

Request for Proposal (RFP)

FOR

THE INCLUSION OF GOVERNMENT EMPLOYEES, PENSIONERS, ETC.,

THE EVALUATION OF HEALTH BENEFITS PACKAGES &

THE EVALUATION OF ADOPTING A PREMIUM SHARING MODEL

FOR THE IMPLEMENTATION OF THE

MEGHA HEALTH INSURANCE SCHEME PHASE 7



Government of Meghalaya

Department of Health & Family Welfare

Dated 16th March, 2026

Office of the Chief Executive Officer

State Nodal Agency -Megha Health Insurance Scheme,

Department of Health and Family Welfare, Government of Meghalaya

Health Complex, Red Hill Road, Laitumkrah, Shillong – 793003, Meghalaya

Phone no.: +91 364 – 250 7477, Toll Free: 1800 102 4762, e-mail: info@mhis.org.in

TENDER NOTICE

The Department of Health & Family Welfare, Government of Meghalaya (GoM) through the State Nodal Agency invites proposals from qualified consultancy firms to provide professional and expert services for the evaluation to restructure and redesign the implementation features of the Megha Health Insurance Scheme.

The eligibility criteria and scope of service are laid down in detail in the Tender Documents.

Volume-I of the Tender Documents contains the **Instructions to Bidders, Bid Submission Requirements, and Bid Evaluation Criteria.**

Volume-II of the Tender Documents contains the **Draft Service Contract.**

Bidders can obtain the RFP and the draft service contract document from the address given below. The Tender Documents can also be downloaded from the website: <http://mhis.org.in>, meghealth.gov.in, meghalaya.gov.in. A payment of ₹ 5000.00 (Rupees Five Thousand Only) shall be paid, by Demand Draft in favor of the Chief Executive Officer, Megha Health Insurance Scheme, Meghalaya Shillong, for the documents on the date of submission of the RFP.

All communications with the State Nodal Agency shall be made only through **Registered AD, Speed Post AD, or email** addressed.

The State Nodal Agency shall make best endeavours to follow the following schedule in respect of the Bid Process

1	Issue of Tender Documents:	09.03.2026.
2	Pre-Bid Meeting:	13.03.2026.
3	Issue of clarifications and Issuance of Addenda:	16.03.2026.
4	Issue of Revised Final Tender Document:	16.03.2026.
5	Bid Due Date (up to 10,00 Hrs.):	19.03.2026.
6	Opening of Technical Bid:	19.03.2026.
7	Opening of Financial Bid:	19.03.2026.
8	Issuance of NOA (Tentative):	20.03.2026.
9	Execution/Signing of Service Contract (Tentative):	25.03.2026.

SD/-

Mr. Ramakrishna Chitturi, IAS,
Chief Executive Officer, Megha Health Insurance Scheme
& Additional Secretary Health & Family Welfare,
Government of Meghalaya.
For any clarification, kindly contact

Address: State Nodal Agency, Megha Health Insurance Scheme, Health Complex, Laitumkhrah, Shillong - 793003, Meghalaya.

Email: info@mhis.org.in

Phone: +91 364 2507477.

Mobile: +91-986-328-8269

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GLOSSARY

The words and expressions that are capitalized and defined in these Tender Documents shall, unless the context otherwise requires, have the meaning given herein. Any capitalized terms not defined in this RFP shall have the meanings given to them in the Service Contract.

Addendum or Addenda	means an addendum or addenda to the Tender Documents Issued in accordance with Clause 8 A i.
Annexure	means an Annexure to this RFP.
AB – PMJAY	shall refer to Ayushman Bharat - Pradhan Mantri Jan Arogya Yojana managed and administered by the National Health Authority, Government of India with the objective of reducing out of pocket healthcare expenses and improving access of validated Beneficiary Family Units to quality inpatient care and day care surgeries (as applicable) for treatment of diseases and medical conditions through a network of Empanelled Health Care Providers.
Bid	means each proposal submitted by a Bidder, including a Bid Application Letter, Technical and a Financial Bid, to be eligible for and to be awarded the Service Contract; and Bids shall mean, collectively, the Bids submitted by the Bidders.
Bid Application Letter	means a bid application letter to be submitted by each Bidder. To demonstrate that: (a) the Bidder meets the Eligibility Criteria; (b) the information in its technical bid is authentic and true; and (c) the Rate quoted by the Bidder in its Financial Bid is technically sound, financially viable and sustainable on the basis of information and claims experience available in the records of the Bidder and the Bidder's independent investigations and studies.
Bid Due Date	means the last date for submission of the Bids as specified in the Bid Schedule, and as may be amended from time to time.
Bid Schedule	means the schedule for the conduct of the Bidding Process that is set out in the Tender Notice, and as may be amended from time to time.
Bidder	means a person that: (i) has obtained the Tender Documents in accordance with the Tender Notice; and (ii) submits a Bid in accordance with the Tender Documents; and the term Bidders shall be construed accordingly.
Bidding Process	means bidding process that is being followed by the State Nodal Agency for the award of the Service Contract, the terms of which are set out in this RFP.

Bid Validity Period:	shall mean the period of 90 days from the Bid Due Date (excluding the Bid Due Date) for which each bid shall remain valid
Clause	means a clause of this RFP.
Eligibility Criteria	means the eligibility criteria set out at, Clause 5 that a Bidder is required to satisfy in order to be eligible to Bid.
Financial Bid	Means a financial proposal to be submitted by each Bidder setting out the rate quoted by the Bidder.
Fraud	shall mean and include any intentional deception, manipulation of facts and/or documents or misrepresentation made by a person or organization with the knowledge that the deception could result in unauthorized financial or other benefit to herself/himself or some other person or organization. It includes any act that may constitute fraud under any applicable law in India.
Gol	Government of India.
GoM	Government of Meghalaya.
Material Misrepresentation	shall mean an act of intentional hiding or fabrication of a material fact which, if known to the other party, could have terminated, or significantly altered the basis of a contract, deal, or transaction.
Notification of Award or NOA	means the notification of award that will be issued by the State Nodal Agency to the Successful Bidder in accordance with Clause 29
Pre-Bid Meeting	shall have the meaning given to it in Clause 7
Qualified Bidder	means Bidder who has qualified the Technical Bid and is eligible for its Financial Bid to be opened and evaluated.
RFP	means this request for proposal dated 16 th March, 2026 along with its Annexure, and includes any Addenda, if issued.
RSBY	means the Rashtriya Swasthya Bima Yojana, a scheme instituted by the Gol on 13 th March 2008 for the provision of social health insurance services by an insurer to the RSBY Beneficiary Family Units within defined districts of a state.
Rupees or ₹	means Indian Rupees, the lawful currency of the Republic of India.
State Nodal Agency	means an entity within the Department of Health & Family Welfare, GoM or any other entity nominated by the GoM to be the

State Nodal Agency for the purpose of implementing and monitoring the MHIS – PMJAY Scheme.

Successful Bidder

means the Empanelled Bidder that has been selected by the State Nodal Agency for the award of the Contract in accordance with Clause 29.

Service Contract

means the service contract to be entered into between the Consultancy Firm and the State Nodal Agency, setting out the terms and conditions for the provision of the implementation of the Service Contract.

Technical Bid

means a technical proposal to be submitted by each Bidder setting out the scores on each parameter as per the format and the presentation whereby empanelled Bidders will be evaluated to qualify for the Financial Bid participation.

Tender Documents

means these tender documents issued by the State Nodal Agency on 16th March, 2026 for appointment of the Consultancy Firm and award of the Service Contract. The Tender Documents include the following:

Volume I: Request for Proposals

Part 1: Introduction.

