



## Tender Notice

for

### Renewal of Group Mediclaim Insurance Policy for Retired Employees / Family Pensioners

Sr. No.	Event Description	Particulars
1	Date of publishing of Tender Notice	19 <sup>th</sup> July, 2023
2	Tender related Communication & E-Mail IDs	Dr. Joydip Mukherjee, Contact No: 9007112495 e-mail id : <a href="mailto:joydip.mukherjee@kmdastur.com">joydip.mukherjee@kmdastur.com</a> ; Shri Anil Kumar Sahjwani, Chief Manager (Insurance), Head Office, Baroda U.P. Bank, Contact No: 7839886394 e-mail id : <a href="mailto:referral.ho.bupgb@barodauprb.co.in">referral.ho.bupgb@barodauprb.co.in</a>
3	Last date of receipt of queries by email	26 <sup>th</sup> July, 2023
4	Last date of response of all queries related to Tender	28 <sup>th</sup> July, 2023
5	Last date & time for submission of Bid / Bid due date	08 <sup>th</sup> August, 2023; 3:00 PM
6	Opening of Technical Bids through Microsoft Teams	08 <sup>th</sup> August, 2023; 3:30 PM
7	Opening of Financial Bids through Microsoft Teams	10 <sup>th</sup> August, 2023; 3:30 PM
8	Policy Start Date	01 <sup>st</sup> September, 2023

### Note:

- If the last day of submission of Bid is declared as a holiday by any circumstances beyond the control of Baroda U.P. Bank, the next working day will be deemed to be the last day for submission of the Bid.
- Further, in case Baroda U.P. Bank does not function on the aforesaid date due to unforeseen circumstances or holiday, then the Bid will be opened on the next working day subject to availability of all the Technical Committee members, unless otherwise such change may be notified to all bidders through e-mail/call.
- Baroda U.P. Bank may seek clarification on the information submitted by the Bidder, if required.
- Opening of technical & financial Bids will be conducted through virtual mode as per schedule, between the participating Insurance Companies, Baroda U.P. Bank and KMD (M/s K. M. Dastur Reinsurance Brokers Private Limited).
- The Insurer shall submit only one Proposal from a single designated office.
- Alterations of any format/ Annexures forming part and parcel of the Tender document is not permissible.
- The competent authority of the bidder must sign and put official seal on each and every page of the published tender document & submitted Bid documents which shall comprise part of the Technical evaluation process. If any page is found unsigned, it may lead to rejection of the bid.



# Tender Notice

Baroda U.P. Bank a leading Regional Rural Bank sponsored by Bank of Baroda invites quotation from IRDA approved Public & Private Sector General Insurance Companies for the Group Mediclaim Policy for its Retired employees/ Family Pensioners. Baroda U.P. Bank has appointed M/s K. M. Dastur Reinsurance Brokers Private Limited as intermediary/ technical advisor for the said insurance portfolio.

Details are as under :-

## Insurance Coverage Details :

1. **Policy Type:** - Group Medical Insurance Policy only for Retired Employees / Family Pensioners
2. **Group Size:** - 5597 (Tentative)
3. **Sum Insured:** -

Sr.	Cadre	Sum Insured	Count
1.	Retired Pensioners (Officer)	4,00,000	3607
2.	Retired Pensioners (Clerical / Sub-staff)	3,00,000	861
3.	Family Pensioners (Officer)	4,00,000	682
4.	Family Pensioners (Clerical / Sub-staff)	3,00,000	447
Total Count			5597

\*\* Data (Count of retired employees/ Family pensioners on voluntary participation) shared is Indicative only and may vary due to New Joinee, Retirement and Resignation and final count along with dependent details will be shared during policy finalization.

\*\*\* Baroda U.P. Bank does not guarantee the participation of all Retired employees which is totally on voluntary basis.

## 4. **Policy Details:** -

Coverage Details	
Proposal Type:	Renewal
Policy Period:	01/09/2023 to 31/08/2024
Coverage Type:	Family Floater
Policy Conditions:	Group Mediclaim Insurance Policy as per 10th Bipartite Settlement & 8th Joint Note dated 11/11/2020. <b>(Annexure- III)</b>

## Who can Bid in this Tender :

1. Any IRDAI approved Public & Private Sector General insurance company, who has valid license to operate in India, can apply.
2. **ONLY ONE PROPOSAL**  
The Insurer shall submit only one Proposal from a single designated office.

