GOVERNMENT OF KERALA

NON-RESIDENT KERALITES AFFAIRS (NORKA) DEPARTMENT

NORKA ROOTS

REQUEST FOR PROPOSAL (RFP)

For the Selection of an Insurance Broker

to place and service NORKA CARE

Group Medical Insurance & Personal Accident Insurance Scheme for NORKA ID Card Holders

Tenure of Assignment: 3 Years (2026 – 2029)

Tender Reference	ROOTS/1137/2026-RRID2 — NORKA CARE Insurance Scheme 2026
Cost of RFP Document	Rs. 10,000/- (Non-Refundable)
Earnest Money Deposit (EMD)	Rs. 5,00,000/-
Last Date for Submission	**14-08-2026 by 12:00 Hrs**
Submitting Authority	Chief Executive Officer, NORKA Roots, Thiruvananthapuram

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1. TEXT OF ADVERTISEMENT — INVITATION FOR PROPOSALS

NORKA Roots, a Government Company under the Non-Resident Keralites Affairs (NORKA) Department, Government of Kerala, invites sealed Proposals (RFP responses) from IRDAI-registered Insurance Brokers for placing and servicing NORKA CARE - a comprehensive Group Medical Insurance and Personal Accident Insurance scheme for NORKA ID card holders and employees of Norka Roots, if interested with no financial commitment from Government/Norka Roots - for a three-year tenure (2026 - 2029).

Interested brokers must submit a non-refundable RFP Processing Fee of Rs. 10,000/- and an Earnest Money Deposit (EMD) of Rs. 5,00,000/- by way of separate Demand Drafts drawn in favour of "Chief Executive Officer, NORKA Roots", payable at Thiruvananthapuram.

Completed sealed proposals containing Envelope A (Pre-Qualification Documents) and Envelope B (Technical Proposal) shall reach the address below not later than 12:00 Hrs on 14-08-2026.

Submission Address: Chief Executive Officer, NORKA Roots, NORKA Centre, 3rd Floor, Thycaud P.O., Thiruvananthapuram, Kerala – 695014.

Note: The Chief Executive Officer reserves the right to cancel this RFP and/or invite afresh, with or without amendments, without liability or obligation and without assigning any reason.

2. LETTER OF INVITATION

No: ROOTS/1137/2026-RRID2 Dated: 31.07.2026

Dear Sir/Madam,

1. NORKA Roots invites sealed Proposals from licensed, experienced IRDAI-registered Insurance Brokers for placing and servicing NORKA CARE, a comprehensive Group Medical Insurance and Personal Accident Insurance scheme for NORKA ID card holders, and employees of Norka Roots, if interested with no financial commitment from Government/Norka Roots for a three-year tenure (2026–2029).
2. The selection follows a structured Two-Stage Mechanism detailed in this document. In Stage 1, a single broker is selected on technical merit. In Stage 2, the broker prepares the tender documents and assists NORKA Roots in conducting a competitive bidding process among insurers and the award of the insurer resting with NORKA Roots (Section 10).
3. The complete RFP document can be downloaded from the official portal: https://norkaroots.kerala.gov.in
4. Responses must be physically delivered to the NORKA Roots head office, Thiruvananthapuram, before 12:00 Hrs on 14-08-2026. Late submissions, or proposals delivered without the processing fee or EMD, will be summarily rejected.

Yours faithfully,

Chief Executive Officer, NORKA Roots

Note: Queries may be referred in writing to NORKA Roots, Thycaud, Thiruvananthapuram. Ph: 0471 2770528, 2770543, 2770507 | Email: ceo.norka@kerala.gov.in

3. BACKGROUND & PURPOSE

NORKA Roots is a Government Company under the Non-Resident Keralites Affairs Department, Government of Kerala, mandated to implement social security, welfare, and resettlement frameworks for the global diaspora of Keralites.

Recognising the economic vulnerabilities and rising out-of-pocket healthcare expenses faced by Non-Resident Keralites (NRKs), NORKA Roots operates NORKA CARE - a Group Medical and Personal Accident Insurance framework that provides financial protection and cashless healthcare access to NORKA ID card holders and their families and employees of Norka Roots, if interested with no financial commitment from Government/Norka Roots.

