and their willingness to continue on the same premium rates and existing terms and conditions. The extension will be at the sole discretion of the PZMDS.

8.7.2 The Secretary, Patna Zoo Management and Development Society reserve the right to terminate the contract at any time without assigning any reason.

8.8 BID SECURITY: -

8.8.1 The bidder shall deposit a Bid Security (Earnest Money Deposit – EMD) of Rs. 10,000/- (Rupees Ten Thousand only) through online mode (Internet Payment Gateway) available on the e-Payment Portal: https://eproc2.bihar.gov.in only. Requests for exemption from payment of EMD shall be considered only in accordance with the applicable guidelines/rules of the Central Government and/or State Government. Such exemption shall be granted only upon submission of valid documentary evidence/certificates issued by the Competent Authority, clearly citing the relevant rules and guidelines under which the exemption is claimed.

8.8.2 Any tender not accompanied by Bid Security shall be rejected.

8.8.3 Bid securities of the unsuccessful bidders will be returned to them at the earliest after expiry of the final bid validity and on or before the 30th day after the award of the contract.

8.8.4 Bid security (EMD) shall be forfeited if the bidder withdraws his bid during the period of Tender validity.

8.8.5 Bid security (EMD) shall be forfeited if the successful bidder refuses or neglects to execute the Contract within the time frame specified by the Secretary, PZMDS.

8.9 FORMAT AND SIGNING OF BID: -

8.9.1 The bidder shall upload the tender document and addenda, if any, thereto, with each page of this document signed and stamped to confirm the acceptance of the term & conditions of the tender by bidder. The uploaded scanned copies of the documents should be easily readable. The bidders are advised to ensure this before finally uploading the bids.

8.9.2 The documents comprising the bid shall be typed or written in indelible ink and all pages of the bid shall be signed by a person or persons duly authorized to sign on behalf of the bidder. All pages of the bid, where entries or amendment have been made, shall be signed by the person or persons signing the bid. The uploaded scanned copies of the documents should be easily readable. The bidders are advised to ensure this before finally uploading the bids.

8.9.3 The bid shall contain no alteration, omissions or additions except those to comply with instruction issued by the Secretary, PZMDS or are necessary to correct errors made by the bidder, in which case such corrections shall be initialed/signed and dated by the person or persons signing the bid.

9. SUBMISSION OF BIDS: -

9.1.1 The bids are to be submitted through e-procurement portal https://eproc2.bihar.gov.in only which is mandatory, failing which the tender shall not be considered.

9.1.2 The Technical Bid should consist of the following documents: -

(a) Proof of submission of cost of Tender document (non-refundable) Rs 1,000/-.
(b) Proof of submission of Bid Security (EMD) for an amount of Rs 10,000/- deposited through online mode (i.e. Internet Payment Gateway) through e-payment Portal https://eproc2.bihar.gov.in only.
(c) Self attested copy of Technical Bid form with bidder's name, designation, Office/Residential address and office Telephone Numbers.
(d) Self attested copy of Valid IRDA Registration Certificate of the Agency/Firm.
(e) Self-attested photocopy of the partnership deed in case of firm and letter of authority by the firm to participate in the tender.
(f) Self-attested Copy of Incorporation Certificate.
(g) Self-attested Proof of being in the business of providing Life Insurance since last 10 years.
(h) Self attested declaration of having Life Insurance claim settlement ratio of $\geq$ 90% in last three financial years.
(i) Self-attested proof of established office in Patna.

(j) Proof of Average Annual turnover as stated in Point no. 2 of the tender document supported by audited balance sheet.
(k) Self attested copy of PAN Number under Income Tax Act.
(l) Self attested copy of Goods and Service Tax (GST) Registration Number.
(m) Notarized declaration that Bidder/bidder's firm is not black listed by any Ministry/department of Govt. of India or Govt. of Bihar in last three years due to unsatisfactory performance or any other reason and that the Bidder/bidder's has not suppressed any material fact or submitted any false document and discrepancy in this respect will lead to disqualification of tender and further legal action can be initiated against the Bidder, if found so.
(n) Notarized declaration confirming that no deviation shall be made during implementation of the Scheme.
(o) Notarized declaration that no agent, middleman or any intermediary has been, or will be, engaged to provide the services or any other item or work related to the award and performance of this contract.
(p) Presentation regarding Claim support portal where real-time status of claim can be tracked.
(q) Duly filled and signed Annexure I to II as token of acceptance of terms and condition of the tenders.