## **OPENING OF PROPOSALS :**

The Bid Evaluation Committee of the Baroda U.P. Bank along with the appointed Insurance Intermediary M/s K. M. Dastur Reinsurance Brokers Pvt. Ltd. shall conduct the opening of the Proposals through virtual



mode using the following link as per the schedule :

[https://teams.microsoft.com/dl/launcher/launcher.html?url=%2F%20%23%2F%2Fmeetup-join%2F19%3Ameeting\\_OWM0NGFkOWMtZTJhYS00MWJhLThkYWQtMmUxNDZjMWRmYmQ5%40thead.v2%2F0%3Fcontext%3D%257b%2522Tid%2522%253a%2522fe06dabd-359a-4447-8445-c86b0a4c7966%2522%252c%2522Oid%2522%253a%2522e292dc1f-7f23-4ee0-89fa-f639c6123f4d%2522%257d%26anon%3Dtrue&type=meetup-join&deeplinkId=0cb41a92-0dc3-4de3-8745-a502cdb8f2c1&directDI=true&msLaunch=true&enableMobilePage=true&suppressPrompt=true](https://teams.microsoft.com/dl/launcher/launcher.html?url=%2F%20%23%2F%2Fmeetup-join%2F19%3Ameeting_OWM0NGFkOWMtZTJhYS00MWJhLThkYWQtMmUxNDZjMWRmYmQ5%40thead.v2%2F0%3Fcontext%3D%257b%2522Tid%2522%253a%2522fe06dabd-359a-4447-8445-c86b0a4c7966%2522%252c%2522Oid%2522%253a%2522e292dc1f-7f23-4ee0-89fa-f639c6123f4d%2522%257d%26anon%3Dtrue&type=meetup-join&deeplinkId=0cb41a92-0dc3-4de3-8745-a502cdb8f2c1&directDI=true&msLaunch=true&enableMobilePage=true&suppressPrompt=true)

## EVALUATION OF PROPOSALS

The Insurer is not permitted to alter or modify its Proposal in any way after the proposal submission deadline. The Bid Evaluation Committee of the Baroda U.P. Bank along with the appointed Insurance Intermediary M/s K. M. Dastur Reinsurance Brokers Pvt. Ltd. shall conduct the evaluation on the basis of the submitted Technical Bid. However, the Baroda U.P. Bank may seek clarification on the information submitted by the Bidder, if required.

## ACCEPTANCE/ REJECTION OF TENDER

- Baroda U.P. Bank does not bind itself to accept the tender.
- Baroda U.P. Bank also reserves the right to accept or reject any or all tenders without assigning any reason whatsoever. No correspondence shall be entertained in this regard.
- Baroda U.P. Bank also reserves the absolute right to reject any or all the tenders at any time solely based on the past unsatisfactory performance by the bidder(s), the opinion/decision of Baroda U.P. Bank regarding the same shall be final and conclusive.

## EVALUATION OF TECHNICAL PROPOSALS

Evaluation Committee shall consist of officials of Baroda U.P. Bank and M/s K.M. Dastur Reinsurance Brokers Pvt. Ltd. The competent authority of the bidder must sign and put official seal on each and every page of the published tender document & submitted Bid documents which shall comprise part of the Technical evaluation process.

## EVALUATION OF FINANCIAL PROPOSALS

Evaluation Committee shall consist of officials of Baroda U.P. Bank and will be assisted by M/s K.M. Dastur Reinsurance Brokers Pvt. Ltd. and shall be headed by the designated official of the Baroda U.P. Bank. Only Annexure-II forms part & parcel of the Financial Bid and will be considered during the Financial evaluation process.

## SELECTION PROCESS

- All technical bids would be evaluated as per criteria mentioned.
- E-Financial Bid of the technically responsive bidders will be opened on the specified date. Baroda U.P. Bank will select Insurance Company on the basis of the lowest Premium Quoted on total Cumulative basis or on per Retired Employee / Family Pensioner basis (Clerical/Sub-staff & Officer).
- In event of a tie between two or more bidders during financial evaluation, determination of L1 bidder will be based on management discretion.

## SIGNATURE ON EACH PAGE / AUTHORIZED SIGNATORY:

- The competent authority of the bidder must sign and put official seal on each page of the tender document and the bid. If any page is found unsigned, it may lead to rejection of the bid.
- The competent authority of the bidder must sign and put official seal on Pre-Bid Pre-Contract Agreement i.e. Pre-Contract Integrity Pact (Annexure-X) on stamp paper.



- For Certification / Tender Representation, Letter of Authorization may be issued to the representative or authorized signatory of the insurance company by the competent authority.

Your technical & financial bids must be received till 8<sup>th</sup> of August 2023 by 03:00 PM, at [referral.ho.bupgb@barodauprrb.co.in](mailto:referral.ho.bupgb@barodauprrb.co.in) or physically submitted to the General Manager, Head Office, Baroda U.P. Bank, Buddh Vihar Commercial Scheme, Taramandal, Gorakhpur, Uttar Pradesh-273016 with separate subject line/ envelope mentioning “Technical Bid for Renewal of Group Mediclaim Insurance Policy for Retired Employees / Family Pensioners By – ‘Name of insurance company’ ” & “Financial Bid for Renewal of Group Mediclaim Insurance Policy for Retired Employees / Family Pensioners By – ‘Name of insurance company’”.

