

उत्तर बिहार ग्रामीण बैंक
प्रधान 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) ☎ 9297954300 Fax :: (0621)2243088
Website:: www.ubgb.in e-mail ID – cmhrd@ubgb.in

**REQUEST OF PROPOSAL
FOR
GROUP MEDICLAIM POLICY FOR EXISTING &
RETIRED & EMPLOYEES DEPENDANTS OF UTTAR
BIHAR GRAMIN BANK.**

Tentative Policy from 01.05.2021- 30.04.2022



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SCHEDULE OF TENDER (SOT)

Tenders are invited by Uttar Bihar Gramin Bank for the Group Mediciam Policy for In-service and retired employees . The Tender will be conducted through a two-stage bidding process (comprising of Technical and Financial Bids) from IRDA licensed general insurance companies/Standalone Health Insurance companies operating in India for the Group Mediciam Policy for its In-service & retired employees.

Disclaimer

This Request for Proposal (RFP) is not an offer by the Uttar Bihar Gramin Bank, but an invitation to receive response from eligible interested bidders for Group Mediciam Policy for existing & retired employees of Uttar Bihar Gramin Bank. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed with the bidders. This document should be read in its entirety.

Information provided in this RFP to the Bidders is on a wide range of matters, some of which depends upon interpretation of law. The information given is not an exhaustive account of statutory requirements and should not be regarded as a complete or authoritative statement of law.

Uttar Bihar Gramin Bank , its employees and advisers make no representation or warranty and shall have no liability to any person including any Bidder under any law, statute, rules or regulations or tort, 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 this RFP or otherwise, including the accuracy, adequacy, correctness, reliability or completeness of the RFP and any assessment, assumption, statement or information contained therein or deemed to form part of this RFP or arising in any way in this Selection Process.

Uttar Bihar Gramin Bank also accepts no liability of any nature whether resulting from negligence or otherwise however caused arising from reliance of any Bidder upon the statements contained in this RFP.

Uttar Bihar Gramin Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information, assessment or assumption contained in this RFP.

The issue of this RFP does not imply that Uttar Bihar Gramin Bank is bound to select a Bidder or to appoint the selected Bidder, as the case may be, for the insurance policy and Uttar Bihar Gramin Bank reserves the right to reject all or any of the Proposals without assigning any reason whatsoever. No correspondence shall be entertained in this regard .



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The proposed evaluation schedule is tabulated below. However, the Bank, at its discretion can change the schedule without assigning any specific reasons for the same.

S.No	A. Event description	Particulars
1.	Tender Reference :	HO/HRD/13/2020-21/ 2575
2.	Date of commencement of issue of RFP	25.03.2021
3.	Purpose	Selection of Insurance Company for providing Group Health Insurance Policy for existing and retired employees of Uttar Bihar Gramin Bank under Corporate Agency tie-up arrangement as per IBA Guidelines for a period of One year.
4.	Medical Insurance details	IBA GROUP MEDICAL INSURANCE POLICY –As per the Bipartite Settlement / Joint Note dated 25.05.2015.
5.	Last date for receiving queries	5 th April 2021
6.	Date for Pre-Bid Meeting	13 th April 2021 at 3:00 pm
7.	Last date for Bid Submission of RFP	16 th April 2021 at 5:00 pm
8.	Opening of Technical Bid Opening of Financial Bid	20 th April 2021 at 3:00 pm 22 nd April 2021 at 3:00 pm
9.	Address of Communication	General Manager, Uttar Bihar Gramin Bank Head Office, HRD Department, Sharma Complex, Kalambagh Chowk, Muzaffarpur-842001
10	Place of Opening of Bid	Uttar Bihar Gramin Bank Head Office, Sharma Complex, Kalambagh Chowk, Muzaffarpur-842001

- No Bid or part of Bid shall be submitted vide E-mail or in any other form.
- Bids received later than the prescribed date and time i.e. by 1st April 2021 by 5 PM will not be considered for evaluation.
- If the last day of submission of Bid is declared as a holiday by any circumstances beyond the control of Uttar Bihar Gramin Bank, the next working day will be deemed to be the last day for submission of the Bid.
- Further, in case Uttar Bihar Gramin Bank does not function on the aforesaid date due to unforeseen circumstances or holiday, then the Bid will be opened on the on the next working day subject to availability of all the Technical Committee members; unless otherwise such change may be notified to all bidders.





INTRODUCTION & INSTRUCTIONS

This is a procurement event of HR Department of Uttar Bihar Gramin Bank, Muzaffarpur. You are requested to read and understand the RFP and subsequent Corrigendum, if any, before submitting the bid.

INTRODUCTION

Uttar Bihar Gramin Bank having its head office at Muzaffarpur, a premier Regional Rural Bank is sponsored by Central Bank Of India and is operating in 18 districts of north Bihar namely Araria, Darbhanga, Champaran, Gopalganj, Katihar, Kishanganj, Madhepura, Madhubani, Muzaffarpur, Purnia, Saharsa, Saran, Sheohar, Sitamarhi, Siwan, Supaul, West Champaran and Vaishali in the State of Bihar with a network of 1032 Branches & 14 Regional Offices.

Request for Proposal (RFP) is invited from General Insurance Companies and Standalone Health Insurance Companies (Licensed and Registered with IRDA) dealing with Health Insurance for implementation of Mediclaim scheme for-

- i) Existing Employees & their dependents
- ii) Retired Employees & their Spouse or Widow / widower of the Retired employee.

Uttar Bihar Gramin Bank shall solicit proposals through a two-stage bidding process (comprising of Technical and Financial Bids) from IRDA licensed General insurance companies / Stand-alone Health Insurance companies operating in India for the Group Mediclaim Policy for its In-service & retired employees of Uttar Bihar Gramin Bank. Bidders are invited to submit their proposal in accordance with Request for Proposal (RFP) terms.

The Insurance Companies which are agree with Scheme and its clauses, only need to participate in the bidding and any disagreement in this regard may invite disqualification / rejection of bid at technical level. Hence all the companies are requested to go through the Scheme carefully and submit their bids in given specific formats.

Complete confidentiality should be maintained. Information provided here should be used for its intended scope and purpose. Retention of this RFP signifies the bidder(s) agreement to treat the information as confidential. The bidder(s) must agree to bear all costs related to the preparation of their proposal.

At any time prior to the deadline for submission of technical bid, Uttar Bihar Gramin Bank may for any reason, modify the RFP. As such bidders are requested to see the website once again before the due date of bid submission to ensure that they have not missed any corrigendum uploaded. Uttar Bihar Gramin Bank reserves the right to accept or reject any or all the proposals in whole or part without assigning any reasons. No correspondence shall be entertained in this regard.



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Selection Process:

The selection of insurer/insurers would happen through a two-step process:

Technical Bid

All technical bids would be checked for eligibility as per eligibility criteria mentioned in the RFP. Bids not meeting the eligibility criteria would be disqualified.