9.1.3 **BID VALIDITY**

The bid shall remain valid for a period of 120 days from the last date of submission. No bidder shall withdraw or modify the bid during this period, failing which EMD shall be forfeited.

9.2 LATE AND DELAYED TENDERS: -

9.2.1 Bids must be received not later than the date and time stipulated in the Tender Notice. The PZMDS may be at its discretion, extend the deadline for submission of bids in which case all rights and obligations of the PZMDS and the Bidder will be the same.

9.2.2 Any bid received after the deadline for submission of bids, as stipulated above, shall not be considered.

10.1 BID OPENING AND EVALUATION: -

10.1.1 The authorized Tender Committee chaired by the Secretary, Patna Zoo Management and Development Society will open the technical Bids in the presence of the Bidders or their representatives who choose to attend at the appointed place and time.

10.1.2 The bid of any bidder who has not complied with one or more of the conditions will be summarily rejected.

10.1.3 Conditional bids will also be summarily rejected.

10.1.4 Financial bids of only the technically pre-qualified bidders will be opened for evaluation in the presence of qualified bidders.

10.1.5 The cost submitted by the bidder will be inclusive of all taxes (except GST), Cess, Fees, or any other incidental charges like documentation etc. Amount of GST to be mentioned separately. No extra/hidden charges will be payable from PZMDS apart from the cost submitted by the bidder in the financial bids.

10.1.6 **Criteria for Selection of Successful Bidder:**
The selection of the successful bidder(s) shall be made separately for **Group Life Insurance** based on the **lowest quoted premium (L1)** among the technically qualified bidders.

10.1.7 The bidder quoting the lowest premium amount (inclusive of GST) for the Group Life Insurance while meeting all terms, conditions, and coverage requirements shall be declared L1 and recommended for award of contract.

10.1.8 In the event that two or more bidders quote the same L1 rate, the contract shall be awarded through draw of lots in a transparent manner by the tender committee, in the presence of bidders and duly recorded in the proceedings. The final decision in such a case shall be binding on all participating bidders.

10.2 RIGHT TO ACCEPT ANY BID AND TO REJECT ANY OR ALL BIDS: -

10.2.1 The authorized Tender Committee is not bound to accept the lowest or any bid and may at any time by notice in writing to the bidders terminate the tendering process.

10.2.2 The Tender Committee may terminate the contract if it is found that the bidding agency is black listed on previous occasions (i.e. in the last three financial years) by any of the Ministry/ Department/ Institutions/ Local Bodies/ Municipalities/ Public Sector Undertakings etc. The PZMDS reserves the right to cancel or reject all or any of the tender without assigning any reason. Any act on the part of the Bidder to influence anybody in the concerned offices is liable to rejection of his tender.

10.2.3 The Tender Committee may reject the Bid in the event that the Bid is accepted but the successful bidder fails to execute the contract agreement within the prescribed time and shall lead to forfeiture of EMD submitted by the bidder.

10.2.4 Any misrepresentation, suppression of facts, or deviation from quoted benefits shall lead to termination of contract and forfeiture of EMD.

11.1 AWARD OF CONTRACT: -

11.1.1. The Competent Tender Committee, will recommend the contract to the successful evaluated bidder whose bid has been found to be responsive (the bidder whose bid is found to be minimum) and

who is eligible and qualified to perform the contract satisfactorily as per the terms and conditions incorporated in the bidding document.

11.1.2 The Secretary, Patna Zoo Management and Development Society on behalf of Patna Zoo Management and Development Society will communicate the successful bidder via email, confirmed by letter transmitted by Registered post that his/her bid has been accepted. This letter (hereinafter and in the condition of contract called the "Letter of Intent (LoI)") shall prescribe the amount which PZMDS will pay to the successful bidder in consideration of the services to be provided by the successful bidder/s as prescribed in the contract.

11.1.3 The successful bidder shall give the acceptance of LoI within seven (7) working days from the issuance of the Letter of Intent (LoI), or within such timeframe as may be specified by PZMDS. Failure to comply may result in cancellation of the award, along with any other actions deemed appropriate by PZMDS, including but not limited to awarding the contract to the next eligible bidder or initiating a re-tendering process. After Acceptance of Letter of Intent LoI, a mutual discussion shall be held for signing of the Agreement on a convenient date and time.

