



BHAGYANAGAR GAS LIMITED
(A JOINT VENTURE OF HPCL & GAIL)

BID DOCUMENT FOR

Group Term Life Insurance Coverage for BGL Employees

**UNDER OPEN DOMESTIC
COMPETITIVE BIDDING**

e- tender

Bid Document No. BGL/782/2026-27

VOLUME-II of II

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(Sign & Seal of Bidder)

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SECTION – 3

SPECIAL CONDITIONS OF CONTRACT

(Sign & Seal of Bidder)

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SPECIAL CONDITIONS OF CONTRACT (SCC)

- i. Bidders will have to bid in the prescribed format only.
- ii. No expenditure on account of anything other than the rate quoted in the SOR will be paid by BGL for the defined scope of coverage. Premium rate to be quoted by the bidders will be in Indian Rupees only on firm price basis and shall remain valid during currency of the policy.
- iii. Actual list of the employees as on the date of commencement of the insurance policy i.e. 10.10.2026 shall be forwarded to the insurance provider.
- iv. The terms & conditions of cover and the wordings of the policies, warranties and clauses should be strictly in line with IRDA provisions & draft policy issued by IRDA from time to time. Further, Bidders are required to quote for entire scope of insurance cover as mentioned in the bid document.
- v. BGL reserves the right to reject any or all bids without assigning any reason thereof and BGL's decision in this regard shall be final and binding on all the bidders. The entire scope of work and special conditions of contract as specified above shall be treated as Insurance Contract for each part distinctly.
- vi. **Payment Terms:**
The insurance premium is payable to insurer before the commencement of the policy as per the price schedule and is inclusive of all taxes & duties. The rate of premium shall remain firm during the insurance period of the policy.

During the coverage period, number of employees/ beneficiaries may change on account of appointment, resignation, superannuation, etc. Further, in case of promotion/internal appointment, their grade/ level may change from time to time during the coverage period. Accordingly, BGL will provide data with regard to manpower strength on monthly basis.

A provision has been kept for maintaining a Cash Deposit (CD) balance in the form of adjustable premium which will be paid at the beginning of the policy as an advance. CD balance has been kept to ensure coverage against additional sum assured for the employees who will be joining during the currency of the policy period. The reconciliation of adjustable premium in respect of manpower additions/deletions shall be carried out at the end of contract and necessary payments/adjustments will be made accordingly.

Paying Authority - Head of Corporate (F&A) Department, Corporate Office, BGL, Hyderabad.

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SECTION – 4

SCOPE OF WORK / SERVICES

(Sign & Seal of Bidder)

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SCOPE OF WORK

1. Bhagyanagar Gas Limited intends to take **Group Term Life Insurance coverage** as welfare measure for its employees.
2. Under the extant scheme, in the event of Death of an employee on account of any unfortunate event, his/her nominee(s)/legal heir(s) are entitled to financial assistance depending on last grade/level held in BGL.
3. **The Claim amount should be processed with in 15 days of death intimation.**
4. For the said purpose, BGL will obtain Group Term Life Insurance coverage after inviting quotations from IRDA approved life insurance providers on regular intervals on an annual basis.
5. Accordingly, quotations of the annual premium are invited for providing such Group Life Insurance coverage of BGL employees as per details given below:
 - i. **Scope of coverage:** Insurance provider to provide Group Term Life Insurance coverage in terms of Financial Assistance Scheme to all BGL employees during the policy coverage period in the event of Death (arising out of any cause).
 - ii. **Period of coverage:** The period of this insurance coverage shall be for one year from the date of issue of work order.
 - iii. **Sum assured:** In case of Death (arising out of any cause) financial assistance up to the following limits will be allowed by the insurance provider to nominees/legal heirs of the individual under the said Group Life insurance coverage depending upon last grade/level held by him/her:

Grade	Financial Assistance (Rs)	Number of Employees	Sum Assured (Rs.)
E0 to E3	30,00,000/-	44	13,20,00,000/-
E4 to E5	50,00,000/-	15	7,50,00,000/-
E6 and above	75,00,000/-	02	1,50,00,000/-
Total Sum Assured			22,20,00,000/-

6. Further, during the coverage period insurance provider shall provide the claim MIS on a quarterly basis to BGL
7. All employees shall be covered under the policy irrespective of their age/ gender/ grade/ years of service/ place of posting in three GA's i.e Hyderabad, Vijayawada and Kakinada without any condition of prior medical test/ history.
8. The following minimum coverage required.