*“All digital Financial Bids sent on given e-mail id to be sent in password protected pdf format only. Any Financial Bid without password protection will be liable for outright rejection.”*

*“All physically submitted Technical/ Financial Bids to be submitted in sealed & stamped envelope only. Any Financial Bid without sealed envelope will be liable for outright rejection.”*

*“Password of digital Financial Bid is to be sent on given e-mail id on 10<sup>th</sup> August 2023 between 3:30 PM to 3:40 PM.”*

*Bids submitted through digital (password protected pdf format only) or physical mode (sealed & stamped envelope only) will be opened in presence of all the Bid participants & Committee Members on the specified dates and timelines as mentioned in the Tender Document.*

Bids received after the specified date and/or time, will not be accepted.

For Tender Representation, Letter of Authorization should be issued to the representative or authorized signatory of the insurance company by the Competent Authority.

This office reserves the right to postpone or to reject any or all offers, at their sole discretion, without assigning any reason thereof.

If you have any questions or concerns about any of the above mentioned details, please contact: Dr. Joydip Mukherjee, Contact No: 9007112495, e-mail id: [joydip.mukherjee@kmdastur.com](mailto:joydip.mukherjee@kmdastur.com) and Shri Anil Kumar Sahjwani, Contact No: 7839886394, e-mail id: [referral.ho.bupgb@barodauprrb.co.in](mailto:referral.ho.bupgb@barodauprrb.co.in) before bidding.

  
**General Manager**  

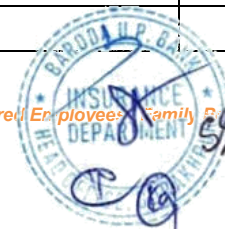

**Date: 19.07.2023**



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**ANNEXURE-I (Technical)**

<b><u>Sr. No.</u></b>	<b><u>Criterion</u></b>	<b><u>Points</u></b>	<b><u>Total</u></b>	<b><u>Self-Assessment Scoring by IC</u></b>
1.	<b>Number of Years Since License given by IRDAI as on date</b>		<b>10</b>	
	1. <=5 Years	4		
	2. >5 Years, <=7 Years	6		
	3. >7 Years, <=10 Years	8		
	4. >10 Years	10		
2.	<b>Solvency Margin for FY: 2022-23</b>		<b>10</b>	
	1. <1.50	0		
	2. 1.50 & <= 1.60	4		
	3. > 1.60 & <= 1.75	8		
	4. > 1.75	10		
(PSU Insurers even with Solvency Margin< 1.50 are eligible for 4 marks). Condition waived off for Public Sector General Insurance Company as per GOI notification of DFS vide notification No. EG-14017/64/2020-InsII dated 02 July, 2022.				
3.	<b>Health Premium underwritten within India (INR. In Crores) as on 31/03/2023</b>		<b>10</b>	
	1. <= Rs. 500 Crores	4		
	2. > Rs. 500 Crores, <= Rs.750 Crores	6		
	3. > Rs. 750 Crores, <=Rs. 1000 Crores	8		
	4. > Rs. 1000 Crores	10		
4.	<b>Number of overall Group Mediclaim lives covered during Financial Year FY: 2022-23</b>		<b>10</b>	
	1. <= 50,000	4		
	2. >50,000, <=100,000	6		
	3. >100,000, <=150,000	8		
	4. >150,000	10		
5.	<b>Net worth (INR. In Crores) for FY: 2022-23</b>		<b>10</b>	
	1. <= Rs.500 Crores	0		
	2. >500 Crores, <=1000 Crores	4		
	3. >1000 Crores, <=2000 Crores	8		
	4. >2000 Crores	10		
6.	<b>Claim Settlement Ratio for FY: 2022-23 (Total claims settled during the year/ Total Claims received during the year)</b>		<b>10</b>	
	1. <=75%	4		
	2. >75%, <=80%	6		
	3. >80%, <=90%	8		
	4. >90%	10		
7.	<b>Ageing of Claims for FY: 2022-23 (% of Claims settled within Three Months as of 31.03.2023)</b>		<b>5</b>	
	1. <=75%	2		
	2. >75%, <=85%	3		



	3. >85%, <=95%	4		
	4. >95%	5		
8.	<b>Grievance Ratio (Number of Grievances per 10,000 policies) for FY: 2022-23</b>		<b>5</b>	
	1. =>3 per 10,000	2		
	2. =>2 per 10,000 <3	3		
	3. =>1.5 per 10,000, <2	4		
	4. <1.5 per 10,000	5		
9.	<b>Grievance Redressal Ratio (Percentage of Grievances Accepted) for FY: 2022-23</b>		<b>10</b>	
	1. <=30%	4		
	2. >30%, <=45%	6		
	3. >45%, <=60%	8		
	4. >60%	10		
10.	<b>Number of Hospitals in PAN India where Tie-up has been made by the company as of 31.03.2023, out of which minimum 100 hospitals should be in Uttar Pradesh</b>		<b>10</b>	
	1. <=3000	4		
	2. >3000, <=4000	6		
	3. >4000, <=5000	8		
	4. >5000	10		
11.	<b>Number of Employee Benefits Policies of Regional Rural Banks/ PSBs/ SCBs being serviced by the Insurance Company</b>		<b>10</b>	
	1. Nil	0		
	2. 1 to 2	4		
	3. >2, <=5	6		
	4. >5, <=10	8		
	5. > 10	10		
<b>Grand Total</b>			<b>100</b>	

- We hereby declare that the above-mentioned facts are true to the best of our knowledge and understand that any deviation noted in the same will lead to Disqualification in Participation.