11.1.4 The successful bidder will submit non-judicial stamp in the office of PZMDS within 7 days of acceptance of letter of Intent or within such timeframe as may be specified by PZMDS and will execute a contract agreement within a period of 15 days from the date of acceptance of letter of Intent or within such timeframe as may be specified by PZMDS.

11.1.5 The successful bidder shall submit a Performance Bank Guarantee (PBG) of 5% of total contract value within 15 days of award, valid for contract period plus 60 days.

11.1.6 Upon receipt of the premium payment from PZMDS, made directly to the insurer, the successful bidder shall issue the Insurance Cover Note within two (2) working days. Additionally, PZMDS may require the issuance of e cards/ID cards within fifteen (15) days from the date of receipt of member data.

11.1.7 If the successful bidder fails to accept the Letter of Intent (LoI), fails to furnish the Performance Bank Guarantee (where applicable), or fails to execute the Contract Agreement within the stipulated timelines, PZMDS may, at its sole discretion, undertake any of the following actions:

(a) Cancel the award

(b) Forfeit the Performance Bank Guarantee (if already submitted)

(c) Initiate action against the bidder in accordance with applicable rules and regulations

(d) Award the contract to the next eligible bidder or initiate a re-tendering process.

12. TERMS AND CONDITIONS OF CONTRACT

12.1 The duration of the contract shall be one (1) year. The contract may be extended for a further period of next two (2) years, in increments of one (1) year at a time, subject to satisfactory

performance of the successful bidder and their willingness to continue on the same premium rates and existing terms and conditions. The extension will be at the sole discretion of the PZMDS.

12.2 The services will be provided by the successful bidder only. The insurer shall not sublet or transfer the policy, in full or in part, without prior written consent of PZMDS.

12.3 In case the successful bidder fails to provide the services within stipulated time, the PZMDS will have all the rights to blacklist the bidder and to forfeit the EMD deposited by the bidder.

12.4 The insurer shall comply with all applicable provisions of the Insurance Act, 1938, IRDAI regulations and circulars issued by the IRDAI and the by the Government from time to time. Any violation shall result in termination of the contract without liability to PZMDS.

12.5 The agency must maintain high level of professional ethics and will not act in any manner, which is detrimental to the Patna Zoo's reputation. Also, high level of confidentiality has to be maintained regarding the information gathered during or before the process. All documents, bid materials, employee data, and policy information shared by PZMDS shall be strictly confidential and may not be disclosed without PZMDS's written consent.

12.6 The bidder shall execute a Non-Disclosure Agreement (NDA) with PZMDS in the format prescribed and approved by PZMDS, subsequent to the signing of the contract. The bidder must ensure that no project-related data or information, in any form, is disclosed, shared, supplied, or sold to any third party or individual. Any violation of this requirement shall render the bidder legally liable under the applicable provisions of the Information Technology Act, 2000 and its subsequent amendments.

12.7 If the successful bidder does not conform to the terms and conditions of the tender, PZMDS will have all the right to cancel the contract and forfeit the security deposit/PSG as well as to blacklist the bidder from participating in any tender or supply of services to any government agency for next three financial years.

12.8 The successful bidder shall indemnify the PZMDS from and against all claims, damages, losses and expenses arising out of, or resulting from the works/services under the contract provided by the contractor.

12.9 If as a result of post payment audit, any overpayment is detected in respect of supply of services by the bidder under the tender, it shall be recovered by the PZMDS.

12.10 If any underpayment is discovered, the amount shall be duly paid to the service provider/Insurer by the PZMDS.

12.11 The successful bidder shall provide the copies of relevant records during the period of contract or otherwise even after the contract is over, whenever required by the PZMDS.

12.12 PZMDS reserves the right to review the insurance policy performance and terminate the contract in case of unsatisfactory service with 30 days' notice.

12.13 The bidder may be blacklisted for a period up to 3 financial years in case of fraud, non-performance, or submission of false information and documents.

12.14 **In case of any inconsistency between the policy wording of the insurer and this RFP, the provisions of this RFP shall prevail.**

13. PAYMENT TERMS

13.1 Employer Patna Zoo Management and Development Society will pay the premium.

13.2 Payment of Premium: Payment shall be released only after submission of policy documents and successful onboarding of beneficiaries.

