



## **Baroda Gujarat Gramin Bank**

Head Office : 3<sup>rd</sup> & 4<sup>th</sup> Floor, Suraj Palza-I, Sayagiganj, Vadodara : 390 005.  
(Sponsored & Wholly owned by Govt.of India, Govt.of Gujarat & Bank of Baroda)

# **REQUEST FOR PROPOSAL**

## **E-TENDER**

### **FOR RENEWAL OF GROUP MEDICLAIM POLICY FOR BARODA GUJARAT GRAMIN BANK'S IN-SERVICE EMPLOYEES**

**Policy Period from 01.11.2023 to 31.10.2024**

**Appointment of IRDA licensed General Insurance Company/Standalone Health Insurance Company for providing Group Mediclaim Policy for in-service employees and their dependents.**

## SCHEDULE OF TENDER (SOT)

Tenders are invited by Baroda Gujarat Gramin Bank for the Group Mediclaim Policy for In-service employees of the Bank. The Tender will be conducted through a two-stage bidding process (comprising of Technical and Financial Bids) from IRDA licensed General Insurance Company/Standalone Health Insurance Company operating in India for the Group Mediclaim Policy for its In-service employees who are eligible.

The "Request for Proposal" (RFP) for the project is available on Bank's website under tender section which will direct to: <https://gem.gov.in/>

Participating insurance companies are required to register themselves online with [www.gem.gov.in](http://www.gem.gov.in). Bids made strictly as per provisions of the RFP document should be submitted online through e-tendering portal GeM Link: <https://gem.gov.in/>

### Disclaimer

This Request for Proposal (RFP) is not an offer by Baroda Gujarat Gramin Bank, but an invitation to receive response from eligible interested bidders for Group Mediclaim Policy for employees of Baroda Gujarat 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.

BARODA GUJARAT 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.

BARODA GUJARAT 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.

BARODA GUJARAT 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.

Every effort is being made to keep Baroda Gujarat Gramin Bank's Website up to date and running smoothly 24X7, However Baroda Gujarat Gramin Bank takes no responsibility, and will not be liable for, the website being temporarily unavailable due to any technical issues at any point of time. In that event Baroda Gujarat Gramin Bank will not be liable or responsible for any damages or expenses arising for any difficulty, or error, imperfection or inaccuracy with this website, it includes all associated service, or due to such unavailability of the website or any part there of any contents or any associated services.

GeM has been established as the national procurement portal. (GeM) platform is an online, end to end solution for procurement of commonly used goods and services for all Central Government and State Government Ministries, Departments, Public Sector Units (PSUs) and affiliated bodies., who also make every possible effort to update their portal and run their site 24 X 7, however Baroda Gujarat Gramin Bank takes no responsibility, and will not be liable for, the website being temporarily unavailable due to any technical issues at any point of time. In that event Baroda Gujarat Gramin Bank will not be liable or responsible for any damages or expenses arising for any difficult, or error, imperfection or inaccuracy with this website, it includes all associated services, or due to such unavailability of the website or any part thereof any contents or any associates services.

The issue of this RFP does not imply that Baroda Gujarat Gramin Bank is bound to select a Bidder or to appoint the selected Bidder, as the case may be, for the insurance policy and Baroda Gujarat 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.

- 1) The “Request for Proposal” (RFP) for the project is available on bank’s website which will direct to <https://gem.gov.in/>, Vendors are required to register themselves online with <https://gem.gov.in/>

**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.	Event Description	Particulars
1	Mode of Tender	E-Tender System
2	Date of publishing of Tender Notice	05 <sup>th</sup> October, 2023 on Baroda Gujarat Gramin Bank website. <a href="https://bggb.in/">https://bggb.in/</a>  And on GEM portal <a href="https://gem.gov.in/">https://gem.gov.in/</a>
3	Start Date of RFP document download from bank’s website <a href="https://bggb.in/">https://bggb.in/</a> which will direct to <a href="https://gem.gov.in/">https://gem.gov.in/</a>	05 <sup>th</sup> October, 2023
4	RFP related Communication E-Mail IDs	<a href="mailto:hrm.ho@barodagujaratrrb.co.in">hrm.ho@barodagujaratrrb.co.in</a> <a href="mailto:it.ho@barodagujaratrrb.co.in">it.ho@barodagujaratrrb.co.in</a>
5	Last date for receiving queries	11 <sup>th</sup> October 2023
6	Pre-bid meeting at Head Office, 4 <sup>th</sup> Floor, Suraj Palza-I, Sayajiganj, Vadodara.	11 <sup>th</sup> October 2023
7	Response to Pre-Bid queries & Claims Experience MIS	12 <sup>th</sup> October-2023
8	Last date for submission of Bid /Bid due date	26 <sup>th</sup> October-2023
9	Opening of Technical Bids	26 <sup>th</sup> October-2023
10	Opening of Financial Bids	E-Financial Bid of the Technically responsive bidders shall be opened which will be communicated to Technically qualified bidders.
11	Bank’s Website	<a href="https://bggb.in/tenders">https://bggb.in/tenders</a>
12	Policy Inception	01 <sup>st</sup> November-2023

- No Bid or part of Bid shall be submitted vide E-mail or in any other form.
- Bids received later than the prescribed date i.e., by 26<sup>th</sup> October, 2023 will not be considered for evaluation.