Part 2: Brief Description of the Bidding Process

Part 3: Instructions to Bidders.

Part 4: Preparation and Submission of Bids.

Part 5: Opening and Evaluation of Bids.

Part 6: Award of Service Contract.

Annexure:

Annexure A - Format of Bid Application Letter.

Annexure B - Format of Financial Bid.

Volume II:

Draft Service Contract

Tender Notice

shall mean the notice inviting tenders for the implementation of the Service Contract dated 07th March, 2026.

Term

means duration of the Service Contract, in accordance with the provisions thereof

DISCLAIMER

The information contained in these Tender Documents (defined below), or subsequently provided to the Bidder, whether verbally or in documentary or any other form, by or on behalf of the State Nodal Agency, any of its employees or advisors, is provided to the Bidders on the terms and conditions set out in these Tender Documents and such other terms and conditions subject to which such information is provided.

These Tender Documents do not constitute an agreement and do not constitute either an offer or invitation by the State Nodal Agency to the Bidders or any other person. The purpose of the Tender Documents is to provide the Bidders with information that may be useful to them in the preparation and submission of their Bids.

The Tender Documents include statements which reflect various assumptions and assessments arrived at by the State Nodal Agency. Such assumptions, assessments and statements do not purport to contain all the information that each Bidder may require. The information contained in the Tender Documents may not be appropriate for all persons and it is not possible for the State Nodal Agency or any of its employees or advisors to consider the investment objectives, financial situation and particular needs of each Bidder who reads or uses the Tender Documents. The assumptions, assessments, statements and information contained in the Tender Documents may not be complete, accurate, adequate or correct. Each Bidder should therefore, conduct its own investigations and analysis and should check the accuracy, adequacy, correctness, reliability and completeness of the assumptions, assessments, statements and information contained in the Tender Documents and obtain independent advice from appropriate sources.

Information provided in the Tender Documents to the Bidders is on a wide range of matters, some of which may depend upon interpretation of law. The information given is not intended to be an exhaustive account of statutory requirements and should not be regarded as a complete or authoritative statement of law. The State Nodal Agency accepts no responsibility for the accuracy or otherwise of any interpretation or opinion on law expressed in the Tender Documents.

The State Nodal Agency and its employees make no representation or warranty and shall have no liability to any person, including any Bidder, under any law, statute, rules or regulations or in tort, pursuant to principles of restitution or unjust enrichment or otherwise for any loss, damages, cost or expense which may arise from or be incurred or suffered on account of anything contained in the Tender Documents or otherwise, including the accuracy, adequacy, correctness, completeness or reliability of the Tender Documents and other information or documents provided by the State Nodal Agency and any assessment, assumption, statement or information contained therein or deemed to form part of the Tender Documents or arising in any way during the Bidding Process.

The State Nodal Agency, its employees and advisors also accept no liability of any nature, whether resulting from negligence, reliance of any Bidder upon the statements contained in the Tender Documents or otherwise.

The State Nodal Agency may, in its absolute discretion but without being under any obligation to do so, update, amend or supplement the information, assessment or assumptions contained in the Tender Documents.

The issue of the Tender Documents does not imply that the State Nodal Agency is bound to appoint the Successful Bidder as the Consultancy Firm, as the case may be, and the State Nodal Agency reserves the right to reject all or any of the Bidders or Bids or not to award the Contract for the implementation of the Service Contract.

Each Bidder shall bear all its costs associated with or relating to the preparation and submission of its Bid including but not limited to preparation, copying, postage, delivery fees, expenses affiliated with any demonstrations or presentations which may be required by the State Nodal Agency or any other costs incurred in connection with or relating to its Bid. All such costs and expenses will be borne by the Bidders and the State Nodal Agency and its employees shall not be liable in any manner whatsoever for the same or for any other costs or other expenses incurred by any Bidder in preparation for submission of its Bid, regardless of the conduct or outcome of the Bidding Process.

PART 1

INTRODUCTION

1. BACKGROUND

- A. The Government of Meghalaya (GoM) implemented the Megha Health Insurance Scheme (MHIS) Phase-I to Phase-III in convergence with the erstwhile Rashtriya Swasthya Bima Yojana (RSBY) from 2013 to 2018.

From 2019 onwards, the Megha Health Insurance Scheme Phase-IV (MHIS-4) has been implemented in convergence with the Ayushman Bharat – Pradhan Mantri Jan Arogya Yojana (hereinafter referred to as PM-JAY). Under this convergence, an insurance cover of ₹5,30,000 per household is provided on a family-floater basis to all resident households of the State through a network of empanelled healthcare providers.

- B. The Government of Meghalaya has decided to undertake a comprehensive evaluation of the overall functionality, performance, and sustainability of the Megha Health Insurance Scheme. Based on this assessment, the Government intends to **evaluate the implementation feature** of MHIS in the upcoming phase with the objective of developing a **financially sustainable, beneficiary-responsive, and outcome-oriented health insurance model** for the State.

The proposed study and redesign will focus on the following key areas:

1. **Evaluation of the Revising the existing MHIS Insurance Cover.**
2. **Evaluation of the inclusion of Government employees, pensioners, and their dependents** under the Megha Health Insurance Scheme.
3. **Evaluation of adopting a premium sharing model** for MHIS, including options for Rate-sharing between the Government and beneficiaries.
4. **Evaluate and enhancement of the existing Health Benefit Package (HBP)** to ensure relevance, cost-effectiveness, and improved health outcomes.

PART 2

BRIEF DESCRIPTION OF THE BIDDING PROCESS

2. BRIEF DESCRIPTION OF THE BIDDING PROCESS

- A. As part of the Bidding Process, Bidders are required to submit a single Bid consisting of two parts:
 - a. The Technical Bid – Bid Application Letter and other Supporting Documents.
 - b. The Financial Bid.
- B. The evaluation of bids will be carried out in two stages:
 - a. The **First stage** will involve the evaluation of the responsiveness of the Bid Application Letters submitted by the Bidders. Only those Bidders that have submitted substantially responsive Bid Application Letters and meet the Eligibility Criteria as per Clause 5 will be notified as being Qualified Bidders and will be qualified to have their financial bids opened and evaluated in the second stage.
 - b. The **Second Stage** will involve the evaluation of Financial Bids of the Qualified Bidders to determine the Successful Bidder for the award of the Service Contract.
- C. The bidder shall comply with all the terms and condition of this tender document unconditionally.
- D. The Bids must be valid for a period of not less than 90 days from the Bid Due Date (excluding the Bid Due Date).
- E. The State Nodal Agency will receive Bids pursuant to the RFP and all Bids are required to be prepared and submitted in accordance with the terms of this RFP, on or before the Bid Due Date.

Only those Bidders that are in agreement with the terms of the Tender Documents are invited to participate in the Bidding Process. If any Bidder seeks any deviations to the Study or to the terms of the Tender Documents or includes any conditions in its Bid, such Bidder shall be disqualified. Hence, all Bidders are requested to go through the Tender Documents carefully and submit their Bids in the formats prescribed in the Tender Documents, only if they unconditionally agree with all the terms and conditions as specified in the tender document.

IMPORTANT NOTE: For this purpose, all Bidders are requested to review and fully familiarize themselves with the revised Tender Documents that will be issued by the State Nodal Agency in accordance with Clause 8 B. Ignorance of or failure to review the terms of the revised Tender Documents (including any revised Bid submission formats) will not be accepted as an excuse for any deviations taken or conditions included by any Bidder in its Bid.