Purpose of this RFP: NORKA CARE is an existing scheme with a defined benefit structure (Section 4). NORKA Roots is not seeking to redesign a new product. The objective of this RFP is to select one competent IRDAI-registered Insurance Broker to **assist NORKA Roots in placing the scheme with a suitable insurer through a competitive bidding process, and to service it end-to-end** - enrolment, cashless facilitation, claims monitoring, grievance redressal, and technology support - for the 2026–2029 tenure.

4. SCOPE OF WORK & BENEFIT TABLE

Note: The benefit structure below is the **fixed specification** of NORKA CARE that the selected broker must place with an insurer. Brokers may propose enhancements *above* this floor but may not reduce any benefit below it.

Eligibility & Family Configuration

Eligible Age Group	18 to 70 years (primary member and spouse)
Family Unit	Primary Member + Spouse + 2 Dependent Children (children covered up to 25 years)
Geographical Application	Cover applies to NORKA ID card holders (NRKs) residing and working outside the geographical boundaries of Kerala. Cashless treatment and claims are serviced through the pan-India network hospital list (treatment in India only).

Insurance Benefit Framework

Policy Type	Sum Insured	Key Benefits
1. Medical Insurance	**Rs. 5,00,000/- Family Floater**	Hospitalisation (room, ICU/ICCU, doctor/surgeon/anaesthetist fees, medicines, pathology). Domiciliary and Pre/Post hospitalisation. Dental (accident-necessitated, requiring hospitalization). Pre-existing diseases covered from Day 1 (30-day waiting period waived). Ambulance & day-care procedures. AYUSH (Ayurveda, Homeopathy, Unani) on reimbursement. External prosthetic devices / artificial aids where necessitated by accident.
2. Personal Accident	**Rs. 10,00,000/- Capital Sum Insured (CSI)**	Accidental Death: 100% of CSI. Permanent Total Disablement (PTD): 100% of CSI. Permanent Partial Disablement (PPD): as per Continental Scale.

Estimated scheme volume: *(1.5 -2 lakh— approximate number of NORKA ID card holders / covered lives, or a range]*. Bidders shall plan servicing, manpower, and technology on this basis.

5. CLAIM MANAGEMENT & SETTLEMENT STANDARDS

Turnaround Time (TAT): Claims shall be settled within 30 days of receipt of the complete originalfinal claim document pack with all necessary documents.

Cashless Network: Maximized empanelment of network hospitals across India to guarantee cashless access to members.

TPA Architecture: Broker should select the TPA and operations shall be executed through an IRDAI-licensed Third-Party Administrator (TPA) acting between the insurer, the network hospital, and the beneficiary. The broker is responsible for enforcing TAT and escalating delays (see Section 14).

6. RFP PROCESSING FEE & EARNEST MONEY DEPOSIT

- A non-refundable RFP Processing Fee of Rs. 10,000/- shall be submitted by Demand Draft in favour of "Chief Executive Officer, NORKA Roots, payable at Thiruvananthapuram". Proposals received without, or with inadequate, processing fee are liable to rejection.
- An Earnest Money Deposit of Rs. 5,00,000/- shall be submitted by separate Demand Draft in favour of "Chief Executive Officer, NORKA Roots, payable at Thiruvananthapuram". Proposals without EMD will not be accepted.
- The EMD of unsuccessful bidders will be refunded, without interest, after the selection process is completed. The EMD of the successful bidder will be refunded, without interest, upon the bidder furnishing the Performance Security prescribed in Section 15.

7. BROKER REMUNERATION

The selected broker shall be remunerated **solely by the insurer**, through brokerage/commission built into the insurance premium in accordance with the applicable IRDAI Regulations. **NORKA Roots shall not pay any professional fee, service charge, or other consideration to the broker, and no charge shall be levied on members.**

1. The brokerage is regulated and capped by IRDAI; the broker shall not seek any payment from NORKA Roots or from beneficiaries under any head.
2. All insurance activities shall be carried out as per the IRDAI (Insurance Brokers) Regulations, 2018, and subsequent amendments.