13.3 No Advance Payment: No advance payment shall be made under any circumstances except as approved by competent authority.

13.4 Fixed Premium: The premium shall remain firm and unchanged for the entire duration of the policy period/Contract period.

13.5 Policy Extension: In the event of a mutually agreed policy extension, the payment terms shall remain the same unless revised by PZMDS.

14. PENALTY CLAUSE:

14.1 In case of delay in claim settlement beyond applicable IRDAI timelines, unjustified denial of an admissible claim, or failure to comply with the agreed SLA, PZMDS may impose a penalty of up to 1% of the Total Annual Premium per instance, subject to an aggregate maximum of 10% of the Total Annual Premium, excluding GST. The penalty shall be imposed after written notice and a reasonable opportunity for the Insurer to explain. This shall be without prejudice to the Insurer's obligations under the policy and applicable IRDAI regulations.

14.2 The penalty shall be deducted from payable premium or Performance Guarantee.

15 INDEMNIFICATION

15.1 The insurer shall indemnify and hold harmless PZMDS, its officers, and its employees from and against any and all losses, claims, damages, costs, and expenses (including reasonable legal fees) arising out of or resulting from:

(a) Breach of the Contract

(b) Violation of applicable laws or IRDAI regulations

(c) Negligence, fraud, or willful misconduct on the part of the insurer or its representatives

(d) Claims arising due to any act or omission of the insurer.

15.2 The indemnification obligations of the insurer shall survive the expiry or termination of the Contract, to the extent that such obligations pertain to acts, omissions, or liabilities accruing during the policy period/contract period.

16. FORCE MAJEURE: -

16.1 Neither party shall be held liable for any failure or delay in the performance of its obligations under this Contract if such failure or delay arises from events beyond its reasonable control, including but not limited to acts of God, war, terrorism, riots, civil commotion, strikes (excluding strikes limited to the insurer's own workforce), epidemics, pandemics, natural disasters, or actions of governmental authorities.

16.2 The party affected by a Force Majeure event shall notify the other party in writing within seven (7) days of the occurrence of such event, providing reasonable supporting evidence, and shall take all reasonable steps to mitigate the impact of the event.

16.3 Neither party shall by reason of such event be entitled to terminate the contract in respect of such performance of their obligations. The obligations under the contract shall be resumed as soon as practicable after the event has come to an end or ceased to exist. The Performance of any obligations under the contract shall be resumed as soon as practicable after the event has come to an end or ceased to exist. If the performance of any obligation under the contract is prevented or delayed by reason of the event beyond a period mutually agreed period, if any, or Thirty (30) days, whichever is higher, either party may at option terminate the contract.

17. OBLIGATION OF SERVICE PROVIDER: -

The successful bidder/service provider shall ensure compliance with all applicable laws, licenses, and permissions required for organizing events as specified in the Scope of Work. All such approvals shall be obtained by the service provider/Insurer prior to execution of the work as per the scope of work. The service provider shall keep the PZMDS fully indemnified against any liabilities arising out of non-compliance.

18. INTELLECTUAL PROPERTY RIGHTS AND COPYRIGHT: -

All policy-related records, MIS reports, claim data, insured member lists, policy schedules, nomination details, beneficiary information, communication templates, training materials and other documents or information generated, compiled or maintained by the Insurer in connection with the Group Life Insurance Policy for PZMDS shall be made available to PZMDS and, to the extent legally permissible, shall remain the property of PZMDS. PZMDS shall have the perpetual, royalty-free right to access, use, reproduce, store and refer to such records and materials for official, administrative, audit, regulatory and statutory purposes.

The Insurer shall maintain strict confidentiality of all personal, financial, nomination, beneficiary and other sensitive information relating to the insured members and their beneficiaries. Such

information shall be collected, accessed, processed, stored and disclosed only to the extent necessary for policy administration, premium reconciliation, claim settlement and compliance with applicable legal and regulatory requirements. The Insurer shall ensure that its employees, authorised representatives and any third parties engaged by it, including service providers, maintain equivalent standards of confidentiality and data protection.

All collection, handling, storage, transmission, processing, retention and disposal of such information shall be carried out in accordance with applicable laws, data protection requirements and relevant Insurance Regulatory and Development Authority of India (IRDAI) regulations and guidelines, as amended from time to time. The Insurer shall implement appropriate technical and organisational safeguards to prevent unauthorised access, disclosure, alteration, loss or misuse of such information and shall promptly notify PZMDS of any data breach or security incident affecting such information, in accordance with applicable law and regulatory requirements.