- F. The State Nodal Agency may make available information to the Bidders to facilitate the Bidders' due diligence in respect of the implementation of the Service Contract. However, the State Nodal Agency makes no representation or warranty and gives no undertaking regarding the accuracy, correctness or aptness of any of the information provided by it to the Bidders.
It will be assumed that the Bidders have undertaken their own independent due diligence and an independent analysis of all the risk factors that will or that are likely to affect the rate quoted by them for the implementation of the Service Contract.

The Successful Bidder will not be permitted to seek a change in the quote on the basis of the information provided to it as part of the Tender Documents or its failure to undertake its independent investigations or studies or a breach of any of the assumptions taken by it in its Bid, whether after the Bid Due Date or after the execution of the Service Contract.

G. Bidders are required to quote:

The rate for implementing the Service Contract as per the Scope of Services.

The rate quoted by the Bidder shall be the amount payable by the Government of Meghalaya and shall be inclusive any expense or Miscellaneous expenses and applicable taxes such GST.

Note. The rate quoted shall be binding on the Consultancy Firm for the entire Term of the Service Contract.

In quoting the rate, the Bidders must take into account all risks, costs, liabilities, fees and expenses likely to be incurred in relation to the provision for implementing the Service Contract. The Bidders will not be allowed to revise their Financial Bids after the Bid Due Date and the Consultancy Firm will not be allowed to revise the rate after the signing of the Service Contract.

PART 3

INSTRUCTION TO BIDDERS

3. TENDER DOCUMENTS

- A. The Tender Documents consist of the documents listed in the Glossary.
- B. The Bidders agree that the State Nodal Agency shall not be responsible for the completeness of the Tender Documents, if the Bidder does not obtain them in the manner prescribed in the Tender Notice.

The Tender Documents must be read as a whole. If any Bidder finds any ambiguity or lack of clarity in the Tender Documents, the Bidder must inform the State Nodal Agency at the earliest. The State Nodal Agency will then direct the Bidders regarding the interpretation of the Tender Documents. If any discrepancy, ambiguity or contradiction arises between the terms of Volume I and Volume II of the Tender Documents in relation to:

- i. the Bidding Process, the provisions of the RFP (Volume I) shall prevail; and
 - ii. The terms and conditions for implementation of the Service Contract, the provisions of the draft Service Contract (Volume II) shall prevail.
- C. Bidders are expected to review all instructions, forms, terms and specifications in the Tender Documents. Failure to furnish all information required by the RFP or submission of a Bid that is not substantially responsive to the RFP in every respect will be at the Bidder's risk and may result in rejection of the Bid.

4. FRAUD AND CORRUPT PRACTICES

- A. The Bidder and its officers, employees, agents and advisers shall observe the highest standard of ethics during the Bidding Process. The State Nodal Agency shall reject a Bid without being liable in any manner whatsoever to the Bidder, if it determines that the Bidder has, directly or indirectly or through an agent, engaged in a corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice in the Bidding Process.
- B. Without prejudice to the rights of the State Nodal Agency under Clause 4 A, if a Bidder is found by the State Nodal Agency to have directly or indirectly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice during the Bidding Process, such Bidder shall not be eligible to participate in any tender or bid process conducted by the GoM or any of the other ministries, departments, state owned enterprises or undertakings of the Government of Meghalaya or the State Nodal Agency for a period of 4 years from the date that such Bidder is found by the State Nodal Agency to have directly or indirectly or through an agent, engaged or indulged in any corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice, as the case may be.
- C. For the purpose of this Clause 4, the following terms will have the meanings given to them below:
 - a. **corrupt practice** means:
 - i. Offering, giving, receiving or soliciting, directly of value to influence the actions of any person connected with the Bidding Process. For the avoidance of doubt, offering of

employment to, or employing, or engaging in any manner whatsoever, directly or indirectly, any official of GoM or the State Nodal Agency who is or has been associated in any manner, directly or indirectly, with the Bidding Process or has dealt with matters concerning the implementation of the Service Contract or arising from it at any time prior to the expiry of 1 year from the date such official resigns or retires from or otherwise ceases to be in the service of GoM or the State Nodal Agency, will be deemed to constitute influencing the actions of a Person connected with the Bidding Process; or

- ii. engaging in any manner whatsoever, whether during the Bidding Process or before or after the execution of the Service Contract, as the case may be, any Person in respect of any matter relating to implementation of the Service Contract, the Bidding Process or the Service Contract, who at any time has been or is a legal, financial or technical advisor of the GoM or the State Nodal Agency on any matter concerning implementation of the Study.
- b. **Fraudulent practice** means any act or omission, including a misrepresentation, that knowingly or recklessly misleads, or attempts to mislead, a person to obtain a financial or any other benefit or to avoid an obligation.
 - c. **Coercive practice** means impairing or harming, or threatening to impair or harm, directly or indirectly, any person or the property of the person to influence improperly the actions of a person.
 - d. **undesirable practice** means:
 - i. establishing contact with any person connected or employed or engaged by the State Nodal Agency or its advisors with the objective of canvassing, lobbying or in any manner influencing or attempting to influence the Bidding Process; or
 - ii. Having a Conflict of Interest (as defined in Clause 5 C below).
 - e. **restrictive practice** means forming a cartel or arriving at any understanding or arrangement amongst Bidders with the objective of restricting or manipulating full and fair competition in the Bidding Process.

5. PRE-QUALIFICATION CRITERIA AND ELIGIBILITY OF BIDDERS

Bidders must meet the following eligibility criteria to participate in this procurement process. Proposals that do not meet all eligibility requirements shall be rejected at the preliminary stage

A. Pre-Qualification Criteria

The bidder must satisfy the following legal requirements

- i. Be a **registered entity** in India under the Companies Act, 2013; the Limited Liability Partnership Act, 2008; the Partnership Act, 1932; or be a Registered Society/Trust.
- ii. Have been in continuous operation for **at least 3 (three) years** as on the date of issue of the RFP.
- iii. Not be **blacklisted, debarred, or suspended** by any Central/State Government, PSU, or multilateral agency. A self-declaration must be submitted.

- iv. Be registered under the **Goods and Services Tax (GST) Act, 2017** and provide a valid GST registration certificate.
- v. Possess a valid **Permanent Account Number (PAN)** and **Tax Deduction and Collection Account Number (TAN)** and submit copies of both.
- vi. Ensure that all services, deliverables, and outputs are free from third-party intellectual property claims. All **Intellectual Property Rights (IPR)** arising from the assignment shall vest exclusively with the SNA, MHIS.

B. Technical Eligibility

The bidder must demonstrate adequate technical capability and relevant sectoral experience as follows:

i. Relevant Sectoral Experience

The bidder must have a proven track record in the healthcare and health financing domain, with **at least 3 (three) completed consultancy assignments** in the last **5 (five) years** in any two or more of the following areas:

- a. Health insurance scheme design.
- b. Actuarial modelling and financial projections.
- c. Health Benefit Package (HBP) design or revision.
- d. Public health programme implementation or evaluation.
- e. Advisory services for Government health schemes (e.g., PM-JAY, State health insurance or assurance schemes).

Documentary evidence (work orders/completion certificates) must be submitted.

ii. Experience with Government/Multilateral Agencies

The bidder must have completed **at least 2 (two)** consultancy assignments for:

- a. Central Government/State Government departments.
- b. Public Sector Undertakings (PSUs).
- c. Multilateral or bilateral development agencies such as the World Bank, Asian Development Bank, etc.

iii. Financial Eligibility

The bidder must demonstrate financial stability and capacity to undertake the assignment:

- a. Minimum **average annual turnover of ₹ 10 crore** during the last **three (3) financial years**.
- b. **Positive net worth** in the most recent financial year.
- c. Submission of **audited financial statements** for the last **three (3) financial years**.