8. ROLE & RESPONSIBILITIES OF THE INSURANCE BROKER

1. Assist NORKA Roots to operate NORKA CARE for NORKA Care beneficiaries.(Group Health & Personal Accident Insurance).
2. Assist NORKA Roots in conducting the competitive bidding process for placement of the scheme (as detailed in Section 10). NORKA Roots retains the final decision on selection of the insurer.

3. Prepare technical and financial evaluation and a comparative statement of insurer bids for the consideration of NORKA Roots.
4. Prepare and execute a Service Level Agreement with the selected insurer and the TPA.
5. Provide uninterrupted technology support throughout the policy period by developing and maintaining an online portal and mobile application for member enrollment, claims processing, member helpline services, and other related services through a vendor selected by the insurance broker.
6. The vendor selected by the insurance broker shall carry out all marketing activities related to Norka Care, including enrollment campaigns.
7. Assist members in prompt claim settlement and monitor claims against the agreed 30-day TAT.
8. Enforce TAT, and coordinate/escalate with the insurer and TPA in cases of dispute or delay, subject to policy terms.
9. Provide periodic servicing, MIS reporting, and review meetings in coordination with NORKA Roots.
10. Provide dedicated, Kerala-based manpower for the scheme.

The CEO, NORKA Roots, may withdraw or cancel the appointment with 30 days' notice.

9. SELECTION MECHANISM (TWO-STAGE)

Stage 1 — Selection of the Broker (this RFP)

Bidders are evaluated on corporate strength, track record, relevant scheme experience, servicing plan, Kerala presence, and a technical presentation, using the 100-point matrix in Section 12. A single broker is selected on technical merit. Bidders scoring below 70% are disqualified. No financial (price) bid is submitted by brokers to NORKA Roots, as the broker is remunerated by the insurer (Section 7).

Stage 2 — Competitive Placement with the Insurer (post-selection)

The selected broker shall prepare the tender documents and assist NORKA Roots in conducting a competitive bidding process among eligible insurers to obtain optimal premium terms for the NORKA CARE specification. The end-to-end procurement of the insurer, including all approvals and the award, rests with NORKA Roots, and is governed by Section 10.

Tripartite Agreement

Upon placement, a binding Tripartite Agreement will be executed between NORKA Roots, the selected Insurance Broker, and the underwriting Insurance Company.

10. PROCUREMENT OF THE INSURANCE COMPANY

To ensure that the selection of the insurer remains a Government function and to avoid any perception that the insurance broker has independently selected the insurer, the placement of NORKA CARE shall follow the process set out below. The insurance broker shall perform its functions in accordance with the IRDAI (Insurance Brokers) Regulations, 2018, as amended from time to time, while the final selection and approval of the insurer shall rest exclusively with NORKA Roots.

Process

1. The selected broker shall prepare the draft insurer request for quote (RFQ)
2. NORKA Roots shall approve the insurer Request For Quote before issue.
3. The broker shall invite bids from all eligible insurers on behalf of NORKA Roots.
4. The broker shall carry out the technical and financial evaluation of the insurer bids.
5. The broker shall submit a comparative statement of all bids to NORKA Roots.
6. Final approval of the insurer shall rest solely with NORKA Roots.
7. The Letter of Award to the insurer shall be issued by NORKA Roots.

Procurement Flow

Legend: *Blue = broker action* | *Navy = NORKA Roots decision point*

Selected Broker

↓

Prepare insurer tender documents

↓

Approval by NORKA Roots

↓

Invitation to all eligible insurers

↓

Technical scrutiny

↓

Financial comparison

↓

Recommendation (comparative statement) by Broker

↓

Evaluation Committee of NORKA Roots

↓

Negotiation (with NORKA approval)

↓

Approval by CEO, NORKA Roots

↓

Award to Insurer

11. ELIGIBILITY & PRE-QUALIFICATION CRITERIA (STAGE 1)

Each bidder must meet all of the following mandatory criteria. Non-compliance with any criterion will lead to rejection at pre-qualification.