Upon expiry or termination of the policy, the Insurer shall, upon request by PZMDS and subject to applicable legal and regulatory record-retention requirements, provide the relevant records and data to PZMDS in an accessible format and securely delete or dispose of copies that are no longer required to be retained.

19. EXIT MANAGEMENT

Upon expiry, termination or non-renewal of the Group Life Insurance Contract, the Insurer shall ensure an orderly transition of services without disruption to the processing and settlement of claims relating to the policy period, in accordance with the policy terms and applicable IRDAI regulations. The Insurer shall provide PZMDS with all relevant policy records, insured member details, claim status and other required documents in a secure and accessible format. All claims arising during the coverage period shall be handled in accordance with the policy terms, irrespective of the contract's expiry or termination. The Insurer shall maintain confidentiality of all data and comply with applicable record-retention requirements. Any transfer of coverage to a new insurer shall be subject to the terms of the existing policy and acceptance by the incoming insurer..

20. DISPUTE RESOLUTION: -

In case of any inconsistency between the policy wording of the insurer and this RFP, the provisions of this RFP shall prevail.

This Request for Proposal and the resultant Contract shall be governed by the laws of India. Any disputes arising out of or in connection with this RFP or the Contract shall fall under the exclusive jurisdiction of the competent courts at Patna, Bihar. Any dispute and/or difference arising out of or relating to this contract will be resolved through joint discussion of the authorities and representatives of the concerned parties. Such disputes shall be resolved through Arbitration, conducted in accordance with the provisions of the Arbitration and Conciliation Act, 1996, as amended, and in accordance with the terms specified in this Request for Proposal. The venue shall be Patna, Bihar, and proceedings shall be conducted in English.

21. JURISDICTION OF COURT: -

The courts at Patna shall have the exclusive jurisdiction to try all disputes, if any, arising out of this agreement between the parties.

15/10/2026

Secretary,
Patna Zoo Management
and Development Society.

SCOPE OF WORK FOR PROVIDING GROUP LIFE INSURANCE TO THE CONTRACTUAL EMPLOYEES AND DAILY WAGE LABOURERS OF THE PATNA ZOO

BACKGROUND:

Patna Zoo is a recognized large-category zoo operated by the Department of Environment, Forest and Climate Change, Government of Bihar. Established in 1973, the zoo has completed over 52 years of operation. Spread across approximately 61.89 hectares (152.95 acres), it is located in the heart of Patna and is widely regarded as the "Lungs of Patna." More than 23 lakh visitors visit the park annually.

Patna Zoo is broadly divided into three sections, namely the Botanical Section, Tourism Section and the Zoological Section. The Botanical Section, is endowed with rich floral biodiversity and comprises of visitor facilities like Medicinal Garden, Jal Udyan, Children Park, 3D Theatre, interpretation Centre including nature education library, Fern House, Cactus house etc. The main function of Tourism section is operation of two main entry gates of Patna Zoo. The Zoological Section, currently houses more than 1,100 individual animals representing 91 species of mammals, reptiles, and birds. The main function of zoological section includes scientific health and nutrition management of the wild animals including reptiles, mammals and birds— both indigenous and exotic. One of the primary objectives of the zoo is to promote conservation education and outreach activities aimed at spreading awareness about wildlife and forest conservation among citizens.

Patna Zoo Management and Development Society (PZMDS) is a registered society under Department of Environment, Forest and Climate Change. At present around 316 nos. of contractual employees and daily wage labourers, working in its different sections. In order to ensure the safety measures of the contractual employees and daily wage labourers, PZMDS requires an insurance company who can provide Group Life Insurance for its contractual employees and daily wage labourers.

OBJECTIVES:

The primary objective of this project is to procure, through a transparent, competitive, and compliance-driven tendering process, a Group Life Insurance coverage for the contractual employees and daily wage labourers of Patna Zoo. This RFP aims to engage a reputable IRDAI- registered Insurance Company with demonstrated expertise in delivering robust Life insurance solutions, and efficient end -to- end policy servicing.