The Technical bids will be evaluated by the Technical Bid Committee of Uttar Bihar Gramin Bank. Financial bids of only the technically acceptable offers shall be considered.

Bidders who score 70% (70/100) or more in the technical evaluation would qualify for the Financial bid. Those bidders who score less than 70% would not qualify for the Financial bid. The technical bid parameters are given under Evaluation Criteria. (*However, Uttar Bihar Gramin Bank at its discretion may relax these criteria to ensure enough bidders to participate in the Financial bid)

The documents/information submitted by the bidder(s) will be scrutinized. In case any of the information furnished by the bidder is found to be false during scrutiny, the bid shall be liable to be rejected.

Financial Bid

Financial Bid of the technically responsive bidders shall be opened at a later stage. There would be two separate Financial bidding process for two group Mediclaim policies.

- a. For Existing Employees
- b. For Retired Employees with or without Domiciliary Treatment.

Tenders will be opened on specified date and time as given in the Schedule.

It is compulsory for bidders to bid for all two policies, Negotiation with LI Bidder of the In-Service Employee Policy may be done to match the lowest bid of the Retired Employee Policy. Final decision will be taken by the Bank.

Notwithstanding anything contained in this document, Uttar Bihar Gramin Bank reserves the right to accept or reject any Bid or annul the Bidding process and reject all Bids at any time without any liability or any obligation for such rejection or annulment, without assigning any reason thereof. No correspondence shall be entertained in this regard.

Indicative number of Employees in each of the two policies is given. This number of Employees would also be used by Uttar Bihar Gramin Bank to evaluate the lowest cost. However, Uttar Bihar Gramin Bank does not guarantee the participation of Retired employees which is totally voluntary and self-contributory.

"The payment of insurance premium will be made after all statutory compliances of GST Act and Income Tax Act including deduction u/s 194 (O) of the Income Tax Act, 1961.





Applicability of TDS u/s 194(0)

The TDS as per applicable rates under this section will be deducted by the bank and will be remitted for further filing of same on the PAN records of successful bidder.

Anytime during the process the Uttar Bihar Gramin Bank may, at its discretion, ask respondents for clarifications on their proposal. The respondents are required to respond within the time frame prescribed by the Uttar Bihar Gramin Bank.

The technical bid alongwith information/documents indicated in the Annexures, are to be signed by the authorized signatory with Seal of the Company. All pages are required to be signed by the authorized signatory with the bidder's seal.

The bidder shall appoint one duly authorized official as the Single point of contact (SPOC) for the entire process of the bidding. There should be a board resolution or delegation as per board resolution to establish that the SPOC is an authorized signatory.

1. Proposal Instructions

(i) Proposal Requirement -

It may be noted that for the purpose of appointment of Group Medical Insurance, a two-stage bidding process will be followed. The response to the present tender will be submitted in two parts, i.e., the Technical Bid and the Financial Bid.

The 'Technical Bid' will contain the exhaustive and comprehensive technical details as enlisted in the RFP. The Technical Bid shall NOT contain any pricing or Financial information at all. If the Technical Bid contains any price related information, then that Technical Bid would be disqualified and would NOT be processed further.

Bidder's are requested to submit the proposal complying following four sections:-

Section- A Executive Summary/ Introduction to your organization and documents for eligibility given under this RFP.

Section- B Proposal Compliance letter-
A letter signed by an authorized officer of your organization signifying your proposal's complete compliance with the RFP specifications mentioned in the Tender Document/ Corrigendum

Section- C Response to Technical Bid to this RFP with supporting documents.

Section- D Acceptance of Service Level Agreement & MIS formats.

(ii) Process to be Adopted for Evaluation of the Technical Bids

In the first stage, only the 'Technical Bids' will be opened in respect of those bidders who fulfill the details indicated in the eligibility criteria as enlisted in point no 37.



2. CORRUPT AND FRAUDULENT PRACTICES:

Bidders and their respective officers, employees, agents and advisers shall observe the highest standard of ethics during the Selection Process. Notwithstanding anything to the contrary contained in the RFP, the Uttar Bihar Gramin Bank shall reject a Proposal without being liable in any manner whatsoever to the Bidder, if it determines that Bidder has, directly or indirectly, engaged in corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice (collectively the "Prohibited Practices") in Selection Process.

For the purposes of this Clause, the following terms shall have the meaning hereinafter respectively assigned to them:

- a) "Corrupt Practice" means the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the action of any person connected with the Selection Process.
- b) "Fraudulent Practice" means a misrepresentation or omission of facts or disclosure of incomplete facts, in order to influence the Selection Process.
- c) "Coercive Practice" means impairing or harming or threatening to impair or harm, directly or indirectly, any persons or property to influence any person's participation or action in the Selection Process.
- d) "Undesirable Practice" means establishing contact with any person connected with or employed or engaged by the Uttar Bihar Gramin Bank with the objective of canvassing, lobbying or in any manner influencing or attempting to influence the Selection Process.
- e) "Restrictive Practice" means forming a cartel or arriving at any understanding or arrangement among Bidders with the objective of restricting or manipulating a full and fair competition in the Selection Process.

3. QUALIFICATION TO THE BID

The bids may be submitted as per the technical criteria indicated in the RFP.

4. GENERAL CONSIDERATIONS:

In preparing the Proposal, the Insurer is expected to examine the RFP in detail. Material deficiencies in providing the information requested in the RFP may result in rejection of the proposal.





5. DEFINITIONS

In this bid, following words and expressions shall, unless repugnant to context or meaning thereof, have meaning hereinafter respectively assigned to them.

- i. "Bank" means Uttar Bihar Gramin Bank
- ii. "Bidder" means an Insurance company incorporated under Companies Act, 1956 and licensed by IRDA.
- iii. "RFP" means Request for Proposal by Uttar Bihar Gramin Bank for Group Health Insurance for Officers / Employees and Retired Employees and their family members.
- iv. "Insured" means Uttar Bihar Gramin Bank.
- v. "Insurer" means Insurance Company.
- vi. "TPA" means Third Party Administrator.
- vii. "Applicable Laws" means all laws, promulgated or brought into force and effect by GOI including regulations and rules made there under, and judgments, decrees, injunctions, writs and orders of any court of record, as record, as may be in force and effect during the subsistence of this Agreement.
- (viii) Insurer in response to the Request for Proposal in accordance with the provisions there of.
- ix. "Competent Authority" means committee members elected by Uttar Bihar Gramin Bank.
- ix. "Contract Period" means the period starting tentatively from 01/05/2021 to 30/04/2022 (1 Year)
- x. "LOA or Letter of Award" means written confirmation of an award of an Insurance Contract by Uttar Bihar Gramin Bank to a successful bidder, stating the amount of award, award date, and when the insurance Contract will be signed.
- xi. "Successful Bidder" means Insurance Company that has been shortlisted after qualifying for bid to issue the policy. Unless excluded by or repugnant to the context.