Sl	Pre-Qualification Criterion	Supporting Document
1	Registered as a company under the Companies Act in India, with an office in Kerala.	Copy of Registration Certificate.
2	Holds a valid IRDAI licence as an Insurance Broker (Direct/Composite).	Copy of IRDAI licence.
3	Currently or previously engaged in servicing Group Medical / Health Insurance, with experience of a Group Medical policy of not less than 1,00,000 members.	Documents / work orders proving experience.
4	Minimum brokerage turnover of Rs. 3 Crore in	CA-audited financial

Sl	Pre-Qualification Criterion	Supporting Document
	the last financial year (2025–2026).	statement.
5	Not banned or blacklisted by any authority.	Signed affidavit by authorised signatory.
6	Details of branch office(s) in Kerala, if any.	Company profile with branch details.

Note on "turnover": For eligibility and scoring, "turnover" means the broker's **brokerage / commission income** as certified by a Chartered Accountant — not the premium placed.

12. TECHNICAL EVALUATION METHODOLOGY & SCORING GUIDE

Proposals are scored on the 100-point matrix below. Sections 1–4 (90 marks) are assessed on documentary evidence. The three highest-ranked bidders on the documentary evaluation, subject to meeting all eligibility criteria, are invited to a technical presentation before the Evaluation Committee (Section 5, 10 marks). Final selection is on the combined score of 100; a bidder must score at least 70 marks to qualify. Any claim not supported by evidence scores zero.

Summary Matrix

Sl	Evaluation Criterion	Max Marks
A	**SECTION 1 — Corporate Strength & Experience**	**30**
1	Years as IRDAI-licensed insurance broker	**8**
2	Brokerage turnover, last financial year	**7**
3	Largest single client Group-Health scheme serviced, by lives covered	**15**
B	**SECTION 2 — Relevant Scheme Experience**	**25**
4	Diaspora group-health scheme experience	**20**
5	Documented claims settlement ratio & average TAT	**5**
C	**SECTION 3 — Servicing Plan for NORKA CARE**	**30**
6	Dedicated team & Kerala-based manpower	**7**

Sl	Evaluation Criterion	Max Marks
7	Technology (enrolment portal, helpline/app, MIS dashboard, data migration)	**15**
8	Cashless network depth + enhancements above the benefit floor	**4**
9	Grievance redressal & escalation SOP with SLAs	**4**
D	**SECTION 4 — Kerala Presence & Reach**	**5**
10	Offices across Kerala	**5**
E	**SECTION 5 — Technical Presentation (top 3 shortlisted bidders)**	**10**
11	Presentation before the Evaluation Committee	**10**
	TOTAL	**100**

Detailed Scoring Guide

Marks under each criterion are awarded strictly against the triggers below.

Criterion	Marking Basis	Marks	Supporting document
1. Years as broker	1–2yrs | >2–5 yrs | >5 yrs	3 / 5 / 8	IRDA licence copy
2. Brokerage turnover	≤Rs.5 Cr | Rs.>5–9 Cr | >Rs.10 Cr	3 / 5 / 7	CA audit financial statement
3. Largest single client group-health scheme (lives)	1–2 lakh | >2–5 lakh | >5 lakh	7 / 11 / 15	Certificate from Client or insurance company
4.Similer health insurance scheme for the welfare of diaspora with minimum 1 lakh members	Verified engagements (work orders), last 3 yrs: 0-1 |>/1-3| 3+	10 / 15 / 20	Certificate from client
5. Claims settlement ratio & TAT	CSR: ≥95% / <95–85% / <85 -80= 3 / 2 / 1 / Avg TAT (days): ≤15 / 16–30 / 31–45 = 3/2 /1	up to 6	Self-declaration based on claim analysis report