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Group Term Life Insurance (2026-27)	
Policy Period	One Year from 10.10.2026 To 09.10.2027
Particulars	
Employee count during policy inception	61
Total Sum Assured of expiring policy	222000000
MINIMUM COVERAGE REQUIRED	
Members Covered	Employee Only
Relationship	Employer - Employee Relationship
Sum Insured	Graded Sum Insureds, 30 Lacs, 50 lacs and 75 lakhs
Max Age Limit	18-65
Scope Of Coverage	Worldwide except for 32 negative countries
Death due to any Reason	Covered
Rider (CI/TI/AD)	No
Suicide (Covered from day 1)	Covered
Active at Work Clause	Waived off (Applicable for New Joiners)
Free Cover Limit	7500000
Members above FCL	0
Midterm Change in Sum Insured Due to Promotion	yes
Employees to be covered from DOJ subject to CD	Yes
Additions and deletions	On prorata basis
Terrorism	Covered
Claims Experience for the Past 3 Years	2025-26 : NIL
	2024-25 : NIL
	2023-24 : NIL

SNO	Employee id *	Name of the employee	DOB* (MM/DD/YYYY)	DOJ (MM/DD/YYYY)	Gender *	Designation *	Grade	CTC* (in lakhs)	Sum Assured*
1	BGL/28/11	TANNERU VENKATA KOTI HANUMATH SUBRAHMANYAM	11/12/1968	04/08/2011	Male	Deputy General Manager	E7	20.48 - 36.30	75,00,000.00
2	BGL/177/24	ANNAM SETTI RAMAKRISHNA	10/06/1984	11/07/2024	Male	Chief Manager	E6	16.63 - 29.0	75,00,000.00
3	BGL/01/08	PALISETTY KRISHNA	01/07/1974	01/09/2006	Male	Senior Manager	E5	14.26 - 27.0	50,00,000.00
4	BGL/155/23	SHRINIVAS VENKAT PANCHARI	08/03/1985	09/18/2023	Male	Senior Manager	E5	14.26 - 27.0	50,00,000.00
5	BGL/47/12	D GURUNATH BABU	11/18/1979	05/28/2012	Male	Senior Manager	E5	14.26 - 27.0	50,00,000.00
6	BGL/60/14	YADAVILLI MALLESWARI	10/03/1976	11/13/2014	Female	Senior Manager	E5	14.26 - 27.0	50,00,000.00
7	BGL/175/24	SWAPNIL GAUTAMRAO SANGHAVI	05/01/1985	11/05/2024	Male	Senior Manager	E5	14.26 - 27.0	50,00,000.00
8	BGL/178/24	PAVAN KUMAR PASUMARTHI	08/18/1996	11/14/2024	Male	Senior Manager	E5	14.26 - 27.0	50,00,000.00
9	BGL/113/20	DHEERAVATH MOHAN RAO	05/06/1984	07/09/2020	Male	Senior Manager	E5	14.26 - 27.0	50,00,000.00
10	BGL/187/25	RASHIM KHAN	06/25/1988	01/27/2025	Male	Senior Manager	E5	14.26 - 27.0	50,00,000.00
11	BGL/115/20	GOVADA VENKATESH	07/13/1990	11/11/2020	Male	Manager	E4	13.50 - 22.15	50,00,000.00
12	BGL/144/23	SANGRAM KISHORE PATI	08/27/1985	07/05/2023	Male	Manager	E4	13.50 - 22.15	50,00,000.00
13	BGL/157/23	PRADEEP KUMAR YADAV	10/20/1988	09/30/2023	Male	Manager	E4	13.50 - 22.15	50,00,000.00
14	BGL/75/17	MOHAMMAD SIBGATULLAH	02/11/1990	07/03/2017	Male	Manager	E4	13.50 - 22.15	50,00,000.00
15	BGL/91/19	YEDLA SURAJ	08/27/1990	02/11/2019	Male	Manager	E4	13.50 - 22.15	50,00,000.00
16	BGL/173/24	SARADHIBABU GUDAPATI	07/03/1990	10/28/2024	Male	Manager	E4	13.50 - 22.15	50,00,000.00
17	BGL/194/26	Ch. Venkatesh	02.28.1993	01.05.2026	Male	Manager	E4	13.50 - 22.15	50,00,000.00
18	BGL/152/23	CHALLA RAVI TEJ	05/10/1986	08/26/2023	Male	Deputy Manager	E3	11.25 - 19.19	30,00,000.00
19	BGL/79/18	SATISH CHANDRA MISHRA	07/20/1992	01/03/2018	Male	Deputy Manager	E3	11.25 - 19.19	30,00,000.00
20	BGL/170/24	ROHAN CHAKRAVARTY	01/03/1987	08/01/2024	Male	Deputy Manager	E3	11.25 - 19.19	30,00,000.00
21	BGL/174/24	UPPALA LALITH KUMAR	08/28/1994	10/28/2024	Male	Deputy Manager	E3	11.25 - 19.19	30,00,000.00
22	BGL/179/24	RAM CHAITANYA	01/14/1994	12/23/2024	Male	Deputy Manager	E3	11.25 - 19.19	30,00,000.00
23	BGL/180/24	PENTA NARESH KUMAR	07/08/1989	12/26/2024	Male	Deputy Manager	E3	11.25 - 19.19	30,00,000.00
24	BGL/193/25	NISHCHINT RAWAT	08/21/1993	07/01/2025	Male	Deputy Manager	E3	11.25 - 19.19	30,00,000.00
25	BGL/207/26	Kakileti Ramcharan Teja	10-03-1995	08-04-2026	Male	Deputy Manager	E3	11.25 - 19.19	30,00,000.00
26	BGL/108/19	BANDARU JOHNSON	08/10/1995	12/04/2019	Male	Assistant Manager	E2	9.0 - 14.04	30,00,000.00
27	BGL/136/22	M VISHNU VARDHAN	10/17/1992	12/24/2022	Male	Assistant Manager	E2	9.0 - 14.04	30,00,000.00
28	BGL/142/23	PRASHANT JAGANNATH WAINGANKAR	01/06/1982	04/03/2023	Male	Assistant Manager	E2	9.0 - 14.04	30,00,000.00
29	BGL/143/23	MANUKONDA SAMUEL SAMPATH KUMAR	03/01/1993	06/17/2023	Male	Assistant Manager	E2	9.0 - 14.04	30,00,000.00
30	BGL/160/24	VEMPALAKU BALA ANKALU	06/08/1989	02/05/2024	Male	Assistant Manager	E2	9.0 - 14.04	30,00,000.00
31	BGL/72/17	BOYALLA BHANUCHANDER	04/24/1986	05/30/2017	Male	Assistant Manager	E2	9.0 - 14.04	30,00,000.00