6. COST OF OPERATION OF PROPOSAL:

The Insurer shall bear all costs associated with preparation and submission of its Proposal and Uttar Bihar Gramin Bank shall not be responsible or liable for those costs, regardless of the conduct or outcome of the Selection Process. Uttar Bihar Gramin Bank is not bound to accept any proposal, and reserves the right to annul the Selection Process at any time prior to award of Contract, without thereby incurring any liability to the Insurer.

7. DOCUMENTS COMPRISING THE PROPOSAL:

The Proposal shall comprise the documents and forms listed in the RFP.

8. ONLY ONE PROPOSAL:

The Insurer shall submit only one Proposal from a single designated office.

9. PROPOSAL VALIDITY:

- 9.1 The Insurer's Proposal must remain valid for at least 90 days for In-Service Policy & 120 days for Retiree Policy after the Proposal Submission Deadline. A Bid valid for a shorter period shall be rejected by the tendering Authority as non-responsive bid.
- 9.2 During the Period discussed above, Insurer shall maintain its original Proposal without any change.
- 9.3 Uttar Bihar Gramin Bank will make its best effort to complete the processing within the proposal's validity period. However, under exceptional circumstances, prior to expiration of bid validity period, the tendering authority may request bidders to extend period of validity of their bids.





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- 9.4 A Bidder granting request shall not be required or permitted to modify its bid. The request and responses shall be made in writing.
- 9.5 Except as the Uttar Bihar Gramin Bank may otherwise agree, no changes shall be made in team members /personnel. If, for any reason beyond control of Insurer, such as resignation, retirement, medical incapacity, death, etc. it becomes necessary to replace any of team member, the Insurer shall provide as a replacement a person of equivalent or better qualifications.
- 9.6 If the Uttar Bihar Gramin Bank finds that any of the team members / personnel of the Insurer have committed serious misconduct or have been charged with having committed a criminal action or have reasonably caused to be dissatisfied with the performance of any of the team member/ personnel, then the Insurer shall, at the Uttar Bihar Gramin Bank's written request specifying the grounds thereof, provide as a replacement a person with qualification and experience acceptable to the Uttar Bihar Gramin Bank.
- 9.7 Sub-contracting or Joint Venture will not be permitted.

10. PREPARATION OF PROPOSALS - SPECIFIC CONSIDERATIONS.

The Insurer shall prepare its Proposal as per the provisions of this RFP.

11. TECHNICAL PROPOSAL - FORMAT AND CONTENT.

- 11.1 It is must to meet all the technical criteria mentioned in the RFP
- 11.2 The Technical Proposal shall not include any financial information. A Technical Proposal containing material financial information shall be declared non-responsive.
- 11.3 The Insurer is required to submit a Technical Proposal as indicated in the RFP.
- 11.4 The Insurer shall be responsible for meeting all tax liabilities arising out of the contract.
- 11.5 If there be any increase in the taxes (direct / indirect / local), levies, fees, etc. whatsoever, and other charges during tenure of the contract, financial burden of same shall be borne by the Uttar Bihar Gramin Bank. Further, the insurance company will not charge any extra charges/fees and the bank will not borne any extra charges other than taxes/charges imposed by Government.

12. Financial Proposal – Format & Content ;

Financial bid shall contain only the premium that the Insurance Company shall charge and taxes as applicable as per the coverages given in the RFP. It is compulsory for bidders to bid for all two policies. Negotiation with L1 Bidder of the In-Service Employee/Officer Policy may be done to match the lowest bid of the Retired Employee Policy. Final decision shall be taken by the Bank.

In event of a tie between two or more bidders in the In-Service Employee policy during financial evaluation, determination of L1 bidder will be based, considering the highest score in the technical evaluation.

13. SIGNATURE ON EACH PAGE:

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 unsigned, it may lead to rejection of the bid.

14. AMENDMENT OF TENDER DOCUMENT :

- (i) At any time after the issue of tender document and before opening of the tender, the tender inviting authority may make any changes, modifications or amendments to the tender document and changes will be available at bank's website www.ubgb.in
- (ii) In case any Bidder seeks clarification to the tender documents, the same shall submit their queries latest by 26.03.2021 up to 05.00 PM on issues thus received



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- by the bank will be discussed in Pre Bid Meet only. No issues and queries in respect to tender document will be entertained by the bank after Pre-Bid Meet. No separate invitation for pre-bid meet will be sent to any bidder
- (iii) The amendments will be notified through corrigendum. Such amendments will form part of the tender document. Bidders are advised to constantly watch for any corrigendum at the above-mentioned Bank's website.
- (iv) The Tender Inviting Authority reserves the right to extend dead line for submission of tender for any reason, and the same shall be notified through corrigendum posted on bank's website www.ubgb.in

15 CONFIDENTIALITY:

- a. From the time the Proposals are opened to the time the Contract is awarded, the Insurer should not contact Uttar Bihar Gramin Bank on any matter related to its Technical and / or Financial Proposal. Information related to the evaluation of Proposals and award recommendations shall not be disclosed to the Insurer who submitted the Proposals or to any other party not officially concerned with the process until publication of the contract award information.
- b. Any attempt by the Insurer or anyone on behalf of the Insurer to influence the Uttar Bihar Gramin Bank improperly in the evaluation of the Proposals or Contract award decisions may result in the rejection of its Proposal.
- c. The Parties agree to maintain confidentiality and secrecy of all information received by them and / or their personnel, employees, staff, agents, representatives, tangible or intangible, either directly or in the course of dealing with each other and or its employees and / or its clients. The parties further undertake to utilize such information only for the normal course of the business purposes of this agreement / RFP and not for any other purpose, or which may prove detrimental to the interest of parties and / or its employees and / or its clients. The restriction contained in this clause shall not be applicable to any information required to be provided pursuant to any statutory or regulatory obligation.
- d. Notwithstanding the above provisions, from the time of the opening of the Proposals to the time of award of the contract, if an Insurer wishes to contact Uttar Bihar Gramin Bank on any matter related to the Selection Process, it should do so only in writing. The above-mentioned queries shall be written to:

➤ The General Manager,
Uttar Bihar Gramin Bank
HEAD OFFICE: Sharma Complex,
Kalambagh Chowk, Muzaffarpur Bihar-84200

In case of any difficulty, in bid submission you may contact any of the below mentioned officers of the Uttar Bihar Gramin Bank:

- 1) Shri Ramesh Kumar, Chief Manager-HRD.
Mobile: 9297954300 Email: cmhrd@ubgb.in
- 2) Shri Rajesh Kumar, Sr. Manager-HRD
Mobile: 9297955479 Email: smprs@ubgb.in
- 3) Shri Rajeev Ranjan Choudhary, Manager-HRD
Mobile: 8102913040 Email: smprs@ubgb.in





16. TENDER COST :

Tender Cost of Rs 5000/- (Rupees Five thousand only) as Bank Draft in favour of " Uttar Bihar Gramin Bank " Payable at Muzaffarpur should be attached to technical Bid.