Criterion	Marking Basis	Marks	Supporting document
6. Team & Kerala manpower	Dedicated team ≥15 / 14–10 /<10 -1= 3 / 2 / 1; staff stationed in Kerala ≥15 / <15–5 = 2 / 1; named team (years of experience) = 1	up to 6	Self-declaration
7. Technology	Enrolment portal (9) + member helpline/app (2) + real-time MIS dashboard (2) + migration capability & plan (2). Full marks on live demo/URL; half if only described	up to 15	Live presentation
8. Cashless network + enhancements	Network hospitals in India: [> 20000/ 10000-19999/9999-1] = 3 / 2 / 1; enhancements above floor (wider network in high-NRK districts,) 1 each, max 1	up to 4	Self-declaration
9. Grievance SOP	Documented SOP with escalation tiers (2) + response/resolution SLAs (1) + named grievance officer for NORKA account (1)	up to 4	Self declaration
10. Kerala offices	1 office | 2–4 | ≥5 = 2 / 4 / 5	Up to 5	List of offices with copy of the GST Registration Certificate showing registration in Kerala.
11. Presentation (top 3)	Understanding of scheme & servicing approach (4) + technology demonstration (3) + team, governance & grievance handling (3)	up to 10	

The decision of the Evaluation Committee shall be final. Qualified bidders will be informed by registered letter or e-mail.

13. EVALUATION COMMITTEE

Proposals shall be evaluated by a Technical Evaluation Committee constituted by NORKA Roots, comprising:

1. Chief Executive Officer, NORKA Roots - Chairperson
2. Additional Secretary, NORKA Department
3. General manager, NORKA Roots
4. Finance Manager, NORKA Roots
5. Systems Manager NORKA Roots

The Committee may co-opt additional experts as required. Its decisions on eligibility, scoring, shortlisting, and recommendation shall be final.

14. PERFORMANCE STANDARDS & PENALTY FRAMEWORK

Performance obligations are tied to the party that owns them. The broker’s core duty is to enforce and escalate; the insurer/TPA owns the claim-settlement SLA. The following broker defaults attract penalties as quantified in the Contract / Tripartite Agreement:

Sl	Default	Penalty
1	Delay in submission of periodic MIS / reports	Per-day penalty for each day of delay
2	Non-deployment of committed dedicated manpower	Penalty per vacant position per month
3	Failure to attend scheduled review meetings with prior notice	Penalty per instance
4	Non-maintenance / unavailability of member helpdesk	Penalty per day of unavailability
5	Repeated SLA violations (failure to enforce/escalate claim TAT if it’s the responsibility as per IRDA regulations)	Escalating penalty; persistent failure may lead to termination

Sl	Default	Penalty
6	Unauthorized deviation from negotiated terms	Penalty and/or termination

Insurer/TPA obligations (including the 30-day TAT and network availability) shall be embedded in the Service Level Agreement, with penalties borne by the insurer/TPA; the broker is responsible for invoking these clauses.

15. PERFORMANCE SECURITY

The selected broker shall furnish a Performance Security of **Rs. 10,00,000/- Ten Lakhs** in the form of a Bank Guarantee or Demand Draft, within fifteen (15) days of the Letter of Acceptance, valid through the contract term plus a claim period.

1. The EMD will be refunded to the successful bidder only after the Performance Security is furnished.
2. The Performance Security may be invoked, in whole or in part, towards penalties or losses arising from the broker’s default, and shall be forfeited on termination for cause.
3. The Performance Security shall be released, without interest, after successful completion of the assignment and settlement of all obligations.

16. CONFLICT OF INTEREST & INTEGRITY PACT

Conflict of Interest

The broker shall disclose any existing or potential conflict of interest with any participating insurer and shall not favour any insurer in the evaluation or placement process. The broker shall act solely in the interest of NORKA Roots and the beneficiaries.

Integrity Pact / Anti-Collusion

By submitting a proposal, the bidder undertakes that:

1. there shall be no collusion with any insurer or with other bidders;
2. no inducement, bribe, or gift shall be offered to any official of NORKA Roots or the Government;

3. no commission or remuneration shall be sought or received outside the applicable IRDAI Regulations;
4. no misrepresentation of facts shall be made at any stage.