32	BGL/176/24	YACHAM SAI ANVESH	10/09/1994	11/06/2024	Male	Assistant Manager	E2	9.0 - 14.04	30,00,000.00
33	BGL/150/23	JANJANAM SRAVANTH	12/21/1997	08/01/2023	Male	Assistant Manager	E2	9.0 - 14.04	30,00,000.00
34	BGL/42/12	TELIJIRI BHASKAR YADAV	08/18/1983	02/06/2012	Male	Assistant Manager	E2	9.0 - 14.04	30,00,000.00
35	BGL/43/12	S SUMAN	12/04/1978	02/10/2012	Male	Assistant Manager	E2	9.0 - 14.04	30,00,000.00
36	BGL/122/22	SHRUTI AARYAN	07/04/1998	07/11/2022	Female	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
37	BGL/145/23	GANJI SEKHARA BABU	06/14/1991	07/07/2023	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
38	BGL/148/23	MD SAFIUDDIN	07/03/1996	08/01/2023	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
39	BGL/159/24	MUDAPAKA HARITHA	06/02/1993	01/12/2024	Female	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
40	BGL/162/24	BOGADHI LEELA BHARGAVI	11/13/1995	04/15/2024	Female	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
41	BGL/171/24	GAURAV SINGH	10/07/1995	08/06/2024	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
42	BGL/158/23	MD AMAMUDDIN	02/14/1997	10/03/2023	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
43	BGL/181/24	GOUNDLA KARTHIK	05/08/1998	12/26/2024	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
44	BGL/183/25	KANCHI SHANKAR	12/03/2002	01/20/2025	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
45	BGL/184/25	AKKEPALLY LIVANI	01/25/2001	01/20/2025	Female	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
46	BGL/185/25	CHITTI SAIKIRAN	03/03/2000	01/20/2025	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
47	BGL/189/25	BALLULA ANIL	11/03/2001	03/10/2025	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
48	BGL/190/25	SOLLETI SRUTHI	07/03/2000	03/21/2025	Female	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
49	BGL/192/25	PALLERLA YAMINI	05/29/2000	06/02/2025	Female	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
50	BGL/195/26	Halavath Ashok Kumar	10.06.1995	19.01.2026	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
51	BGL/196/26	R. Saketh Bhargav	05-05-2002	04/16/2026	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
52	BGL/197/26	Ragala Siddu	04-02-2001	04/17/2026	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
53	BGL/198/26	Kurma Akshay	06-25-2001	04-22-2026	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
54	BGL/199/26	Kowdagani Sindhuja	05.28.2021	05.08.2026	Female	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
55	BGL/200/26	Devarakonda Vinay Kumar	11/30/2002	07-01-2026	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
56	BGL/201/26	Kontham Niharika	12/25/2003	07-01-2026	Female	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
57	BGL/202/26	R Vamshi Rathod	05.11.2001	07-10-2026	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
58	BGL/203/26	Rohit Ramraj Verma	03/29/2003	07/15/2026	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
59	BGL/204/26	VLN Harshavardhan	03/24/2002	07/15/2026	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
60	BGL/205/26	Garige Pradeep Kumar	12/28/2001	07/31/2026	Male	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00
61	BGL/206/26	Hamsa Apoorva Jesse	09-05-2000	08-01-2026	Female	Officer / Engineer	E1	7.20 - 9.90	30,00,000.00

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SECTION – 5

SCHEDULE OF RATES (SOR)

(Sign & Seal of Bidder)

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SCHEDULE OF RATES					
Group Term Life Insurance Coverage for BGL Employees					
Bid Document No. BGL/782/2026-27					
Name of Bidder :-					
Sr. No.	Grade	Nos. of Lives	Average age of Employee	Sum Insured/Live In Rs	Total Annual Premium Amount Exclusive of GST
1	E6 & above	2	49	75,00,000.00	
2	E4 - E5	15	39	50,00,000.00	
3	E0 - E3	44	31	30,00,000.00	
Total Premium Amount in Rs. (Exclusive of GST)					
Applicable GST@.....					
Total Premium Amount in Rs. (Inclusive of GST)					