17. WITHDRAWAL OF BID :

In case of withdrawal of Bid, the bidder shall not be allowed to participate in any future bid.

18. OPENING OF PROPOSALS :

The Bid Evaluation Committee of the Uttar Bihar Gramin Bank shall conduct the opening of the Technical Proposals.

19. EVALUATION OF PROPOSAL:

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 Uttar Bihar Gramin Bank shall conduct the evaluation on the basis of the submitted Technical Bid. However, the Uttar Bihar Gramin Bank may seek clarification on the information submitted by the Bidder, if required.

20. ACCEPTANCE / REJECTION OF TENDER:

- I. Uttar Bihar Gramin Bank does not bind itself to accept the tender.
- II. Uttar Bihar Gramin 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.
- III. Uttar Bihar Gramin 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 Uttar Bihar Gramin Bank regarding the same shall be final and conclusive.

21. EVALUATION OF TECHNICAL / FINANCIAL PROPOSALS ;

- a) Evaluation Committee will evaluate the Technical Bid by applying the evaluation criteria in the RFP
- b) A Bid shall be rejected at the stage if it does not meet each and every technical criterion. The bidder whose technical bid is found suitable as per RFP and who quotes the lowest premium in the Financial bid for proposed Group Medclaim policy shall be declared as Successful bidder.
- c) Uttar Bihar Gramin Bank also reserves the right to further negotiate the price with the L1 Bidder. Further, they also reserve the right to have more than one insurer as co-insurer provided the other bidders agree to participate in the risk at the price quoted by L1 Bidder.
- d) In event of a tie between two or more bidders in the In-Service Employee policy during financial evaluation, determination of L1 bidder will be based, considering the highest score in the technical evaluation.

22. AWARD OF CONTRACT:

Prior to the expiration of bid validity or any such extended validity period, Uttar Bihar Gramin Bank will notify the successful bidder in writing that his offer has been accepted. The letter of acceptance shall be a part of agreement/contract.

23. PERIOD OF CONTRACT :

Though the policy would be issued for one year, the tenure of the contract with the Insurance Company would be for one policy year. This may be further renewed up to a maximum of one year thereafter, subject to satisfactory performance and mutually agreed premium. The renewal on yearly basis will be based on continuation of IRDA Licenses with other statutory compliance and satisfactory review of performance ..

24. DISQUALIFICATION: The bid is liable to be disqualified if :

- Not submitted in accordance with this RFP
- During the bid process if the bidder indulges in any such deliberate act as would jeopardize





or unnecessarily delay the process of bid evaluation and finalization.

- Bidder submits conditional bids.
- Bidder indulges in canvassing in any form to win the contract.
- Bidder has been banned /debarred by Central Government/ any State Government or its Agencies or by any other Government Body or has been disqualified in participating the Government schemes as per IRDAI guidelines

25. OTHER CONDITIONS TO BE FILLED BY THE BIDDERS:

- a. The bidders are also essentially required to fulfil the following conditions/ submit relevant documents along with their offers:
- b. Detail of works under execution along with copies of relevant documents.
- c. Should enclose the Power of Attorney given under Board Resolution in favor of person who has signed the tender documents.
- d. In the absence of supporting documents, the offers shall be rejected.

26. DUTIES AND RESPONSIBILITY OF SUCCESSFUL BIDDER:

Signing of agreement between Uttar Bihar Gramin Bank and the successful bidder in the specified format of Uttar Bihar Gramin Bank within 5 days from the issue of LOA.

27. BIDDERS' ELIGIBILITY CRITERIA:

The Bidders have to satisfy following Pre-qualification criteria to apply for engagement. Respondents satisfying following criteria only are eligible to submit Technical and Financial Bid. This invitation to respond to RFPs open only to reputed General Insurance & Standalone Health Insurance Companies that are incorporated or registered under and Indian Companies Act, 1956.

- a) Bidder must be registered /Issued License by Insurance Regulatory and Development Authority of India (IRDAI) to operate in the Indian insurance market.
- b) The Bidder should have been in existence in India for a period of more than 5 years as of 31.01.2021 and their license should not have been suspended or cancelled during this period.
- c) The solvency ratio of the Company should be more than 1.50 in FY2019-20. Auditor's certificate to be submitted.
- d) The Bidder should have a minimum Settlement Ratio of Health Insurance claims of at least 75% for F.Y.2019-20 as on 31.03.2020. Declaration to be Attached.
- e) The Bidder should have Claims settlement of at least 75% as on 31.03.2020 within a TAT of 3 months of lodgment. Declaration to be Attached.
- f) The Bidder should have an exclusive team under Health Insurance Department. Insurers having Coinsurance for the purpose of risk sharing shall not qualify under the scheme.
- g) Insurer will provide a list of TPA having wide Hospital network on PAN India basis including Bihar. Final selection of TPA will be done mutually by the insurer and by the Bank. However Bank's preference shall bear upper hand.
- h) Grievance Ratio & Grievance Redressal Ratio in accordance to the Assessment Criteria.
- i) Bidder should submit declaration confirming that policy quoted is in accordance with their filed product with IRDA as per regulations.
- j) The Bidder should have an office in Muzaffarpur, Bihar for co-ordination and dedicated manpower with strength for servicing Uttar Bihar Gramin Bank.
- k) Experience of Group Mediciclaim Policy of Regional Rural Bank /commercial Bank being/was being serviced by the Insurance Company.
- l) Declaration that bid submitted is as single entity and not as part of any consortium.
- m) The proposal of the company which does not meet any of the above criteria will not be





further evaluated.

28. DOCUMENTS TO BE SUBMITTED IN SUPPORT OF BIDDER'S ELIGIBILITY:

The Bidder shall submit the documents mentioned in RFP duly certified by their Auditors in support of fulfilling the eligibility criteria as per Annexures mentioned.

29. SUBMISSION OF THE PROPOSAL:

- i. Technical and financial Bids needs to be submitted before stipulated date and time.
- ii. At any time prior to deadline for submission of proposal, Bank may for any reason, modify RFA and such amendments shall be binding on them.
- iii. The Bank reserves the right to accept any or reject any or all the proposals in whole or part without assigning any reason.
- iv. The Bank will select one (1) Insurance Company on the basis of the Premium Quoted for the Group Health Policy of both the In-Service & Retired Employees and the bidder quoting the lowest premium in In-Service employee policy shall be treated as LI. Negotiation with LI Bidder of the In-Service Employee Policy may be done to match the lowest bid of the Retired Employee Policy. The Selected Insurer shall be issued a LOA. Final decision of the Bank shall prevail.
- v. In event of a tie between two or more bidders in the In-Service Employee policy during financial evaluation, determination of LI bidder will be based, considering the highest score in the technical evaluation.
- vi. During pre-qualification and evaluation of Proposals, Uttar Bihar Gramin Bank may, at its discretion, ask respondents for clarifications on their proposal. The respondents are required to respond within the time frame prescribed by the Bank.
- vii. Respondents are not permitted to modify, substitute or withdraw Proposals after submission.
- viii. The proposal may be submitted along with covering letter about proposal, with the Information / documents indicated in Annexure and the declaration signed by authorized signatory with Seal of the Company. All pages are required to be signed, along with the tender document.
- ix. No cost will be borne by Uttar Bihar Gramin Bank towards preparation and submission of the proposals.