(Signature of Insurance Company with Seal)



### **Bid Conditions:**

- Calculation of points to be considered on average basis in case of data sought for more than one financial year.
- Policies where your company is a Co-Insurer will not be considered.
- Micro Insurance/State Policies will not be considered. Only Corporate Group Medical Insurance policies will be considered for the Technical Bid.
- Bidders who score 60% (60/100)\* or more in the technical evaluation would qualify for the Financial bid. In the second stage, only those bidders, who have qualified through the above process on the basis of evaluation of their Technical Bids, will be allowed to participate in bidding process for financial bids. (\*However, Baroda U.P. Bank at its discretion may relax this criterion to ensure that enough bidders participate in the Financial bid)
- \*\* In-house TPA solutions from Insurer will not be entertained. External TPA may be appointed with mutual consent by the Competent Authority of the Bank.

### **Baroda U.P. Bank reserves the right to:**

- Reject any or all responses received in response to the RFP without assigning any reason whatsoever.
- Cancel the RFP / Tender at any stage, without assigning any reason whatsoever.
- Waive or change any formalities, irregularities, or inconsistencies in this proposal (format and delivery). Such a change/ waiver would be duly and publicly notified on the Bank's website before the closure of the bid date.
- Extend the time for submission of all proposals and such an extension would be duly communicated by the Bank on its website.
- Select the next most responsive bidder if the first most responsive bidder evaluated for selection fails to result in an agreement within a specified time frame.
- Select the bidder even if a single bid is received as response.
- Share the information / clarifications provided in response to RFP by any bidder, with all other bidder(s) /others, in the same form as clarified to the bidder raising the query.





**ANNEXURE-II (Financial)**

**Financial Bid Format**

**Details for Financial Bid for Retired Employees / Family Pensioners**

<b>Price Header</b>	<b>**Premium Details (in Rs.)</b>
Premium to be mentioned for a Single Unit (Per Family) For Retired Clerical/ Sub-Staff Employees as per mentioned Family definition	
Premium to be mentioned for a Single Unit (Per Family) For Retired Officers	
Consolidated Premium towards inclusion of all staff members (as per tentative count mentioned)	
Applicable Taxes	
Consolidated Premium including applicable taxes	

**\*\* Premium rates derived should be approximated/ rounded off to the nearest whole numbers and exclusive of all taxes.**

**\*\* The above rates shall comprise of all cost components as per IRDAI norms other than the applicable taxes.**

- Baroda U.P. Bank will select Insurance Company on the basis of the lowest Consolidated Premium Quoted or on per Retired Employee/ Family Pensioner basis (Clerical/ Sub-staff & Officer) whichever is lower.**
- In event of a tie between two or more bidders during financial evaluation, determination of L1 bidder will be based on management discretion.**

<b>Grade</b>	<b>Sum Insured</b>	<b>***Count</b>
Clerical / Sub-Staff	3,00,000	1,303
Officers	4,00,000	4,289
Total Retired Employee/ Family Pensioner Count		5,597

**\*\* Data (Count of retired employees/ Family pensioners on voluntary participation) shared is Indicative only and may vary as voluntary participation by retired employees/ family pensioners and final count along with dependent details will be shared during policy finalization.**

**\*\*\* Baroda U.P. Bank does not guarantee the participation of all Retired employees which is totally on voluntary basis.**