C. Conflict of Interest

a. General Prohibition -

An Applicant shall not have any conflict of interest that may affect the Selection Process or the Consultancy ("Conflict of Interest"). Any Applicant found to have a Conflict of Interest shall be disqualified. In such an event, the Nodal Agency shall forfeit and, if applicable, as mutually agreed genuine pre-estimated compensation for the time, cost, and effort incurred by the Nodal Agency in examining the Applicant's Proposal, without prejudice to any other rights or remedies available to the Nodal Agency.

b. Duty of Impartiality -

The Consultant shall provide professional, objective, and impartial advice, always acting in the best interests of the Nodal Agency. The Consultant shall avoid conflicts with other assignments or with its own business interests and shall not accept or engage in any assignment that conflicts with its existing obligations to other clients or that may compromise its ability to act in the best interests of the Nodal Agency.

c. Situations Constituting Conflict of Interest -

Without limiting the generality of the above, an Applicant shall be deemed to have a Conflict-of-Interest if:

- i. the Bidder or its Associates (or any of their constituents) and any other Bidder or its Associates (or any of their constituents) have common controlling shareholders or ownership interests.
- ii. the Bidder or its Associate receives or has received any direct or indirect subsidy or grant from any other Bidder or its Associate.
- iii. the Bidder has a relationship with another Bidder, directly or through common third parties, that places them in a position to access each other's information or influence each other's Proposals
- iv. there is a conflict between this assignment and any other consulting assignment of the Bidder (including its personnel, subsidiaries, or entities under common control). While engaged for this assignment, the Consultant shall not undertake any assignment that, by its nature, creates a conflict with the present engagement.
- v. a firm engaged to provide consulting services for the preparation or implementation of a project, and its members or Associates, is subsequently involved in providing goods, works, or services related to the same project.

d. Restriction on Future Engagements -

A Bidder appointed to provide Consultancy for this Project shall be disqualified from subsequently providing services related to the same Project. Any breach of this obligation shall be treated as a Conflict of Interest.

This restriction shall not apply:

- i. after a period of 7 months from the completion of this assignment; or
- ii. to consultancy or advisory services performed for the State Nodal Agency in continuation of this assignment or where no conflict of interest arises
- iii. Disclosure Obligations

If the Consultant, its Associates, or affiliates are auditors or financial advisers to any Bidder (for System Integration or any other activity) for the Project, they shall disclose such relationships to the Nodal Agency immediately upon becoming aware of a potential conflict, and in any case no later than seven (7) days from receipt of such proposals. Failure to disclose shall be treated as a Conflict of Interest.

Upon receiving such disclosure, the State Nodal Agency shall decide whether to continue or terminate the Consultancy and shall communicate its decision to the Consultant within fifteen (15) days.

D. Misrepresentation by the Bidder

The State Nodal Agency reserves the right to reject any Bid if:

- a. at any time, a material misrepresentation is made by the Bidder; or

- b. The Bidder does not provide, within the time specified by the State Nodal Agency, the supplemental information sought by the State Nodal Agency for evaluation of the Bid.

E. State Nodal Agency's Right to Evaluate Eligibility

- a. The State Nodal Agency reserves the right to require a Bidder to submit documentary evidence to prove that it continues to satisfy the Eligibility Criteria at any time:
 - i. after the Bid Due Date; or
 - ii. Prior to or after the issuance of the NOA or execution of the Service Contract, if such Bidder is selected as the Successful Bidder.
- b. In addition to the right reserved in Clause 5 E a, the State Nodal Agency reserves the right to verify all statements, information and documents submitted by Bidders in response to the RFP. Any such verification or lack thereof by the State Nodal Agency will neither relieve Bidders of their obligations or liabilities nor affect any rights of the State Nodal Agency under this RFP.
- c. If the State Nodal Agency is of the opinion that the Bidder does not satisfy the Eligibility Criteria, then the State Nodal Agency shall have the right to:
 - i. disqualify the Bidder and reject its Bid; or
 - ii. Revoke the NOA or terminate the Service Contract after acceptance of its Bid, by issuing a written notice to the Bidder.
- d. The State Nodal Agency's determination of a Bidder's eligibility shall be final and binding. The State Nodal Agency shall not be liable in any manner whatsoever to the Bidder for a rejection of its Bid, the revocation of the NOA issued to it or the termination of the Service Contract executed with it.
If the State Nodal Agency terminates the Service Contract, then the bidder shall be liable to repay any amount received by it and take other measures upon such termination, in accordance with the provisions of the Service Contract.

6. ACKNOWLEDGEMENT BY BIDDER

- A. By submitting its Bid, the Bidder will be deemed to have:
 - i. made a complete and careful examination of the Tender Documents, all the information on the website specified in the Tender Notice and all other information made available by the State Nodal Agency, including the Addenda, clarifications and interpretations issued by the State Nodal Agency;
 - ii. received all relevant information requested from the State Nodal Agency;
 - iii. accepted the risk of inadequacy of or incomplete information, error or mistake in the information provided in the Tender Documents and the information made available by or on behalf of the State Nodal Agency;
 - iv. satisfied itself about all things, matters and information, necessary and required for submitting an informed Bid and performance of the bidder's obligations under the Service Contract and relied on its own calculations for arriving at the Rate quoted by it;
 - v. acknowledged and agreed that inadequacy, lack of completeness or incorrectness of information provided in the Tender Documents or ignorance of any matter shall not be a basis for any claim for compensation, damages, relief for non-performance of its obligations

- or the obligations of the bidder or loss of profits or revenue from the State Nodal Agency, or be a ground for termination of the Service Contract; and
- vi. Agreed to be bound by the undertakings provided by it under and in accordance with the terms of this RFP.

- B. The State Nodal Agency shall not be liable for any omission, mistake or error in respect of any of the above or on account of any matter or thing arising out of or concerning or relating to the Tender Documents or the Bidding Process, including any error or mistake therein or in any information or data given by or on behalf of the State Nodal Agency.

7. PRE-BID MEETING AND CLARIFICATION ON TENDER DOCUMENTS

A. Pre-Bid Meeting & Clarifications and Queries

- i. The State Nodal Agency shall convene a Pre-Bid Meeting before the Bid Due Date to explain the Bidding Process, address tender-related queries, and receive suggestions from Bidders. The date, time, and venue of the meeting will be notified to all Bidders. Bidders may submit queries, seek clarifications, or request modifications to the Tender Documents during the Pre-Bid Meeting.
- ii. All Bidders who have obtained the Tender Documents may attend the Pre-Bid Meeting. Each Bidder may nominate up to two authorised representatives by confirming participation at least three days in advance via e-mail. Attendance is optional and non-attendance shall not result in disqualification.
- iii. Bidders are requested to submit written queries to mc.officer@mhis.org.in before the date specified in the Bid Schedule to enable the State Nodal Agency to address them during the Pre-Bid Meeting. Queries received after this period may not be responded to.
- iv. Bidders may submit queries or requests for clarification/modification to the Tender Documents and may also raise such queries during the Pre-Bid Meeting.
- v. The State Nodal Agency will endeavor to issue written responses by the date specified in the Bid Schedule. All responses will be uploaded on the website indicated in the Tender Notice, and Bidders are responsible for checking updates. The State Nodal Agency may, at its discretion, also communicate responses through e-mail or other means.
- vi. The State Nodal Agency may, but is not obliged to, respond to any query and may issue clarifications or interpretations on its own initiative. Verbal statements by the State Nodal Agency, GoM, or their representatives shall not be binding.
- vii. If any amendment to the Tender Documents is required, it shall be issued only through Addenda in accordance with Clause 8.
- viii. The State Nodal Agency will endeavour to publish the questions raised, responses provided, and minutes of the Pre-Bid Meeting. Such clarifications or minutes shall not amend the Tender Documents unless formal Addenda are issued under Clause 8.