30. SELECTION OF SHORTLISTED TPA:

- i. Competent Authority will discuss for appointment of TPA with selected bidder and shortlisted TPA may be appointed with mutual consent.
- ii. Shortlisted TPA should agree to provide the services, by itself, in due compliance of the terms and conditions and in the manner more particularly set out in this Agreement.

31. PRE BID MEETING :

Pre-Bid Meeting will be conducted as per schedule, between the participating Insurance Companies and Uttar Bihar Gramin Bank wherein all the intending bidders will be invited to discuss their queries regarding the RFP. Uttar Bihar Gramin Bank would be represented by a team of officials appointed by the competent authority. All queries will be addressed during the meeting and no subsequent query, post the pre bid meeting will be entertained.

- 32. Indemnity :-** "Bidder /Vendor shall agree to indemnify and hereby keep the Bank indemnified against all questions, claims, losses, damages, cost, expenses which Bank may suffer or incur on account of any acts of omission or commission, negligence, fraud, default or misconduct, breach of duties and obligations, breach of representations and warranties, breach of confidentiality, on



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the part of bidder/Vendor or on the part of its employees ,agents,constituents for their respective duties or obligations in terms of this Arrangement .

33. GOVERNING LAW AND JURISDICTION:-This RFP shall be governed and interpreted by and construed in accordance with the laws of India and shall be subject to the exclusive jurisdiction of courts in Muzaffarpur.

34. TERMINATION OF AGREEMENT:-This agreement shall be valid for a period of One year or unless terminated by the Bank.This agreement may be terminated by Bank without being required to assign any reason to the vendor.Where as ,the selected vendor shall not terminate the agreement for its convenience and without giving 30 days notice to the Bank.Further in an event ,termination is made as per mutual written consent;the same shall be effective from the date as may be mutually decided between the parties.

35. DECLARATION CERTIFICATE :

Each Bidder must give following declaration duly signed by an Authorized Signatory by virtue of Board Resolution:

- a) We do hereby declare that there is no case with Police / Court / IRDA/ SEBI/ Regulatory authorities against proprietor / firm / partner /employee.
- b) Also, I / We have not been suspended / delisted / blacklisted by any other Govt. Ministry / Department / Public Sector Undertaking/ IRDA / 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.
- e) 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.



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SALIENT FEATURES OF PROPOSED GROUP HEALTH POLICY

A. GROUP MEDICLAIM POLICY FOR IN-SERVICE EMPLOYEES

Coverage /Details

Policy Type: Group Medical Insurance Policy for Employees of Uttar Bihar Gramin Bank and their Families.(Family definition should be viewed in accordance with IBA Guidelines)

Coverage Type Family Floater (As per IBA policy) .
Sum Insured: For Clerical /Sub Staff – ₹ 3,00,000/-
For Officer – ₹ 4,00,000/-

Critical Illness: ₹ 1,00,000/- Shall be paid to employees on the first detection/diagnosis of the illness.
(As per IBA guidelines)

Corporate Buffer: ₹ 25 lacs.

Total Number of Staff Officer 1819 & Employees 1324 (Total – 3143)

	Particulars	Officers	Awards/ employees	Total
Age wise bifurcation of Existing members as on 31.01.2021	less than 35 years (Approx)	1200	600	1800
	Between 36-45 (Approx)	300	190	490
	Between 46-50 (Approx)	15	20	35
	Between 51-55 (Approx)	80	120	200
	Between 56-60 (Approx)	250	368	618
	Total	1845	1298	3143

All New Employees to be covered from the date of joining as per their appointment letter. For additions / deletions during period, premium to be charged / refunded on prorata basis against the Cash Deposit account with Insurer adequately maintained by the Bank. Increase in Sum Insured allowed in case of promotion on charging pro-rata basis.

Geographical Limit: Treatment taken in India only.

Continuity Benefit: Continuity benefits coverage to employees on retirement till the end of the policy period provided there is no request for refund of the premium.



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Key Policy Terms & Conditions

Hospital Room Rent	Room and Boarding expenses as provided by the Hospital / Nursing Home not exceeding INR 5000 per day or the actual amount whichever is less.
ICU Rent	Intensive Care Unit (ICU) expenses not exceeding INR 7500 per day or actual amount whichever is less
All other Expenses	No Limits for all other expenses including Nursing Charges
Cost of Donor	Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to the insured.
Ambulance Charges	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.
Pre and Post Hospitalization Expenses	Expenses related to the ailment for hospitalization will be covered 30 days prior to hospitalization and 90 days after discharge.
Alternative Treatment	Applicable if registered with Central/State Govt.
Pre-existing Diseases	Covered from day one
30 days Waiting Period on specific Diseases	Waived off
Day Care Treatment	Expenses on Hospitalization for minimum period of a day care is 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 Anesthesia in a hospital / day care Centre in less than a day because of technological advancement and B) Which would have otherwise required hospitalization of more than a day.
Maternity	No age limit, Upto 50,000/- for Normal Delivery & upto ₹ 75,000/- for caesarean delivery. Waiver of 9 months waiting period. Newly born baby will cover right from the first day of the birth.
Pre & Post Natal Expenses	Pre-natal & post-natal charges in respect of maternity benefit are covered under the policy up to 30 days and 60 days only, unless the same requires hospitalization.
Missed Abortions, Miscarriage or abortions Induced by accidents	Covered under the limit of Maternity
Complications in Maternity including operations for extra uterine pregnancy, ectopi	Covered up to the Sum Insured + Corporate Buffer- 1.(i) Expenses included for medical termination of pregnancy. 2.(ii) Claim in respect of delivery to be given irrespective of the number of children