**(Signature of Insurance Company with Seal)**





### Annexure- III

Coverage Details	
<b>Policy Type:</b>	Group Medical Insurance Policy only for Retired Employees of the Bank
<b>Family Definition:</b>	Self (Retiree) + Spouse or Family Pensioner (Widow / widower of the Retired Employee)
<b>Coverage Type:</b>	Family Floater
<b>Sum Insured:</b>	For Retired Clerical/Sub Staff - INR 3,00,000/- For Retired Officers – INR 4,00,000/-
<b>Pre-existing Diseases:</b>	Coverage from day 1
<b>30 days Waiting Period:</b>	Waived Off
<b>Waiting Periods on Specific Diseases:</b>	Waived Off
<b>Hospital Room Rent:</b>	Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding INR 5000 per day or the actual amount whichever is less.
<b>ICU Rent:</b>	Intensive Care Unit (ICU) expenses not exceeding INR 7500 per day or actual amount whichever is less.
<b>Professional Charges:</b>	Surgeon, team of surgeons, Assistant surgeon, Anesthetist, Medical Practitioner, Consultants, Specialists Fees covered up to Sum Insured
<b>All other expenses:</b>	No Limits for all other expenses including Nursing Charges, Service Charges, IV Administration Charges, Nebulization Charges, RMO charges, Anesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumables, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, Defibrillator Ventilator, orthopedic implants, Cochlear Implant, any other implant, Intra-Ocular Lenses infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/diagnostic tests, X-ray CT Scan, MRI, any other scan, scopies and such similar expenses that are medically necessary, or incurred during hospitalization as per the advice of the attending doctor.
<b>Proportionate Deduction:</b>	Not Applicable
<b>Co-Payment:</b>	Not Applicable
<b>Disease/ Procedure wise Sub-Limit:</b>	Not Applicable
<b>Cost of Donor:</b>	Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to the insured.
<b>Ambulance Charges:</b>	Ambulance charges are payable up to INR 2500/- per trip to hospital and/or transfer to another hospital or transfer from hospital to home if medically advised. Taxi and Auto expenses in actual maximum up to INR 750/- per Hospitalization. Ambulance charges actually incurred on transfer from one center to another center due to Non availability of medical services/ medical complication shall be payable in full.
<b>Pre and Post Hospitalization Expenses:</b>	Expenses related to the ailment for hospitalization will be covered 30 days prior to hospitalization and 90 days after discharge.
<b>Alternative Treatment:</b>	Alternative Treatments are forms of treatment other than treatment "Allopathy" or "modern medicine and includes Ayurveda, Unani, Siddha, Homeopathy and Naturopathy in the Indian Context, for Hospitalization only in a hospital registered by the Central / State authorities
<b>Day Care Treatment:</b>	Expenses on Hospitalization for minimum period of a day are admissible. However, this time limit is not applied to specific treatments. This condition will also not apply in case of stay in hospital of less than a day provided – A) The treatment is undertaken under General or Local Anaesthesia in a hospital / day care Centre in less than a day because of technological advancement and Which would have otherwise required hospitalization of more than a day.



<b>Congenital Anomalies:</b>	Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the policy
<b>Psychiatric Ailment:</b>	Expenses for treatment of psychiatric and psychosomatic diseases payable for hospitalization.
<b>All Advanced Medical Treatment:</b>	All new kinds of approved advanced medical procedures for e.g. laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization /day care surgery.
<b>Taxes and Other charges:</b>	All Taxes, Surcharges, Service Charges, Registration charges, Admission Charges, Nursing, and Administration charges to be payable. Charges for diapers and sanitary pads are payable if necessary, as part of the treatment. Charges for Hiring a nurse / attendant during hospitalization will be payable only in case of recommendation from the treating doctor in case ICU / CCU or any other case where the patient is critical and requiring special care.
<b>Genetic Disorder:</b>	Treatment for Genetic disorder covered
<b>Other Medical Treatment:</b>	Treatment for Age related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc. are covered under the scheme. Treatment for all neurological/ macular degenerative disorders
<b>External and Durable Equipment:</b>	Rental Charges for External and or durable Medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPD, Bi-PAP, Infusion pump etc. will be covered under the scheme. However, purchase of the above equipment to be subsequently used at home in exceptional.
<b>Ambulatory devices:</b>	Walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopaedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer (including Glucose Test Strips)/ Nebulizer/ prosthetic devise/ Thermometer, alpha / water bed and similar related items etc., will be covered
<b>Cost of Artificial Limb:</b>	Covered
<b>Physiotherapy Charges:</b>	Physiotherapy charges shall be covered for the period specified by the Medical Practitioner.

**\*\* If Insurer has any pre-agreed mutual tariff/ package/ PPN rates with the Network Hospital/ Provider, the same will not be a binding condition for the servicing of the policy and the Insured will not be liable for any financial penalization or to make payment for any such difference in the rates applicable. The same will be an agreement between the Insurance Company/ servicing TPA and the Network Hospital/ Provider, client will not be a party to the same.**

## INDICATIVE DAY CARE LIST

Expenses on Hospitalization for minimum period of a day are admissible. However, this time limit shall not be applied to specific treatments, such as:

1	Adenoidectomy	19	Haemo dialysis
2	Appendectomy	20	Fissurectomy / Fistulectomy
3	Auroplasty not Cosmetic in nature	21	Mastoidectomy
4	Coronary angiography /Renal	22	Hydrocele
5	Coronary angioplasty	23	Hysterectomy
6	Dental surgery	24	Inguinal/ventral/umbilical/femoral hernia
7	D&C	25	Parenteral chemotherapy
8	Excision of cyst/granuloma/lump/tumor	26	Polypectomy
9	Eye surgery	27	Septoplasty
10	Fracture including hairline fracture/ dislocation	28	Piles/ fistula
11	Radiotherapy	29	Prostate surgeries
12	Chemotherapy including parental chemotherapy	30	Sinusitis surgeries



13	Lithotripsy	31	Tonsillectomy
14	Incision and drainage of abscess	32	Liver aspiration
15	Varicocelelectomy	33	Sclerotherapy
16	Wound suturing	34	Varicose Vein Ligation
17	FESS	35	All scopies along with biopsies
18	Operations/Micro surgical operations on the nose, middle ear/internal ear, tongue, mouth, face, tonsils & adenoids, salivary glands & salivary ducts, breast, skin & subcutaneous tissues, digestive tract, female/male sexual organs.	36	Lumbar puncture
		37	Ascitic Pleural tapping

This condition will also not apply in case of stay in hospital of less than a day provided the treatment is undertaken under General or Local Anesthesia in a hospital / day care centre in less than a day because of technological advancement and which would have otherwise required hospitalization of more than a day.

