

उत्तर बिहार ग्रामीण बैंक  
मधान कार्यालय, कलमबाग चौक  
मुजफ्फरपुर, बिहार, 842 001



**UTTAR BIHAR GRAMIN BANK**  
**HEAD OFFICE, KALAMBAGH CHOWK**  
**MUZAFFARPUR, BIHAR, 842 001**

(Sponsored By: Central Bank of India)

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HO/HRD/13/20-21/ 4517

Dated: 07/01/2021

In continuation of RFP for Implementation of Medical Health Policy as per IBA guidelines, in Uttar Bihar Gramin Bank circulated on dated 15.12.2020 ; further detail points are elaborated as mentioned below.				
	Particulars	Officers	Awards/ employees	Total
Further Age wise bifurcation of Existing Staff members as on 30.11.2020.	less than 35 years	1207	605	1812
	Between 36-45	301	198	499
	Between 46-50	17	22	39
	Between 51-55	82	126	208
	Between 56-60	266	400	666
	<b>Total</b>	<b>1873</b>	<b>1351</b>	<b>3224</b>
Critical illness Coverage	₹ '1,00,000/- Shall be paid provided on first detection/diagnosis of the Critical Illness .			
Family	As defined by IBA, whose main gist is as under :-In partial modification of Clause 18 of the Bipartite dated 25th May 2015, for the purpose of Medical Facilities , the expression 'family' of an employee shall mean- (i) the employee's spouse , wholly dependent unmarried children (including step children and legally adopted children ) , wholly dependent physical and mentally challenged brothers/sisters with 40% or more disability , widowed daughters and dependent divorced /separated daughters, sisters including unmarried /divorced /abandoned or separated from husband/widowed sisters, as also parents wholly dependent on the employee who is having income not more than ₹12000/- taken together.			
Fresh /Renewal	Bank is implementing this Health Insurance coverage for the first time.			
Exclusions Required	Waiver of all Pre-existing diseases & diseases for which waiting period of 24 Months/48 Months is required.			
Maternity	No age limit .			
	Waiver of 9 months waiting period ,Newly born baby will be covered right from the first day of the birth.			
Domiciliary Treatment	Upto Sum Insured.(All diseases defined under Domiciliary treatment as per IBA).			
Further age bifurcation of Retirees as on 30.11.2020	Age group ( 61 to 65 ) Years			1061
	Age group more than 65 Years			796
	Premium amount to be borne by retirees.			
Admission to Hospital	No minimum time limit for admissibility of claimant under policy in case of specified diseases.			
Corporate Buffer	Rate to be quoted on per lac basis apart from the premium quote.			
Pre- Bid Meeting	On 08.01.2021 ; at Uttar Bihar Gramin Bank, Head Office , Sharma Complex, Muzaffarpur , Bihar (824001) at 03: 00 PM.			

(Mahendra Kumar)  
General Manager