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c pregnancy	
New Born Baby Cover	New born baby is covered from day one. All expenses incurred on the new born baby during maternity will be covered in addition to the maternity limit up to INR 20,000/- Per child. However, if the baby contacts any illness the same shall be considered in the Sum Insured + Corporate buffer. Baby to be taken as an additional member within the normal family floater.
Domiciliary Cover (OPD)	Medical expenses incurred in case of the following diseases which need domiciliary treatment as may be certified by the attending medical practitioner and / or bank's medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100% subject to the overall limit of Sum Insured under the policy.
Diseases covered in the Domiciliary limit	The cost of Medicines, Investigations, and consultations, etc. in respect of domiciliary treatment for the 62 listed ailments shall be reimbursed for the period stated by the specialist and / or the attending doctor and / or the bank's medical officer, in Prescription. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.
Congenital Anomalies	Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the policy
Psychiatric Ailment	Expenses for treatment of psychiatric and psychosomatic diseases be payable with or without hospitalization.
All Advanced Medical Treatment	All new kinds of approved advanced medical procedures for e.g. laser surgery, stem therapy for treatment of a disease is payable on hospitalization /day care surgery.
Treatment for accidents On OPD Basis	Treatment taken for Accidents can be payable even on OPD basis in Hospital up to sum Insured
Taxes and Other charges	All Taxes, Surcharges, Service Charges, Registration charges, Admission Charges, Nursing, and Administration charges to be payable.
Genetic Disorder	Covered
Other Medical Treatment	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
External and Durable Equipment	Rental Charges for External and or durable Medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPO, 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 cases on medical advice shall be covered.
Cost of Artificial Limb	Covered
Physiotherapy Charges	Physiotherapy charges shall be covered for the period specified by the Medical practitioner even if taken at home.
Note: - The above-mentioned coverage of Group Mediclaim policy are indicative only, detailed terms and condition can be obtained through IBA Guidelines.	



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B. GROUP MEDICLAIM POLICY - RETIREE POLICY WITHOUT DOMICILIARY COVER

Coverage Details

Policy Type: Group Medical Insurance Policy only for Retired Employees of the Bank
Family Definition: Self(Retiree) + Spouse or Widow / widower of the Retired Employee
coverage Type: Family Floater
Sum Insured : For Clerical /Sub Staff – INR 3,00,000/-
For Officer – INR 4,00,000/-
Total Number of ; Officer 1453 & Employees 530 (Total – 1983)
Staff

Age bifurcation of Retirees as on 31.01.2021	Age group (61 to 65) Years	1163
	Age group more than 66-70 Years	665
	Age group more than 71-75 Years	128
	Age group more than 76-80 Years	27
	Total	1983
Premium amount to be borne by retirees only		

Pre-existing Diseases: Coverage from day one.
90 days Waiting Period: Waived Off
Waiting Periods on specific Diseases: Waived Off

Hospital Room Rent	Room and Boarding expenses as provided by the Hospital / Nursing Home not exceeding INR 5000 per day or the actual amount whichever is less.
ICU Rent	Intensive Care Unit (ICU) expenses not exceeding INR 7500 per day or actual amount whichever is less
Professional Charges	Surgeon, team of surgeons, Assistant surgeon, Anesthetist, Medical Practitioner, consultants, Specialist fee covered upto sum insured.
All other Expenses	No Limits for all other expenses including Nursing Charges
Cost of Donor	Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to the insured.
Ambulance Charges	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.
Pre and Post Hospitalization Expenses	Expenses related to the ailment for hospitalization will be covered 30 days prior to hospitalization and 90 days after discharge.
Alternative Treatment	Applicable if registered with Central/State Govt.
Pre-existing Diseases	Covered from day one
30 days Waiting Period on specific Diseases	Waived off
Day Care Treatment	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 –





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	A) 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
	B) Which would have otherwise required hospitalization of more than a day.
Congenital Anomalies	Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the policy
Psychiatric Ailment	Expenses for treatment of psychiatric and psychosomatic diseases be payable with or without hospitalization.
All Advanced Medical Treatment	All new kinds of approved advanced medical procedures for e.g. laser surgery, stem therapy for treatment of a disease is payable on hospitalization /day care surgery.
Treatment for accidents On OPD Basis	Treatment taken for Accidents can be payable even on OPD basis in Hospital up to sum Insured
Taxes and Other charges	All Taxes, Surcharges, Service Charges, Registration charges, Admission Charges, Nursing, and Administration charges to be payable.
Genetic Disorder	Covered
Other Medical Treatment	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
External and Durable Equipment	Rental Charges for External and or durable Medical equipment of any kind used for diagnosis and or treatment including CPAP, CAPO, 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 cases on medical advice shall be covered.
Cost of Artificial Limb	Covered
Physiotherapy Charges	Physiotherapy charges shall be covered for the period specified by the Medical prectioner even if taken at home.
Note: - The above-mentioned coverage of Group Mediclaim policy are indicative only, detailed terms and condition can be obtained through IBA Guidelines.	

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 | 28 Piles/ fistula |





/dislocation	
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 scopes along with biopsies
18 Operations/Micro surgical operations on	36 Lumbar puncture

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.

Policy Exclusions

- 1) Injury / disease directly or indirectly caused by or arising from or attributable to invasion, Act of Foreign enemy, War like operations (whether war be declared or not).
- 2) Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident.
 - a. Vaccination or inoculation.
 - b. Change of life or cosmetic or aesthetic treatment of any description is not covered.
 - c. Plastic surgery other than as may be necessitated due to an accident or as part of any illness.
- 3) Cost of spectacles and contact lenses, hearing aids. Other than Intra-Ocular Lenses and Cochlear Implant.
- 4) Dental treatment or surgery of any kind which are done in a dental clinic and those that are cosmetic in nature.
- 5) Convalescence, rest cure, Obesity treatment and its complications including morbid obesity, treatment relating disorders, Venereal disease, intentional self-injury and use of intoxication drugs / alcohol.
- 6) All expenses arising out of any condition directly or indirectly caused to or associated with Human J-Cell Lymphotropic Virus Type III (HTLB - III) or Lymphadenopathy Associated Virus (LAV) or the Mutants Derivative or Variation Deficiency Syndrome or any syndrome or condition of a similar kind commonly referred to as AIDS.
- 7) Charges incurred at Hospital or Nursing Home primarily for diagnosis x-ray or Laboratory examinations or other diagnostic studies not consistent with or incidental to the diagnosis and treatment of positive existence of presence of any ailment, sickness or injury, for which confinement is required at a Hospital/Nursing Home, unless recommended by the attending doctor.
- 8) Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician.
- 9) Injury or Disease directly or indirectly caused by or contributed to by nuclear weapon / materials.
- 10) All non-medical expenses including convenience items for personal comfort such as charges for telephone, television, /barber or beauty services, diet charges, baby food, cosmetics,





tissue paper, diapers, sanitary pads, toiletry items and similar incidental expenses, unless and otherwise they are necessitated during the course of treatment.

11) Attempted suicide, war, invasion, nuclear radiation is not covered .

Proposal Requirements

The following sections include the information necessary for your organization to respond to this RFP. Your proposal must:

- Consider 1st May, 2021 as effective date for tentative Policy inception and administration.
The commencement date for retiree policy will be notified later.
- Answer all questions in the following sections clearly and concisely and
- Technical bids will be an integral part of the RFP
- Pre- Bid Queries to be submitted on or before 26 -March-2021 till 5 p.m.

Failure to submit the proposal within the stipulated time will result in disqualification of the proposal.