\*\*The above coverages are indicative only and extensive detailed wordings will be applicable as per the expiring policy terms & conditions, 10<sup>th</sup> Bipartite Settlement & 8<sup>th</sup> Joint Note dated 11/11/2020.

We do hereby agree to comply with the Policy Terms and conditions mentioned in the Tender Document (as per 10<sup>th</sup> Bipartite Settlement & 8<sup>th</sup> Joint Note dated 11/11/2020), any deviation noted in the policy Terms and conditions will lead to Disqualification in Participation.

(Signature of Insurance Company with Seal)



### Annexure-IV

The responses and all supporting forms including those for points 6 and 7 below need to be attested by authorized signatory with company seal.

Sr. No.	Parameters	Response
1	Number of Years Since License given by IRDA as on date	
2	Net worth of Insurer	
3	Solvency Margin (Only in Case of Private Insurance Company) <b>Condition waived off for Public Sector General Insurance Company as per GOI notification of DFS vide notification No. EG-14017/64/2020-InsII dated 02 July, 2022.</b>	
4	Health/ Employee Benefit Premium underwritten within India (INR Crores)	
5	Number of lives being serviced under Group Medical Insurance Employee Benefit Policies	
6	Claim Settlement Ratio	
7	Aging of Claims (% of Claims Settled within 3 months)	
8	All Public disclosure forms pertinent to claims – NL 37 and NL 39	
9	All Public disclosure forms pertinent to grievance for NL 45	
10	Number of PAN India Hospitals where cashless Tie-up has been made by the company	
11	Number of Group Mediclaim/ Employee Benefit Policy of Regional Rural Bank/ PSBs/ SCBs being serviced by the Insurance Company.	

**For Point Number 4 and 5 mentioned above, the following conditions will apply:**

Policies where your company is a Co-Insurer will not be considered.

**Micro Insurance/State Policies will not be considered.** Only Corporate Group Medical Insurance policies will be considered for the Technical Bid.

**Baroda U.P. Bank reserves the right to verify/seek further clarity on the information provided against any or all points.**

(Signature of Insurance Company with Seal)



**Annexure-V**

**Undertaking from Insurance Company**

We, \_\_\_\_\_ Insurance Company Limited, a licensed Public Sector General Company Regulated by the Insurance Regulatory and Development Authority (IRDAI) under License Code No. \_\_\_\_\_ and having its registered office at

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hereby undertake and confirm that we shall comply with the terms of engagement and hereby understand that the Bank reserves the right to Select the L1 Bidder on Cumulative basis or on per Retired Employee basis (Clerical/ Sub-staff & Officer) whichever is lower.

This has reference to the Tender published on the website of Baroda U.P. Bank/ circulated on \_\_\_\_\_. In response to the Tender, we have submitted our technical & financial bid. In connection with the above bid, we hereby declare as under :

I—We are neither related to any of your Trustees, Officers and others employees nor do we have any financial, commercial or other interests with any of the above persons in any capacity whatsoever.

II—We have submitted the bid in the name of M/s \_\_\_\_\_ and declare that no other bids have been submitted by us in the same name of any other firms/ companies/ proprietors / individuals which comes under the same management and related parties.

III—We do hereby agree to comply with the Policy Terms and conditions mentioned in the Tender Document, any deviation noted in the policy Terms and conditions will lead to Disqualification in Participation.

IV—We hereby do agree to provide the price Bid for Retired Employees / Family Pensioners Policy and understand that the Bank reserves the right to Select the L1 Bidder on Cumulative basis or on per Retired Employee / Family Pensioner basis (Clerical/ Sub-staff & Officer) whichever is lower.

(Signature of Insurance Company with Seal)



## Annexure- VI

### Grievance Ratio & Redressal

Please provide a data pertaining to grievance redressal in the format given below for last FY' (Number of Grievances per 10,000 policies)

FY	Opening Balance of Grievances c/f	Grievances reported during the Year	No. of grievances resolved during the year	No. of grievances pending at the end of the year	Grievance Redressal Ratio (Percentage of Grievances Accepted)
2022-2023					

(Signature of Insurance Company with Seal)



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## Annexure-VII

### Bank Servicing Experience

A. List of Regional Rural Banks/ PSBs/ SCBs having a Group Medical/ Employee benefit Policy from the Insurer as on 31.03.2023:

S. No.	Name of the Bank/PSU	Date of Commencement of Policy (mm/yy)	Premium in INR

(Signature of Insurance Company with Seal)





**Annexure-VIII**

**Insurance Company Hospital Network**

- Do you have an In-house TPA or are the services outsourced?
- Please provide the details of existing hospital network for each TPA enlisted / In-house TPA.