The selected insurer shall be responsible for ensuring seamless policy administration, including:

- Efficient management of claims.
- Adherence to PZMDS's prescribed benefit structure, operational protocols, and service-level expectations.
- Timely execution of all policy-related processes throughout the insurance period.

This initiative seeks to provide financial security, healthcare accessibility, and risk protection to employees and their dependents while maintaining the highest standards of service quality, transparency, and compliance with regulatory norms.

SPECIFIC OBJECTIVES:

1. Life Risk Coverage:

The proposal seeks to extend Group Life Insurance to all contractual employees and daily wage labourers of INR 5,00,000 (Rs. Five Lakhs), providing financial protection against death. This should include administration and service processes to ensure uniformity in claims and seamless service delivery. This will enhance financial security and ensure timely claim settlement. Group Life Insurance shall cover natural and accidental death only. Suicide clause and exclusions shall be as per IRDAI norms. Claim settlement shall be as per IRDAI claim settlement guidelines and timelines.

2. Continuity and Inclusivity:

Provide mid-term additions of employees on a pro-rata basis at the same premium rates and cover their eligible dependents (In case of family floater scheme).

3. Cost Certainty and Value:

Obtain firm premiums for one (1) year for the defined benefit structure and service scope, with clear disclosure of all loadings, taxes, and conditions.

4. Governance, Compliance, and Reporting:

To ensure full compliance with all applicable IRDAI regulations, statutory requirements, and prevailing Government norms, the selected Insurance Company shall adhere to the highest standards of regulatory governance and policy administration. The insurer must maintain complete transparency in claim adjudication, ensuring fair, timely, and well-documented processing of all claims, supported by clear communication with beneficiaries and PZMDS.

DETAILS OF EMPLOYEES:

The tentative number of persons which are to be covered under the Life Insurance Coverage shall be as below:

Sl. No.	Categories	Life Insurance Coverage (Rs)	Members Covered under the Policy	Number of Employees to be Covered
1	Contractual Employees	Rs. 5,00,000/-	Employee (Individual)	6
2	Daily Wage Labourers	Rs. 5,00,000/-	Employee (Individual)	310

The bidder shall not impose any additional waiting period, co-payment, disease-wise restriction, hidden sub-limit, or exclusion beyond those specifically mentioned in this RFP. Any deviation from the coverage schedule shall lead to rejection of the bid.

The insurer shall not impose any hidden or indirect sub-limits, caps, or restrictions (including but not limited to disease-wise, procedure-wise, or hospital-wise limits) unless explicitly mentioned in this schedule.

All coverage benefits, limits, exclusions and conditions shall be strictly as per this schedule. Any restrictive condition, additional exclusion, loading, co-payment, waiting period, or deviation proposed by the bidder shall be treated as non-responsive and may lead to rejection of the bid.

In case of any inconsistency between the policy wording of the insurer and this RFP, the provisions of this RFP shall prevail.

POLICY DESIGN, ISSUANCE, AND ADMINISTRATION:

The Insurer shall be responsible for:

1. Designing the policy strictly as per PZMDS's requirements.
2. Issuing policy documents, e-cards, and on-boarding materials for all contractual employees, daily wage labourers and dependents.
3. Maintaining accurate enrolment records and updating additions/deletions during the policy period as communicated by PZMDS.

Mid-Term Additions and Deletions

1. New employees joining during the contract period shall be added on pro-rata basis at the same premium rates.
2. Dependents of deceased employees shall continue to remain covered as per current PZMDS dependency rules during the contract period.
3. Any deletion shall be processed with refunds as per IRDAI norms.
4. Periodic claim reports, MIS submissions, and real-time status updates as required by PZMDS.

Service Level Agreements (SLA)

1. SLA shall include claim settlement timelines, grievance resolution, and reporting obligations.
2. Failure to meet SLA shall attract penalties.

Compliance and Reporting

The Insurer shall:

1. Comply with all IRDAI norms, regulatory guidelines, and statutory obligations throughout the policy period.
2. Provide periodic reports, claim analytics, utilization trends, and any additional information requested by PZMDS.
3. Ensure transparency, data security, and confidentiality in handling employee and dependent information.

General Responsibilities

The Insurer shall ensure:

1. Comprehensive risk coverage as specified without exclusions not outlined in this RFP.
2. Availability of a dedicated account manager for PZMDS.
3. Support in awareness programs, employee workshops/webinars, and any other initiative to facilitate smooth policy administration.