8. AMENDMENT OF TENDER DOCUMENTS

A. Issuance of Addenda

- i. Until the date specified in the Bid Schedule, the State Nodal Agency may amend the Tender Documents, whether on its own initiative or in response to queries or clarification requests raised by Bidders, by issuing an Addendum.
- ii. Bidders shall read and interpret the Tender Documents together with all Addenda issued under this Clause.

- iii. Each Addendum shall be binding on all Bidders, irrespective of whether they acknowledge or accept it.
- iv. Oral statements made by the State Nodal Agency or its advisors shall not constitute an amendment to the Tender Documents

B. Issuance of Revised Tender Documents

- i. The State Nodal Agency shall use its best efforts to issue revised Tender Documents incorporating all amendments by the date specified in the Bid Schedule. The revised Tender Documents shall be final and binding.
- ii. It shall be deemed that Bidders have taken the revised Tender Documents into account while preparing their Bids. The State Nodal Agency shall not be responsible for any failure by a Bidder to comply with the revised Tender Documents or for any resulting losses.

C. Extension of the Bid Due Date

The State Nodal Agency may, at its discretion, extend the Bid Due Date to allow Bidders reasonable time to consider the Addenda or revised Tender Documents, or to address technical issues affecting access to the website. Any such extension shall be communicated through a written notice to all Bidders.

9. AVAILABILITY OF INFORMATION

- A. All information relating to the Bidding Process, and the Tender Documents—including notices, queries and clarifications, minutes of the Pre-Bid Meeting, Addenda, and revised Tender Documents—shall be uploaded on the website specified in the Tender Notice.
- B. Such information shall remain available for examination by Bidders until the Bid Due Date.
- C. If a Bidder encounters any technical issue in accessing the specified website before the Bid Due Date, the Bidder may request assistance by sending an e-mail to mc.officer@mhis.org.in. The State Nodal Agency will use its best efforts to respond and resolve the issue, or provide an alternative solution, within 7 days of receiving the request

10. CORRESPONDENCE WITH BIDDERS

Save as expressly provided in these Tender Documents, the State Nodal Agency will not entertain any correspondence with the Bidders, whether in connection with the acceptance or rejection of their Bids or otherwise.

11. CONFIDENTIAL INFORMATION AND PROPRIETARY DATA

A. Proprietary Data

The Tender Documents and all other documents and information that are provided by the State Nodal Agency are and shall remain the property of the State Nodal Agency and are provided to the Bidders solely for the purpose of preparation and the submission of their Bids in accordance with the RFP. The Bidders shall treat all information as strictly confidential and are not to use such information for any purpose other than for preparation and submission of their Bids.

B. Confidentiality Obligations of State Nodal Agency

The State Nodal Agency will treat all information submitted as part of a Bid in confidence and will require all those who have access to such material to treat it in confidence. The State Nodal Agency may not divulge any such information unless:

- i. such publication is contemplated under these Tender Documents; or
- ii. it is directed to do so by any statutory authority that has the power under law to require its disclosure; or
- iii. such publication is to enforce or assert any right or privilege of the statutory authority and/or the State Nodal Agency or as may be required by law (including under the Right to Information Act, 2005); or
- iv. Such publication is in connection with any legal process.

C. Confidentiality of Information relating to the Bid Process

The State Nodal Agency shall not divulge any information relating to examination, clarification, evaluation and selection of the Successful Bidder to any person who is not officially concerned with the Bidding Process or is not a retained professional advisor advising the State Nodal Agency or any Bidder on or matters arising out of or concerning the Bidding Process, except in the circumstances specified in Clause 11 B above.

D. No Obligation to Return Bids

The State Nodal Agency shall not be required to return any Bid or part thereof or any information provided along with the Bid to the Bidders, other than in accordance with provisions of this RFP.

12. GOVERNING LAW AND DISPUTE RESOLUTION

A. Governing Law

The Bidding Process, the Tender Documents and the Bids shall be governed by, and construed in accordance with, the laws of India.

B. Arising of Dispute

The State Nodal Agency shall ensure that no circumstance is permitted to disrupt or impede the Bidding Process. Accordingly, the State Nodal Agency, MHIS, reserves the right to withhold, defer, or otherwise manage any dispute arising out of or in connection with the Bidding Process in a manner it deems appropriate.

C. Exclusive Jurisdiction

The competent courts at Shillong shall have exclusive jurisdiction over all disputes arising under, pursuant to and/or in connection with the Bidding Process.

13. RIGHTS OF STATE NODAL AGENCY

The State Nodal Agency reserves the right, in its sole discretion without assigning any reasons thereof, to:

- A. accept or reject any Bid or annul the Bidding Process or reject all Bids at any time prior to the award of the Contract, without thereby incurring any liability or any obligation for such acceptance, rejection or annulment and without assigning any reasons whatsoever to any person, including the Bidder(s);
- B. accept or reject the Bid of the Lowest Bidder or the Successful Bidder or any other Bid received by the State Nodal Agency;
- C. suspend and/or cancel the Bidding Process and/or amend and/or supplement the Bidding Process or modify the dates or other terms and conditions relating thereto;

- D. consult with any Bidder in order to receive clarification or further information in relation to its Bid and reject a Bid if supplemental information is not received in a timely manner; and
- E. Independently verify, disqualify, reject and/or accept any and all submissions or other information and/or evidence submitted by or on behalf of any Bidder.

14. WAIVER AND RELEASE BY BIDDERS

It will be deemed that by submitting a Bid, each Bidder agrees and releases the State Nodal Agency its employees and advisors, irrevocably, unconditionally, fully and finally from any and all liability for claims, losses, damages, costs, expenses or liabilities in any way related to or arising from the Tender Documents and/or in connection with the Bidding Process, to the fullest extent permitted by applicable law and waives any and all rights and/or claims it may have in this respect, whether actual or contingent, whether present or in future except for any claims as may be determined by a court of competent jurisdiction.

PART 4

PREPARATION AND SUBMISSION OF BIDS

15. COST OF BIDDING

- A. Each Bidder shall bear all costs associated with the preparation and submission of its Bid for the Service Contract.
- B. In addition to such costs, each Bidder shall pay a **non-refundable Tender Fee of ₹5,000 (Rupees Five Thousand only)** at the time of submission of its Bid.
- C. All costs incurred by the Bidder—including but not limited to preparation of the Bid, independent assessments, verification of data, consultations, and any other activities undertaken for the purposes of this Bidding Process—shall be entirely borne by the Bidder. The State Nodal Agency shall not, under any circumstances, be responsible or liable for such costs, irrespective of the outcome of the Bidding Process.

16. LANGUAGE OF BID AND CORRESPONDENCE

- A. The Bid prepared by the Bidder and all correspondence and documents related to the Bid exchanged by the Bidder and the State Nodal Agency shall be in English.

17. VALIDITY OF BIDS

- A. Each Bid shall remain valid for a period of 90 days from the Bid Due Date (excluding the Bid Due Date). A Bid valid for a shorter period shall be rejected as being non-responsive.
- B. In exceptional circumstances, the State Nodal Agency may request the Bidders to extend the Bid validity period prior to the expiration of the Bid validity period. The request and the responses shall be made in writing. An extension of the Bid validity period will not entitle a Bidder to modify its Bid.