Sr. No.	Name of the enlisted TPA / In-house TPA	Total number of hospitals in the network as on 31.03.2023

- Please provide details of existing hospital network for each TPA enlisted / In-house TPA across various districts of Uttar Pradesh as on 31.03.2023.

Name of District	Total number of hospitals in the network as on 31.03.2023
<b>Total</b>	

**(Signature of Insurance Company with Seal)**



## Annexure-IX

**Declaration from insurer that it has not been banned/ debarred/ penalized by any State Government/Central Government/PSU/PSB or any Governmental Agencies or not disqualified in participating the Government schemes as per IRDAI guidelines**

### DECLARATION CERTIFICATE

- a) I / We do hereby declare that there is no case with Police / Court / IRDAI / SEBI / Regulatory authorities against proprietor / firm / partner /employee.
- b) Also, I / We have not been suspended/ delisted / blacklisted/ penalized by any other Govt. Ministry / Department / Public Sector Undertaking/ IRDAI / SEBI / Autonomous Body / Financial Institution /Court.
- c) We certify that neither our company nor any of the / Directors are involved in any scam or disciplinary proceedings settled or pending adjudication.
- d) We hereby undertake and confirm that we have understood the scope of work properly and shall carry out the work as mentioned in this RFP.

**(Signature of Insurance Company with Seal)**



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**Annexure-X**

**PRE CONTRACT INTEGRITY PACT**

**(TO BE STAMPED AS AN AGREEMENT)**

This pre-bid pre-contract Agreement (hereinafter called the Integrity Pact) is made on \_\_\_\_\_ day of \_\_\_\_\_ month, 20\_\_\_\_,

Between

Baroda U.P. Bank, a body corporate constituted under the RRB Act, 1976 having its Head Office at Buddh Vihar Commercial Scheme, Taramandal, Gorakhpur – 273016 (U.P. India) hereinafter referred to as Baroda U.P. Bank (which expression shall, unless it be repugnant to the meaning or context thereof, be deemed to mean and include its successors and assigns)

And

.....hereinafter referred to as "The Bidder"

**Preamble**

Baroda U.P. Bank is one of the Regional Rural Bank having its presence through its 1983 of branches and 34 administrative offices throughout Uttar Pradesh. Baroda U.P. Bank is committed to fair and transparent procedure in appointing of it's outsource service providers.

The Baroda U.P. Bank intends to appoint/ select, under laid down organizational procedures, contract/ s for..... The Baroda U.P. Bank values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness / transparency in its relations with its Bidder(s).

In order to achieve these goals, the Baroda U.P. Bank will appoint Independent External Monitor (IEM) who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

**Section 1 - Commitments of Baroda U.P. Bank**

- 1) The Baroda U.P. Bank commits itself to take all measures necessary to prevent corruption and to observe the following principles
  - a. No employee of the Baroda U.P. Bank , personally or through family members , will in connection with the tender for , or the execution of a contract, demand ; take a promise for or accept, for self or third person, any monetary or non-monetary benefit which the person is not legally entitled to.
  - b. The Baroda U.P. Bank will, during the tender process treat all Bidder(s) with equity and reason. The Baroda U.P. Bank will in particular, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential / additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.
  - c. The Baroda U.P. Bank will make endeavor to exclude from the selection process all known prejudiced persons.
- 2) If the Baroda U.P. Bank obtains information on the conduct of any of its employees which is a criminal offence under the IPC/ PC Act, or if there be a substantive suspicion in this regard, the Baroda U.P. Bank will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

**Section 2 - Commitments of the Bidder(s)**

- 1) The Bidder(s) commit themselves to take all measures necessary to prevent corruption. The Bidder(s)



commit themselves to observe the following principles during participation in the tender process and during the contract execution:

- a. The Bidder(s) will not, directly or through any other person or firm, offer, Promise or give to any of the Baroda U.P. Bank's employee involved in the tender process or the execution of the contract or to any third person any material or other benefit which he/ she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.
  - b. The Bidder(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.
  - c. The Bidder(s) will not commit any offence under the relevant IPC/ PC Act; further the Bidder(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Baroda U.P. Bank as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.
  - d. The Bidder(s) of foreign origin shall disclose the name and address of the Agents/ representatives in India, if any, similarly the Bidder(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further details as mentioned in the "Guidelines on Indian Agents of Foreign Suppliers" shall be disclosed by the Bidder(s).
  - e. The Bidder(s) will, when presenting their bid, disclose any and all payments made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.
  - f. Bidder(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.
- 2) The Bidder(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

### **Section 3 – Disqualification from tender process and exclusion from future contracts**

If the Bidder(s), before award or during execution has committed a transgression through a violation of Section 2, above or in any other form such as to put their reliability or credibility in question, the Baroda U.P. Bank is entitled to disqualify the Bidder(s) from the tender process or take action as per law in force

### **Section 4 - Compensation for Damages**

- 1) If the Baroda U.P. Bank has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Baroda U.P. Bank is entitled to demand and recover the damages equivalent to Earnest Money Deposit/ Bid Security.
- 2) If the Baroda U.P. Bank has terminated the contract according to Section 3, or if the Baroda U.P. Bank is entitled to terminate the contract according to Section the Baroda U.P. Bank shall be entitled to demand and recover from the Bidder liquidated damages of the Contract value or the amount equivalent to Performance Bank Guarantee.