Any breach shall result in disqualification, termination, and forfeiture of EMD / Performance Security, without prejudice to other legal remedies as pr the IRDA brokers regulations and conditions.

17. CONFIDENTIALITY & DATA PROTECTION

1. The broker shall execute a Non-Disclosure Agreement (NDA) and treat all beneficiary and scheme data as strictly confidential, using it solely for the purposes of NORKA CARE.
2. The broker shall comply fully with the Digital Personal Data Protection Act, 2023, and the rules thereunder.
3. The broker shall notify NORKA Roots promptly of any data breach and shall return or securely destroy all data on completion or termination of the assignment.
4. The broker shall provide data sharing with Norka roots for the migration of active members at no additional cost to NORKA Roots.

18. TERMINATION

NORKA Roots may terminate the engagement, in addition to the 30-day notice for convenience, on any of the following grounds:

1. poor or persistent underperformance against the agreed SLAs as per IRDA standards;
2. insolvency, bankruptcy, or winding-up of the broker;
3. fraud, misrepresentation, or corrupt/collusive practice;
4. cancellation or suspension of the broker’s IRDAI licence;
5. blacklisting of the broker by a designated authority as per the law of the land;
6. breach of the confidentiality or data-protection obligations.

On termination for cause, the Performance Security shall stand forfeited, without prejudice to NORKA Roots’ other rights and remedies.

19. GOVERNING LAW, JURISDICTION, ARBITRATION & FORCE MAJEURE

Governing Law: This RFP and the resulting contract shall be governed by the laws of India.

Jurisdiction: The courts at Thiruvananthapuram, Kerala, shall have exclusive jurisdiction.

Arbitration: Disputes not resolved amicably shall be referred to arbitration under the Arbitration and Conciliation Act, 1996. The seat and venue shall be Thiruvananthapuram; the language shall be English; and the arbitrator shall be appointed as mutually agreed or, failing agreement, by the CEO, NORKA Roots, in accordance with the Act.

Force Majeure: Neither party shall be liable for failure to perform due to events beyond reasonable control (acts of God, war, pandemic, government action, etc.), provided the affected party notifies the other promptly and resumes performance as soon as practicable.

20. SUBMISSION GUIDELINES & INSTRUCTIONS TO BIDDERS

Bidders shall submit their responses in two separate sealed envelopes placed inside one outer envelope:

Envelope A — Pre-Qualification Documents: Pre-Bid Letter, Organisational Details, DD for RFP Fee (Rs. 10,000/-), and DD for EMD (Rs. 5,00,000/-).

Envelope B — Technical Proposal: Technical Proposal Letter, servicing/action plan, list of clients, financial certificates, technology & migration plan, grievance SOP, conflict-of-interest & integrity declaration, and data-protection compliance note.

Outer envelope superscription: "PROPOSAL FOR SELECTION OF INSURANCE BROKER — NORKA CARE (2026–2029)", to reach before 12:00 Hrs on **14-08-2026**.

Negotiation with the Selected Bidder

1. Negotiations will be conducted with the highest-ranked qualified bidder. Should agreement not be reached, NORKA Roots may proceed to the next-ranked bidder.

2. Negotiations will cover the servicing plan, work plan, and finalisation of the Scope of Services, followed by a review of the draft terms of contract.

21. RFP TIMELINE (2026–2029)

Sl	Particular	Detail
1	RFP Reference	**NORKA CARE Insurance Scheme 2026**
2	Publication / Call for Proposals	**02 August 2026**
3	Last date for submission of Proposals	**14 August 2026 (12:00 Hrs)**
4	Opening of Pre-Qualification (Envelope A)	**17 August 2026 (15:00 Hrs)**
5	Opening of Technical Proposals (Envelope B)	**To be intimated by e-mail**
6	Presentation by shortlisted (top 3) bidders	**To be intimated by e-mail**

22. AWARD OF CONTRACT

NORKA Roots will issue a Letter of Acceptance to the selected Insurance Broker after negotiations. The terms finalised in negotiation will form the contract and, after legal vetting, the Tripartite Agreement will be executed between NORKA Roots, the selected Insurance Broker, and the selected Insurance Company. Within fifteen (15) days from the date of the Letter of Acceptance, the selected broker shall furnish the Performance Security and execute the Contract Agreement.