18. SUBMISSION OF BIDS

A. Mode of Submission

Bidders shall submit a single Bid in accordance with this RFP, comprising a **Technical Bid** and a **Financial Bid**, each prepared in the prescribed formats and submitted within the timelines specified in the Bid Schedule.

B. Sealing and Marking of Bids

1. Each Bidder shall submit only one Bid consisting of the Bid Application Letter, Technical Bid, and Financial Bid. Multiple submissions shall be rejected.
2. The Technical Bid and Financial Bid shall be placed in separate sealed envelopes, clearly superscribed as:
 - a. *“Technical Bid – Service Contract for Inclusion of Government Employees, Pensioners, Evaluation of Health Benefit Packages, and Evaluation of Premium-Sharing Model for MHIS Phase 7”*
 - b. *“Financial Bid – Service Contract for Inclusion of Government Employees, Pensioners, Evaluation of Health Benefit Packages, and Evaluation of Premium-Sharing Model for MHIS Phase 7”*
3. Both envelopes shall be enclosed in a single outer envelope, sealed, and marked as follows along with the Bidder’s name and address.

**“Bid”
FOR
THE INCLUSION OF GOVERNMENT EMPLOYEES, PENSIONERS, ETC.,
THE EVALAUTION OF HEALTH BENEFITS PACKAGES &
THE EVALUATION OF ADOPTING A PREMIUM SHARING MODEL
FOR THE IMPLEMENTATION OF THE
MEGHA HEALTH INSURANCE SCHEME PHASE 7
BID DO NOT OPEN BEFORE BID DUE DATE”**

C. Bid Submission Deadline

All Bids must be submitted to the State Nodal Agency, MHIS, at the address specified in the Tender Notice, on or before the Bid Due Date and time indicated in the Bid Schedule. Bids received after the deadline shall be summarily rejected.

1. The Financial Bid shall be inclusive of all costs, including expenses, service charges, taxes, and overheads.
2. All amounts shall be quoted in Indian Rupees, up to two decimal places.
3. As part of the Bid Application Letter, the Bidder shall submit the following documents:
 - a. Copy of registration under the applicable statute (Companies Act, 2013 / LLP Act, 2008 /Partnership Act, 1932/Registered Society/Registered Trust).
 - b. Proof of continuous operation for at least three (3) years as on the date of issue of the RFP.
 - c. Self-Declaration confirming the entity is not blacklisted, debarred, or suspended by any Government, PSU, or multilateral/bilateral agency.
 - d. Valid GST Registration Certificate.
 - e. Copies of Permanent Account Number and Tax Deduction and Collection Account Number.
 - f. Evidence of at least three (3) completed consultancy assignments in the last five (5) years (work orders/completion certificates).
 - g. Evidence of at least two (2) consultancy assignments with Government, PSU, or multilateral/bilateral agencies such as the World Bank, Asian Development Bank, etc.
 - h. Proof of average annual turnover of not less than ₹ 10 crores during the last three (3) financial years (not mandatory for non-profit organizations).
 - i. Audited financial statements for the last three (3) financial years.

D. Tender Fee

Each Bidder shall submit a **non-refundable Tender Fees of ₹5,000 (Rupees Five Thousand only)** along with the Bid, in the form and manner specified in the Bid Schedule. Bids submitted without the Bid Processing Fee shall be treated as non-responsive.

E. Bid Completeness and Responsibility of the Bidder

It shall be the sole responsibility of the Bidder to ensure that the Bid is complete, properly sealed, and submitted in accordance with the instructions of this RFP. The State Nodal Agency shall not be responsible for any delays, loss, or non-receipt of Bids due to postal, courier, or technical issues.

F. Modification or Withdrawal of Bids

Bidders may modify or withdraw their Bids prior to the Bid Due Date by submitting a written request to the State Nodal Agency. No Bid may be modified or withdrawn after the Bid Due Date.

G. Bid Validity

All Bids shall remain valid for the period specified in the Bid Schedule. The State Nodal Agency may request an extension of the Bid validity period, and Bidders may accept or decline such request without prejudice.

H. Right to Reject Bids

The State Nodal Agency reserves the right to accept or reject any Bid, or to annul the Bidding Process in whole or in part, without assigning any reason and without incurring any liability to the affected Bidders

19. TECHNICAL BID SUBMISSIONS – BID APPLICATION LETTER AND OTHER DOCUMENTS

A. The Bidder shall submit the following documents as part of its Bid Application Letter:

The Bid Application Letter: The Bid Application Letter shall be submitted in the format provided in **Annexure A** and completed strictly in accordance with the instructions contained therein.

B. The Bid Application Letters are un-priced proposals to establish the eligibility of the Bidders and to demonstrate that their Technical Bids are authentic and true and that their Financial Bids are technically sound, financially viable and sustainable. Bid Application Letters containing any financial or other commercial information shall be rejected as being non-responsive.

20. FINANCIAL BID SUBMISSION

A. The Bidder shall only submit the Financial Bid in the format set out at **Annexure B**. The Bidder shall not include any other documents as part of the Financial Bid.

B. Each Bidder is required to quote the rate in the following manner:

i. The quoted rate shall be comprehensive and all-inclusive, covering all costs, expenses, service charges, taxes, duties, levies, overheads, and profits payable in connection with the execution of the Service Contract and

ii. only in Indian Rupees and up to two decimal places.

21. SIGNING OF BID

A. Each Bid must be typed or written in indelible ink and should be physically signed by the authorized signatory of the Bidder.

B. All pages of the Bid must be physically initialed by the authorized signatory of the Bidder.

22. MARKING, SEALING AND SUBMISSION OF BIDS

A. Each Bidder shall submit:

i. one original copy, and One physical photocopy of the same, clearly marked as “Duplicate Copy” duly signed and stamped, of the Bid Application Letter and all supporting documents;

ii. only one original copy of the Financial Bid. If a photocopy or soft copy of the Financial Bid is submitted by a Bidder, then such a Bid may be rejected.

If any printed and published documents are being submitted, only the cover and the last page shall be initialed.

B. The Bid shall contain no alterations, omissions or additions.

C. The Bidder should attach clearly marked and referenced continuation sheets if the space provided in the prescribed formats is insufficient. Alternatively, the Bidder may format the

prescribed forms making due provision for incorporation of the requested information, but without changing the contents of such prescribed formats.

- D. Any interlineations, erasures, or overwriting will be valid only if they are signed by the authorized signatory of the Bidder.
- E. The Bid Application Letter (including all of the documents listed at Clause 19 A above) shall be duly sealed in the first envelope, which shall be super-scribed as follows:

23. BID DUE DATE

- A. The Bid shall be submitted on or before 1100 hours on the Bid Due Date. If any Bid is received after the specified time on the Bid Due Date, it shall be rejected and shall be returned unopened to the Bidder.
- B. The State Nodal Agency may, at its discretion, extend the Bid Due Date for all Bidders by issuing an Addendum in accordance with Clause 8, in which case all rights and obligations of the State Nodal Agency and the Bidders will thereafter be subject to the Bid Due Date as extended.

24. SUBSTITUTION AND WITHDRAWAL OF BIDS

- A. A Bidder may substitute or withdraw its Bids after submission but prior to specified time on the Bid Due Date, provided that a written notice of the substitution or withdrawal is submitted to the State Nodal Agency.
- B. If the State Nodal Agency receives a substitution notice from a Bidder before the specified time on the Bid Due Date, then the Bidder will be allowed to substitute his original Bid, which shall be returned unopened.
- C. If the State Nodal Agency receives a withdrawal notice before the specified time on the Bid Due Date, then the State Nodal Agency shall return the Bid to such Bidder unopened.
- D. No Bid may be substituted or withdrawn after the specified time on the Bid Due Date.