### **Section 5 - Previous transgression**

- 1) The Bidder declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or with any Public Sector Enterprise in India that could justify his exclusion from the tender process.
- 2) If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process or action can be taken as per the procedure mentioned in "Guidelines on Banning of business dealings".

### **Section 6 - Equal treatment of all Bidders / Subcontractors**

- 1) In case of Sub-contracting, the Principal Contractor (Bidder) shall take the responsibility of the adoption of Integrity Pact by the Sub-contractor.



- 2) The Baroda U.P. Bank will enter into agreements with identical conditions as this one with all Bidders.
- 3) The Baroda U.P. Bank will disqualify from the tender process all bidders who do not sign this Pact or violate its provisions.

### **Section 7 - Criminal charges against violating Bidder(s)/Subcontractor(s)**

If the Baroda U.P. Bank obtains knowledge of conduct of a Bidder or Subcontractor, or of an employee or a representative or an associate of a Bidder or Subcontractor which constitutes corruption, or if the Baroda U.P. Bank has substantive suspicion in this regard, the Baroda U.P. Bank will inform the same to the Chief Vigilance Officer.

### **Section 8 - Independent External Monitor**

- 1) The Baroda U.P. Bank has appointed Independent External Monitors (hereinafter referred to as monitors) for this Pact in consultation with the Central Vigilance Commission. Name: Shri. Satish Kumar Agrawal (email id: [skagrawalsatish@yahoo.co.in](mailto:skagrawalsatish@yahoo.co.in)) and Dr Vinod Bihari Mathur (email id: [vbm.ddn@gmail.com](mailto:vbm.ddn@gmail.com)) appointed competent and credible Independent External Monitor for this Pact after approval by Central Vigilance Commission. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under this agreement.
- 2) The Monitor is not subject to instructions by the representatives of the parties and performs his/ her functions neutrally and independently. The Monitor would have access to all Contract documents, whenever required. It will be obligatory for him / her to treat the information and documents of the Bidders as confidential.
- 3) The Bidder(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the Baroda U.P. Bank including that provided by the Bidder. The Bidder will also grant the Monitor, upon his/ her request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation. The same is applicable to Sub-contractors.
- 4) The Monitor is under contractual obligation to treat the information and documents of the Bidder(s) / Sub-contractor(s) with confidentiality. The Monitor has also signed 'Non-Disclosure of Confidential Information'. In case of any conflict of interest arising during the selection period or at a later date, the IEM shall inform Baroda U.P. Bank and recuse himself / herself from that case.
- 5) The Baroda U.P. Bank will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Baroda U.P. Bank and the Bidder. The parties offer to the Monitor the option to participate in such meetings.
- 6) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he/ she will so inform the Management of the Baroda U.P. Bank and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.
- 7) The Monitor will submit a written report to the Baroda U.P. Bank officials within 15 days from the date of reference or intimation to him by the Baroda U.P. Bank and, should the occasion arise, submit proposals for correcting problematic situations.
- 8) If the Monitor has reported to the Baroda U.P. Bank, a substantiated suspicion of an offence under relevant IPC/ PC Act, and the Baroda U.P. Bank has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.
- 9) The word 'Monitor' would include both singular and plural.

### **Section 9 Facilitation of Investigation**

In case of any allegation of violation of any provisions of this Pact or payment of commission, the BUYER or its agencies shall be entitled to examine all the documents including the Books of Accounts of the BIDDER and the BIDDER shall provide necessary information and documents in English and shall extend all possible help for the purpose of such examination.



**Section 10 - Pact Duration**

This Pact begins when both parties have legally signed it. It expires for the selected Bidder till the contract period, and for all other Bidders 6 months after the contract has been awarded. Any violation of the same would entail disqualification of the bidders and exclusion from future business dealings.

If any claim is made / lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged / determined by Baroda U.P. Bank .

**Section 11 - Other provisions**

- 1) This agreement is subject to Indian Law. Place of performance and jurisdiction is the Head Office of the Baroda U.P. Bank, i.e. Gorakhpur.
- 2) Changes and supplements as well as termination notices need to be made in writing.
- 3) If the Bidder is a partnership or a consortium, this agreement must be signed by all partners or consortium members.
- 4) Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.
- 5) Issues like scope of work, Warranty / Guarantee etc. shall be outside the purview of IEMs.
- 6) In the event of any contradiction between the Integrity Pact and RFP/ RFQ/ tender documents and its Annexure, the Clause in the Integrity Pact will prevail.

(For & On behalf of the Baroda U.P. Bank)

(For & On behalf of Bidder)

(Office Seal)

(Office Seal)

Place \_\_\_\_\_

Date \_\_\_\_\_

Witness1:

(Name & Address) \_\_\_\_\_

Witness2:

(Name & Address) \_\_\_\_\_