Age-wise and sex-wise data of contractual employees and daily wage labourers currently working in Patna Zoo as on 16.10.2026

Age	Male	Female	Total	Age	Male	Female	Total
18	0	0	0	42	6	0	6
19	2	0	2	43	5	0	5
20	3	0	3	44	2	2	4
21	7	0	7	45	6	1	7
22	4	0	4	46	5	0	5
23	7	0	7	47	9	2	11
24	5	0	5	48	3	0	3
25	4	0	4	49	11	0	11
26	5	0	5	50	8	0	8
27	6	0	6	51	10	3	13
28	12	0	12	52	5	2	7
29	5	0	5	53	4	0	4
30	4	2	6	54	9	1	10
31	12	0	12	55	6	3	9
32	8	1	9	56	6	0	6
33	1	0	1	57	10	1	11
34	5	0	5	58	7	1	8
35	7	0	7	59	3	1	4
ss36	8	1	9	60	3	0	3
37	7	0	7	61	6	1	7
38	10	0	10	62	0	0	0
39	7	0	7	63	0	0	0
40	13	0	13	64	0	1	1
41	7	2	9	65	0	0	0

S.N.	Age Group	Male	Female	Total
1	18-25	32	0	32
2	26-30	32	2	34
3	31-35	33	1	34
4	36-40	45	1	46
5	41-45	26	5	31
6	46-50	36	2	38
7	51-55	34	9	43
8	56-60	29	3	32
9	60-65	06	2	08
Total		**273**	**25**	**298**

Secretary, 28/10/2026
Patna Zoo Management
and Development Society,
Patna, Bihar.

Annexure II

TECHNICAL BID FORM

1. Name, Full Address and Mobile no. of the Bidder:
   .....
   .....
2. Name, Full Address and Mobile no. of the Firm:
   .....
   .....

Sl. No.	Technical information	Submission by Bidder/Details	Page No.
1	Proof of submission of cost of Tender document (non-refundable) Rs 1,000/-		
2	Proof of submission of Bid Security (EMD) for an amount of Rs 10,000/- deposited through online mode (i.e. Internet Payment Gateway) through e-payment Portal https://eproc2.bihar.gov.in only.		
3	Self-attested copy of Valid IRDA Registration Certificate of the Agency/Firm		
4	Self-attested photocopy of the partnership deed in case of firm and letter of authority by the firm to participate in the tender		
5	Self-attested Copy of Incorporation Certificate.		
6	Self-attested proof of having Life insurance claim settlement ratio of $\geq$ 90% in last 3 financial years.		
7	Self-attested proof of established office in Patna		
8	Proof of Average Annual turnover as stated in Point No. 2 of the tender document, supported by audited balance sheet		
9	Self-attested copy of PAN Number under Income Tax Act		
10	Self-attested copy of Goods and Service Tax (GST) Registration Number		
11	Notarized declaration that Bidder/bidder's firm is not black listed by Govt or any other agency and non-suppression of any material fact.		
12	Notarized declaration confirming that no deviation shall be made during implementation of the Scheme		
13	Notarized declaration that no agent, middleman or any intermediary has been, or will be, engaged to provide the services		
14	Presentation regarding Claim support portal where real-time status of claim can be tracked.		

I hereby declare that I have read and agree with the terms and conditions of the tender and will abide by the terms and conditions of the tender.

Place:

Date:

Signature of the Bidder

Name and Address of the Bidder
with Phone Number and Email Id

Government of Bihar
Department of Environment, Forest & Climate Change

Patna Zoo Management and Development Society

Financial Bid Form

I. Group Life Insurance for Contractual Employees and Daily Wage Labourers of Rs. 5,00,000/- per person per year:

SL. NO.	Particulars	Amount In Digits	Amount In Words
1	Premium amount per year without GST per Contractual employee/Daily wage labour.		
2	Applicable GST .....%		
3	Total Amount in Rupees Per Contractual employee/Daily wage labour inclusive of all taxes (including GST), Cess and all other charges etc. (1+2)		

The rate quoted by me are for 1 year and are inclusive of all taxes and charges, and I agree to comply with all applicable taxes and statutory requirements. The quoted rates shall remain valid for the entire contract period.

Place:

Date:

Signature of the Bidder
Name and Address of the Bidder with phone no and Email Id