PART 5

OPENING AND EVALUATION OF BIDS

25. OPENING OF BIDS

- A.** Only Bids submitted on or before the Bid Due Date at the specified time and place shall be opened by the State Nodal Agency.
- B.** Bids will be opened at the date, time and venue indicated in the Bid Schedule, or any other address subsequently communicated.

Bids will be opened in the presence of Bidders' authorized representatives who choose to attend.
- C.** The names of all Bidders who have submitted Bids, along with any other details the State Nodal Agency considers appropriate, will be announced at the opening.
- D.** The outer envelopes and Bid Application Letters will be opened as per the Bid Schedule. A record of the Bid opening, including the names of Bidders whose Bids were received, will be prepared. Representatives present will be requested to sign the record; absence of a signature will not affect its validity. A copy of the record will be shared with all Bidders.
- E.** Bid Application Letters will be examined for responsiveness and to determine Bidder eligibility, in accordance with Clause 26.
- F.** Qualified Bidders will be notified of the date, time and venue for opening and evaluation of their Financial Bids.
- G.** Only the Financial Bids of qualified Bidders will be opened and evaluated on the notified date, in the presence of their representatives. Representatives of non-qualified Bidders will not be permitted to attend. Evaluation will follow the procedure in Clause 27.
- H.** Qualification of Bidders and evaluation of Bids shall be at the sole discretion of the State Nodal Agency. No explanation or justification regarding the evaluation or selection process will be provided.
- I.** Information contained in a Bid shall not be binding on the State Nodal Agency or its successors, but shall be binding on the Bidder if awarded the Service Contract.

26. EVALUATION OF RESPONSIVENESS OF THE BID APPLICATION LETTERS AND QUALIFICATION OF BIDDERS

- A.** Bid Application Letters will be checked for completeness, proper signing, correct formats, and absence of material deviations. Any Bid failing these requirements will be treated as substantially non-responsive. A material deviation is one that alters the scope or terms, limits the State Nodal Agency's rights or the bidder's obligations, or unfairly affects competition.
- B.** Non-responsive Bids may be rejected, unless the State Nodal Agency chooses to seek clarifications or interpret the information as it deems appropriate.
- C.** Only substantially responsive Bids will be evaluated for compliance with the Eligibility Criteria.
- D.** Eligibility will be assessed based on the Bidder's submitted documents and any additional information requested by the State Nodal Agency.

- E. After evaluation, qualified Bidders will be informed of the schedule for opening and evaluating Financial Bids. This may occur on the same day as Bid opening or the next working day.
- F. Financial Bids of non-qualified Bidders will be returned unopened.

27. FINANCIAL BID EVALUATION

- A. Only the Financial Bids of Bidders declared as Qualified Bidders shall be opened and evaluated by the State Nodal Agency.
- B. Each Financial Bid will be examined to confirm that:
 - i. all required price components have been quoted
 - ii. the Bid is free from arithmetical errors, overwriting or inconsistencies; and
 - iii. the Bid conforms to the formats prescribed in the RFP.Bids failing this check may be rejected at the discretion of the State Nodal Agency
- C. If arithmetical discrepancies are found, the State Nodal Agency may correct them as follows:
 - i. where there is a difference between figures and words, the amount in words shall prevail;
 - ii. where there is a calculation error, the unit rate shall prevail.If the Bidder does not accept the correction, the Bid shall be rejected.
- D. The Financial Bids will be evaluated on the basis of the service fee, administrative cost and consultancy fee (inclusive of all applicable taxes and charges), inclusive of all applicable taxes, duties and charges, as specified in the RFP. Any conditional or qualified pricing will render the Bid non-responsive.
- E. Responsive Financial Bids will be ranked in ascending order of the evaluated Rate. The Bidder quoting the lowest evaluated Rate (L1) shall be considered the Preferred Bidder, subject to the terms of the RFP and shall be termed as the Successful Bidder.
- F. The State Nodal Agency reserves the right to seek justification for abnormally low or high quotes. Failure to provide a satisfactory explanation may result in rejection of the Bid.
- G. The evaluation of Financial Bids shall be at the sole discretion of the State Nodal Agency. No Bidder shall be entitled to seek clarification, justification or explanation regarding the evaluation process.
- H. The Financial Bid shall remain binding on the Bidder for the entire Bid Validity Period and, if selected, shall form the basis of the Service Contract.

28. CLARIFICATIONS ON BIDS

- A. The State Nodal Agency may seek written clarifications from Bidders on their Bid Application Letters. Bidders must submit the requested clarifications within the time specified.
- B. If a Bidder fails to provide clarifications on time, the State Nodal Agency may reject the Bid. If it chooses not to reject, it may evaluate the Bid based on its own interpretation, and the Bidder cannot later dispute that interpretation
- C. No change in the quoted amount or any material aspect of a Financial Bid shall be sought, offered, or permitted.

PART 6

AWARD OF SERVICE CONTRACT

29. NOTIFICATION OF AWARD

- A. Upon selecting the Successful Bidder, the State Nodal Agency shall issue 2 original copies of a notification of award (the **NOA**) to the Successful Bidder:
- i. declaring it as the Successful Bidder;
 - ii. accepting its Financial Bid (as corrected by the State Nodal Agency);
 - iii. requesting it to fulfill the conditions specified in Clause 29 B; and
 - iv. Subject to fulfillment of the conditions specified in Clause 29 B, requesting it to execute the Service Contract and to fulfill the conditions precedent to execution in accordance with Clause 30.
- B. Within 2 days of receiving the NOA, the Bidder declared as the Successful Bidder shall:
- i. Sign and return 1 original copy of the NOA to the State Nodal Agency as acceptance thereof and in acceptance of the terms of the revised draft Service Contract issued by the State Nodal Agency.
- C. Prior to the execution of the Service Contract the Successful Bidder shall be required to obtain a valid Trading License in accordance with the provisions of the Autonomous District Council(s) in the state of Meghalaya. The Successful Bidder is required to submit the Trading License as received from the competent authority and the Trading License is required to maintain its validity throughout the period of the Service Contract period and any applicable extension of the period of the Service Contract thereof.
- D. If the Bidder that is issued the NOA does not comply with the condition set out in above the State Nodal Agency may elect to grant such Bidder an extension of time for the completion of such condition(s) or to disqualify the Bidder selected as the Successful Bidder.
- If the State Nodal Agency elects to disqualify such Bidder, then the State Nodal Agency may:
- (i) Evaluate all the Financial Bids of the Qualified Bidders received in accordance with the procedure at Clause 27 E.
 - (ii) The State Nodal Agency may exercise this option only during the validity period of the Bids, as extended from time to time, and not thereafter.

30. EXECUTION OF THE SERVICE CONTRACT

- A. Once the Successful Bidder has complied with all requirements specified in the Notification of Award and any conditions communicated by the State Nodal Agency, the final Service Contract will be issued for execution. The Successful Bidder shall sign and execute the Service Contract within the period specified in the Notification of Award.
- B. Prior to execution, the Successful Bidder shall submit all documents, undertakings, certificates, performance securities and any other information required under this RFP or specified in the Notification of Award.
- C. If the Successful Bidder fails to execute the Service Contract within the stipulated period or does not comply with any pre-execution requirement, the State Nodal Agency may grant additional time or may declare the Bidder in default and annul the award. In such a case, the

State Nodal Agency may proceed to consider other eligible Bidders or take any action it deems appropriate.

- D.** The Service Contract shall become effective only upon execution by both parties and fulfillment of all condition's precedent specified therein.