General Information

The objective is to ensure that this Group Medical Insurance plan is managed at a high service level and in the most cost-effective manner as possible. The insurer must have the flexibility necessary to respond to Uttar Bihar Gramin Bank's current and changing needs.

Uttar Bihar Gramin Bank's primary objective in conducting this RFP is to contract with an insurer who

Matches the desired plan design and contract provisions and

Demonstrates the ability to deliver high quality services across the country at a competitive price.

Questions concerning the RFP or Its attachments can be directed to Shri Ramesh Kumar, Chief Manager. No answer to the questions concerning the RFP will be provided over the phone. Please submit all questions in writing by email latest by 5 P.m. on 26 -March-2021.

Evaluation Criteria For Technical Bids

SR NO	CRITERION	POINTS	TOTAL	SELF ASSESSMENT SCORING
1	Number of Years Since license given by IRDA as on 31.01.2021		10	
	1. > 5 Years, <=7 Years	4		
	2. > 7 Years, <=10 Years	8		
	3. >10 Years	10		
2	Solvency Margin for FY: 2017-18, 2018-19 & 2019-20		10	
	1. 1.50, <=1.60	4		
	2. > 1.60, <=1.75	8		
	3. >1.75	10		



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	(PSU Insurers are eligible for 10 marks)			
3	Health Premium underwritten within India (INR in crores) for FY 2017-18;2018-19 & 2019-20		10	
	Up to Rs. 500 Crores	4		
	> Rs. 500 Crores, <= Rs.750 Crores	6		
	> Rs. 750 Crores, <=Rs. 1000 Crores	8		
	> Rs. 1000 Crores	10		
4	Number of Group Mediciam lives covered during Financial Year FY: 2019-20		10	
	Up to 50,000	4		
	>50,000, <=100,000	6		
	>100,000, <=150,000	8		
	>150,000	10		
5	Net worth (INR. In Crores) for FY: 2019-20		10	
	>500 Crores, <=1000 Crores	4		
	>1000 Crores, <=2000 Crores	8		
	>2000 Crores	10		
6	Claim Settlement Ratio for FY: 2017-18, 2018-19 & 2019-20		10	
	<=75%	4		
	>75%, <=80%	6		
	>80%, <=90%	8		
	>90%	10		
7	Aging of Claims for FY: 2019-20 of Claims settled within Three Months as of 31.03.2020 ¹		10	
	<=75%	4		
	>75%, <=85%	6		
	>85%, <=95%	8		
	>95%	10		
8	Grievance Ratio (Number of Grievances per 10000 POLICIES FOR 2017-18,2018-19 & 2019-20		5	
	=>3 per 10,000	1		
	=>2 per 10,000 <3	2		
	=>1.5 per 10,000, <2	3		
	<1.5 per 10,000	5		
9	Grievance Redressal Ratio (Percentage of Grievances accepted for FY 2017-18,2018-19 & 2019-20		5	
	<=30%	1		
	>30%, <=45%	2		
	>45%, <=60%	3		
	>60%	5		
10	Number of Hospitals in PAN India where Tie-up has been made by the company as of 31.01.2021, out of which minimum 100 hospitals should be in Bihar		10	





	3000	4		
	>3000, <=4000	6		
	>4000, <=5000	8		
	>5000	10		
11	Number of Group Mediclaim Policies of Regional Rural Bank/commercial Bank being serviced by the Insurance Company as on 31.01.2021		10	
	2	2		
	>2, <=6	4		
	>6, <=10	6		
	> 10	10		

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. Company that does not have any policy of the required size will not get any points

Bidders who score 70% (70/100) * 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, Uttar Bihar Gramin Bank at its discretion may relax this criterion to ensure enough bidders participate in the Financial bid)

In event of a tie between two or more bidders in the In-Service Employee policy during financial evaluation, determination of L1 bidder will be based, considering the highest score in the technical evaluation.

Uttar Bihar Gramin 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).
- Extend the time for submission of all proposals and such an extension would be duly communicated by Uttar Bihar Gramin Bank.
- 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 other bidder(s) / others, in the same form as clarified to the bidder raising the query





BID SUBMISSION:

1. The bid should be signed by the bidder or any person duly authorized to bind the bidder to the contract. The signatory should give a declaration and through authenticated documentary evidence establish that he/she is empowered to sign the tender documents and bind the bidder. All pages of the tender documents except brochures, if any, are to be signed by the authorized signatory.
2. The bid should contain no interlineations, erasures or over-writings except as necessary to correct errors made by the bidder. In such cases, the person/s signing the bid should initial such corrections.
3. The bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding Documents in every respect will be at the Bidder's risk and may result in rejection of the bid.
4. No columns of the tender should be left blank. Offers with insufficient information and Offers which do not strictly comply with the stipulations given above, are liable for rejection.

Plan Design and Related Documents

i. Plan / Design

The Policy shall be in the Name of Uttar Bihar Gramin Bank and hence two separate policies should be issued: -

- i) In-Service Employees with Domiciliary Treatment .
- ii) Retired Employees with /without Domiciliary Treatment.

The terms and conditions of the Policy shall be as per the Scheme of Medical insurance as per the 10th Bi-Partite Settlement for workman staff as described in the RFQ section.

ii. RFP Terms and Conditions:

Following additional terms and conditions shall apply to the evaluation process:

- (a) Bidder warranties - By submitting a Response, the Bidder represents and warrants to Uttar Bihar Gramin Bank that, as at the date of submission:

i. the Bidder has to fully disclose to Uttar Bihar Gramin Bank in its Responses all information which could reasonably be regarded as affecting in any way Uttar Bihar Gramin Bank's evaluation of the Response;

ii. all information contained in the Bidder's Response is true, accurate and complete; and not misleading in anyway;

iii. no litigation, arbitration or administrative proceeding is presently taking place, pending or to the knowledge of the Bidder threatened against or otherwise involving the Bidder which could have an adverse effect on its business, assets or financial condition or upon Uttar Bihar Gramin Bank's reputation if the Response is successful;



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प्रधान कार्यालय, कलमबाग चौक
मुजफ्फरपुर, बिहार, 842 001



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MUZAFFARPUR, BIHAR, 842 001

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iv. the Bidder will immediately notify Uttar Bihar Gramin Bank of the occurrence of any event, factor circumstance which may cause a material adverse effect on the Bidder's business, assets or financial condition, or Uttar Bihar Gramin Bank's reputation or render the Bidder unable to perform its obligations under the Uttar Bihar Gramin Bank agreement, if any or have a material adverse effect on the evaluation of the responses by Uttar Bihar Gramin Bank;

v. the Bidder has not and will not seek to influence any decisions of Uttar Bihar Gramin Bank during the evaluation process or engage in any uncompetitive behavior or other practice which may deny legitimate business opportunities to other Bidders.

vi. If selected, Bidder will not seek Medical examination of any employee or retired staff or family members for inclusion in the Policy.