23. CONDITIONS UNDER WHICH THIS RFP IS ISSUED

This RFP is not an offer and is issued with no commitment. NORKA Roots reserves the right to withdraw the RFP, vary any part of it, or make changes at any stage. NORKA Roots further reserves the right to disqualify any bidder at any stage, and to reject any proposal without assigning any reason.

24. ANNEXURES & DECLARATION

ANNEXURE A — Pre-Bid Letter (on the applicant's official letterhead)

To: The Chief Executive Officer, NORKA Roots, NORKA Centre, Thycaud P.O., Thiruvananthapuram, Kerala – 695014.

Sub: Submission of Proposal for Selection of Insurance Broker — NORKA CARE — reg.

Dear Sir,

In response to the RFP published on ___________________ for the above purpose, we express our interest to carry out the proposed assignment. As instructed, we enclose the following in separately sealed envelopes and one soft copy:

1. Pre-Bid Details (Annexure B)
2. Organisational Details (Annexure C)
3. Demand Draft of Rs. 10,000/- towards processing fee (DD No. & Date: ___________)
4. Demand Draft of Rs. 5,00,000/- towards EMD (DD No. & Date: ___________)
5. Technical Proposal, list of clients, financial certificate, etc
6. Declaration

Signature & Stamp of Applicant: _____________________ Name: _____________________ Date: ___________

ANNEXURE B — Pre-Bid Details Form (Envelope A)

Sl	Parameter	Bidder Response
1	Name of the Firm / Company	
2	Registration No.	
3	PAN Number & details	
4	GST Registration No.	
5	Full address (in capitals)	
6	Professional experience (in years)	
7	IRDAI licence details (licence / accreditation number)	
8	EMD details: DD No. ___________ dated ___________ Amount: Rs. 5,00,000/-	
9	Brokerage turnover for the last financial year (2025–26)	
10	Any other relevant information	

ANNEXURE C — Organisational Details Form (Envelope A)

Sl	Organisational Detail	Bidder Response
1	Name of Organisation	
2	Main areas of business	
3	Type of Organisation (Company / Partnership / Individual)	
4	Registration No. (if company / partnership)	
5	Registered office address (with phone, fax, e-mail)	
6	Whether blacklisted by any authority? If yes, details	
7	Address of offices in Kerala	
8	Contact person (with phone & e-mail)	

Enclosures: Certificate of Incorporation; Article of Association; Undertaking on blacklisting status; IRDAI licence.

ANNEXURE D — List of Clients (Envelope B; at least 10 clients)

Sl	Name of Client	Address / Scheme & Lives Covered
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

ANNEXURE E — Financial Strength (Envelope B)

Sl	Financial Year	Brokerage / Commission Income (Rs. in Lakh)
1	FY 2025–2026	

Note: Please enclose an auditor's certificate in support. "Brokerage / commission income" means the broker's own income, not premium placed.

ANNEXURE F — Checklist for Technical Proposal (Envelope B)

Sl	Particulars	YES / NO
1	Submitted in the prescribed format?	
2	Submitted in 2 separate sealed covers within one outer envelope?	
3	EMD and RFP fee given as separate Demand Drafts?	
4	Note on firm, registration, and abstract of works enclosed?	
5	Minimum prescribed professional experience met?	
6	Servicing plan (manpower, technology, migration) enclosed?	
7	Grievance redressal & escalation SOP enclosed?	
8	Conflict-of-interest & integrity declaration enclosed?	
9	Data-protection (DPDP Act, 2023) compliance note enclosed?	
10	PAN and GST registration certificates furnished?	
11	Track record with list of at least 10 clients enclosed?	

DECLARATION

We hereby confirm our interest in providing insurance broking / intermediary services for NORKA CARE through NORKA Roots. All information provided herewith is genuine and accurate.

Signature & Stamp of Applicant: ______________________

Name and Designation: ______________________

Date: ___________