ANNEXURE A
FORMAT OF BID APPLICATION LETTER

[On letterhead of the Bidder]

From

[insert name of Bidder] [insert address of Bidder]

Date: *[insert date]* 2022

To,
Mr. Ramakrishna Chturri, IAS,
Chief Executive Officer, Megha Health Insurance Scheme
& Additional Secretary Health & Family Welfare,
Government of Meghalaya.
State Nodal Agency, Megha Health Insurance Scheme, Health Complex, Laitumkhrah,
Shillong – 793003, Meghalaya.

Dear Sir,

Sub: Submission of Technical Bid for the Service Contract for the Inclusion of Government Employees, Pensioners, Evaluation of Health Benefit Packages, and Evaluation of Premium Sharing Model for MHIS Phase 7.

With reference to your Request for Proposals dated, _____ we, *[insert name of Bidder]*, wish to submit our Bid for the award of service contract for the inclusion of government employees, pensioners, the evaluation of health benefits packages & the evaluation of adopting a premium sharing model for the implementation of the Megha Health Insurance Scheme Phase 7. Our details have been set out in Annex 1 to this Letter.

We hereby submit our Bid Application Letter, which is unconditional and unqualified. We have examined the Tender Documents, including all the Addenda.

1. Confirmation of Eligibility

We hereby confirm that:

- a. We are a legally registered entity in India under the applicable statute:
Companies Act, 2013 / LLP Act, 2008 / Partnership Act, 1932 / Registered Society / Registered Trust
(strike out whichever is not applicable). (Copy of registration enclosed)
- b. We have been in continuous operation for **at least three (3) years** as on the date of issue of the RFP. (supporting documents enclosed)
- c. We are not blacklisted, debarred, or suspended by any Central or State Government department, Public Sector Undertaking (PSU), or multilateral/bilateral agency. A duly signed Self-Declaration is enclosed.
- d. We are registered under the Goods and Services Tax (GST) Act, 2017, and a valid GST Registration Certificate is enclosed.
- e. We possess a valid Permanent Account Number (PAN) and Tax Deduction and Collection Account Number (TAN), and copies of both are enclosed.

- f. All services, deliverables, and outputs proposed by us are free from third-party intellectual property claims, and we acknowledge that all Intellectual Property Rights (IPR) arising from the assignment shall vest exclusively with the SNA, MHIS.

2. Confirmation of Technical Eligibility

A. Relevant Sectoral Experience:

We confirm that we have successfully completed **at least three (3)** consultancy assignments in the last **five (5)** years in two or more of the following domains:

- i. Health insurance scheme design.
- ii. Actuarial modelling and financial projections.
- iii. Health Benefit Package (HBP) design or revision.
- iv. Public health programme implementation or evaluation.
- v. Advisory services for Government health schemes (including PM-JAY or State Sponsored health insurance or assurance schemes).

Documentary evidence in the form of **work orders and/or completion certificates** is enclosed

B. Experience with Government / Multilateral Agencies

We confirm that we have completed **at least two (2)** consultancy assignments for:

- i. Central or State Government departments, or
- ii. Public Sector Undertakings (PSUs), or
- iii. Multilateral or bilateral development agencies.

Supporting documents are enclosed.

3. Confirmation of Financial Eligibility

We confirm that:

- i. Our **average annual turnover** for the last three (3) financial years is **not less than ₹ 10 crore**.
- ii. We have a **positive net worth** in the most recent financial year.
- iii. We have enclosed **audited financial statements** for the last three (3) financial years.

4. Declaration

We hereby declare that:

- i. All information provided in this Bid is true, complete, and accurate to the best of our knowledge.
- ii. We understand that any misrepresentation may lead to rejection of our Bid or termination of the contract.
- iii. Our Bid shall remain valid for the period specified in the RFP.
- iv. We agree to abide by all decisions of the State Nodal Agency, MHIS, in accordance with the RFP.

In witness thereof, we submit this Bid Application Letter under and in accordance with the terms of the Tender Documents.

Dated this [insert] day of [insert month] 2026

[signature] _____

In the capacity of [position] _____

Duly authorized to sign this Bid for and on behalf of [name of Bidder] _____

ANNEX 1

DETAILS OF THE BIDDER

1. (a) Name:
 - (b) Address of the corporate headquarters and its branch office(s), if any:
 - (c) Date of incorporation and/or commencement of business:
 - (d) Corporation Identification Number
 - (e) PAN
 - (f) Name and contact details of Branch Head in the State.
 - (g) Address and contact number of its branch office in the State, if any.

2. Details of authorized signatory who will serve as the point of contact/communication for the State Nodal Agency:
 - (a) Name:
 - (b) Designation:
 - (c) Company:
 - (d) Address:
 - (e) Telephone Number:
 - (f) E-mail Address:
 - (g) Fax Number:

ANNEX 2

CHECK LIST OF DOCUMENTS SUBMITTED AS PART OF THE BID

S No.	Document	Annexure / Clause Reference	Document Submitted (Yes/No)
1	Certificate of Incorporation / Registration (Companies Act / LLP Act / Partnership Act / Society/Trust)	Pre-Qualification Criteria	
2	Proof of continuous operation for at least 3 years	Pre-Qualification Criteria	
3	Self-Declaration of non-blacklisting / non-debarment	Pre-Qualification Criteria	
4	GST Registration Certificate	Pre-Qualification Criteria	
5	Permanent Account Number and Tax Deduction and Collection Account Number (self-attested copies)	Pre-Qualification Criteria	
6	Work Orders/Completion Certificates for at least 3 relevant sectoral assignments in last 5 years	Technical Eligibility	
7	Work Orders/Completion Certificates for at least 2 assignments with Government/PSU/Multilateral agencies	Technical Eligibility	
8	Audited financial statements for last 3 financial years	Financial Eligibility	
9	Certificate of average annual turnover \geq ₹ 10 crore (Chartered Accountant certified)	Financial Eligibility	
10	Net worth certificate showing positive net worth (Chartered Accountant certified)	Financial Eligibility	

ANNEXURE B

FORMAT OF FINANCIAL BID [On letterhead of the Bidder]

From

[insert name of Bidder] [Insert
address of Bidder]

Date: [insert date] 2022

To

Mr. Ramakrishna Chiturri, IAS,
Chief Executive Officer, Megha Health Insurance Scheme
& Additional Secretary Health & Family Welfare
Government of Meghalaya.
State Nodal Agency, Megha Health Insurance Scheme, Health Complex, Laitumkhrah,
Shillong – 793003, Meghalaya

Dear Sir,

Sub: Financial Bid for the service contract for the inclusion of government employees, pensioners, etc., the evaluation of health benefits packages & the evaluation of adopting a Premium sharing methodology for the implementation of the Megha Health Insurance Scheme phase 7 in the State of Meghalaya.

We, the undersigned, offer to provide the consulting services for <<Title of consulting services>> in accordance with your Request for Proposal dated [Date] and our Proposal - Technical and Financial Proposals. Our attached Financial Proposal is for the sum of <<Amount in words and figures>>. This amount is inclusive of Expenses or Miscellaneous expenses & Goods and Service taxes.

I understand that the payment would be made on the basis of actual tax rate prevalent during the time of payment.

Our Financial Proposal shall be binding upon us subject to the modifications resulting from Contract negotiations, up to expiration of the validity period of the Proposal, i.e., <<Date>>

We understand you are not bound to accept any Proposal you receive.

In witness thereof, we submit this Financial Bid under and in accordance with the terms of the Tender Documents.

Dated this [insert] day of [insert month] 2026.

[signature] _____

In the capacity of [position] _____

Duly authorized to sign this Bid for and on behalf of [name of Bidder] _____