Document Annexures Supporting Documents to be given:

1. IRDA licence of the Insurance Company.
2. Audited or CA certification of Net Worth as on March 31st 2020.
3. Audited or CA certification of Solvency Ratio as of March 31st 2020.
4. Annual Report indicating the Health Premium figures as of March 31st 2020 duly signed by the Authorized Signatory of the Insurer.

All supporting documents should be additionally attested by authorized signatory and bidder to put company seal.

The UDIN of certifying CA is to be clearly mentioned.

[Mahendra Kumar]
General Manager



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Annexure – A

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

Sr No	Parameter	Response
1	Number of Years Since License given by IRDAas on 31.01.2021	
2	Net worth of Insurer.	
3	Solvency Margin	
4	Health Premium underwritten within India (INR in Crores)	
5	Number of lives being serviced under Group Medical Insurance Policies	
6	Claim Settlement Ratio	
7	Aging of Claims (% of Claims Settled within 3 months)	
8	All Public disclosure forms pertinent to claims - NL 24 and 25	
9	All Public disclosure forms pertinent to grievance for NL 41	
10	Number of Hospitals where cashless Tie-up has been made by the company	
11	Number of Group Mediclaim Policy of Regional Rural Bank / commercial bank being serviced by the Insurance Company.	



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Annexure B

Undertaking for Terms of Engagement (On Company's Letterhead)

We, Insurance Company Limited, a licensed general insurance company /Standalone Health Insurance company authorized and Regulated by the Insurance Regulatory and Development Authority (IRDA) under License Code No
And having its registered office at
hereby undertake and confirm that we shall comply with the terms of engagement if shortlisted as LI bidder in the In-service Employee Policy and agree to match the lowest bid of the Retired Employee Policy.

Signature of Authorized Signatory with Company Seal.



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Annexure-C:

Financial Bid Format

S.No	Particulars	Proposed rate			
		Cadre	Insurance Coverage	Premium With Domiciliary treatment per employee (In Rupees)	Premium With Out Domiciliary treatment per employee (In Rupees)
1	Group Insurance Premium Rates	Officers	4 Lacs		
		Employees	3 Lacs		
		Retired staff members			
		Cadre	Insurance Coverage	Premium with Domiciliary treatment per Retiree (In Rupees)	Premium with Out Domiciliary treatment per Retiree (In Rupees)
		Officers	4 Lacs		
		Employees	3 Lacs		
2	Rate of GST				
3	Detail of Engagement of TPA				

- The above rates shall be inclusive of management expenses, TPA charges etc as per IRDA norms.
- As per the family definition mentioned in the RFP , Premium to be quoted on per family basis without taxes, selection of L1 bidder will be based on the same.
- Data /Count of employees shared is indicative only and may vary due to New Joinee, Retirement and Resignation.
- Tax Component – (GST & TDS as applicale)
- The payment of insurance premium will be made after all statutory compliances of GST Act and Income Tax Act including deduction U/S- 194 (0) of the Income Tax Act 1961.

Signature of Authorized Person with Company Seal.



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Annexure-D

Undertaking from Insurance Company

This has reference to the RFP published in the website of Uttar Bihar Gramin Bank on . In response to the RFP, we have submitted our technical & financial bid In connection with the above bid, we hereby declare as under: -

I- That 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-That we have submitted the bid in the name of *Mis* 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 hereby undertake that in case of any violations to the above declarations at any stage of the contract, Uttar Bihar Gramin Bank reserves the sole right to cancel the contract and recover the full value of the contract from us.

For and on behalf of

(Authorized Signatory with company Seal//Stamp)



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Annexure-E
Company Information

A.SnapShot

Name of the Insurer
Head Office (Address)
Website & e-mail.

1. Authorized office Address submitting RFP.

2. Date of Commencement of Business (MM/YYYY)

3. IRDA licence obtained since (Copy of IRDA licence
Since issuance till date to be enclosed)

4. Number of Branches / Offices in India as on 31.01.2021.

5. Total No of Employees in India as on 31.01.2021.

Signature of Authorized person with Company Seal.



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Annexure-F

Grievance Ratio & Redressal

Please provide a data pertaining to grievance redressal in the format given below for last 3 FY's
(Number of
Grievances per 10,000 policies)

FY	Opening Balance of Grievances	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
2017- 18					
2018- 19					
2019- 20					

Calculation of points to be considered on average basis.

Signature of Authorized Person with Company Seal



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Annexure-G

Regional Rural Bank Experience

A. List of Regional Rural Banks having a Group Medical Policy from the Insurer as on

31/01/2021:

Name of the Bank/ PSU	Date of commencement of Policy (mm/yy)	Premium in INR (without GST)

Signature of Authorized Person with Company Seal



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Annexure-H

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

DECLARATION CERTIFICATE

- e) I / We, do hereby declare that there is no case with Police / Court / IRDA / SEBI/ Regulatory authorities against proprietor / firm / partner /employee.
- f) Also, I / We have not been suspended / delisted / blacklisted by any other Govt. Ministry / Department / Public Sector Undertaking/ IRDA/ SEBI/ Autonomous Body / Financial Institution /Court.
- g) We certify that neither our company nor any of the / Directors are involved in any scam or disciplinary proceedings settled or pending adjudication. -
- h) 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 the Authorized Signatory with Seal



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Annexure-I

- 1.Details of Overall Group Mediclaim policies issued in F.Y. 2019-20
- 2.Health Premium underwritten within India (INR. In Crores) for FY:2017-18, 2018-19 & 2019-20

Name of the Insurance Company:

Group Mediclaim Policy

sr. No.	Name of Insured	Address of Insured	Number of lives	Total Premium (Rs in Lakhs)
1				

Health Premium underwritten within India (INR. In Crores)

Health Premium Figures	2017-2018	2018-19	2019-20	Average of 3 years
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No. of GMC Policies Sold

Premium from GMC Policies (INR Crore)

Calculation of points to be considered on average basis.

Signature of the Authorized Signatory with Seal

Date

Place:



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Annexure-J

Certificate by the Chartered Accountant: Declaration regarding solvency ratio & Net worth of the Company.

Declaration

This to inform that Insurance Company having its registered office at. has the net worth & solvency ratio respectively as mentioned below based on the system records maintained by the company.

FY Solvency ratio

2017-2018

2018-2019

2019-2020

Average of 3 years

Calculation of points to be considered on average basis.

NET WORTH

This information is provided for tender participation process only.

Signature of the Chartered Accountant with UDAI details

Date:.



Place:

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Annexure- K

Declaration that the bidder should have a minimum Claim Settlement Ratio of 75% for last 3 FYs & Ageing of Claims (% of Claims settled within Three Months) for Financial Year 2019-20 as on 31.03.2020.

UNDERTAKING, designated as
Insurance

On behalf of

Company hereby confirm that we have a Settlement ratio for Health Insurance Claims for the last three Financial Years as mentioned below:

FY

2017-2018

2018-2019

2019-2020

Average of 3 years



Authorized Signatory with Seal & Signature