**IMPORTANT INSTRUCTIONS FOR E-PROCUREMENT**

Bidders are requested to read the terms & conditions of this tender before submitting their online tender.

1	<p><i>Process of E-Tender:</i></p> <p><i>Registration: The process involves vendor's registration with GeM portal. Only after registration, the vendor can submit his/their bids electronically. Electronic Bidding for submission of Technical Bid as well as Financial Bid will be done over the internet on GeM.</i></p> <p><b><i>SPECIAL NOTE: THE TECHNICAL BID AND THE FINANCIAL BID HAS TO BE SUBMITTED ON-LINE at <a href="https://gem.gov.in/">https://gem.gov.in/</a></i></b></p> <p><i>In case of any clarification, please contact Bank/GeM (before the expiry of scheduled time of the e-tender). Contact person (Bank): Jayant Vyas Senior Manager - 99099 99719 Contact Details :- Deepak Tonape Senior Manager - 99099 99720</i></p>
2	<p>The Techno-commercial Price Bid have to be submitted online at GeM Portal. Tenders will be opened electronically on specified date as given in the Tender.</p> <p><b>NO TENDERS/ BIDS THROUGH ANY OTHER MEDIUM WILL BE ACCEPTED BY THE BANK</b></p>
3	<p>All entries in the tender should be entered in online Technical &amp; Financial Formats without any ambiguity</p>
4	<p>Information about tenders /corrigendum will be uploaded on GeM only</p>
5	<p>E-tender cannot be accessed after the due date mentioned in NIT.</p>
6	<p><b>Bidding in e-tender:</b></p> <ul style="list-style-type: none"> <li>• The process involves Electronic Bidding for submission of Technical and Financial Bid.</li> <li>• During the entire e-tender process, the vendors will remain completely anonymous to one another and also to everybody else.</li> <li>• The e-tender floor shall remain open from the pre-announced date and for as much duration as mentioned above.</li> <li>• All electronic bids submitted during the e-tender process shall be legally binding on the vendor. Any bid will be considered as the valid bid offered by that vendor and acceptance of the same by the Buyer will form a binding contract between Buyer and the Vendor for execution of supply</li> <li>• Bank reserves the right to cancel or reject or accept or withdraw or extend the tender in full or part as the case may be without assigning any reason thereof.</li> <li>• No deviation of the terms and conditions of the tender document is acceptable. Submission of bid in the e-tender floor by any vendor confirms his acceptance of terms &amp; conditions for the tender.</li> </ul>
7	<p>Any order resulting from this tender shall be governed by the terms and conditions mentioned therein.</p>
8	<p>No deviation to the technical and financial terms &amp; conditions are allowed.</p>
9	<p>The tender inviting authority has the right to cancel this e-tender or extend the due date of receipt of bid(s) without assigning any reason thereof.</p>

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## SECTION - I

### **INTRODUCTION & INSTRUCTIONS FOR RFP**

This is a procurement event of Baroda Gujarat Gramin Bank, Vadodara. You are requested to read and understand the RFP and subsequent Corrigendum, if any, before submitting technical bid.

#### **1a. INTRODUCTION**

Baroda Gujarat Gramin Bank, a Regional Rural Bank sponsored by Bank of Baroda and is operating in -22- districts namely Vadodara, Anand, Kheda, Chhotaudepur, Ahmedabad, Mehsana, Patan, Banaskantha, Kutch, Panchmahal, Dahod, Mahisagar, Sabarkantha, Arvalli, Gandhinagar, Narmada, Surat, Bharuch, Tapi, Valsad, Navsari and Dangs in Gujarat state with a network of -487- Branches & -08-Regional Offices.

Request for Proposal (RFP) is invited from General Insurance and Standalone Health Insurance Companies (Licensed and Registered with IRDA) dealing with Health Insurance for renewal of Mediclaim scheme for In-service employees and their dependents

Baroda Gujarat Gramin Bank shall solicit proposals through a two-stage bidding process (comprising of Technical and Financial Bids) from General Insurance Company/Standalone Health Insurance Company (Licensed and Registered with IRDA) dealing with Health Insurance operating in India for the Renewal of Group Mediclaim Policy for in-service employees of Baroda Gujarat Gramin Bank. Bidders are invited to submit their proposal in accordance with Request for Proposal (RFP) terms.

The Insurance Companies which are in agreement with the Scheme and its clauses altogether, 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 agreement in specific format given in the bid.

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.

**Bid submission, queries and all other terms and conditions are detailed in the following sections of this document. All communication with regard to this proposal may be directed to [hrm.ho@barodagujaratrb.co.in](mailto:hrm.ho@barodagujaratrb.co.in) and [it.ho@barodagujaratrb.co.in](mailto:it.ho@barodagujaratrb.co.in) only.**

i. Information about tenders /corrigendum uploaded shall be sent by email only during the process till finalization of tender. Hence, the bidders are required to ensure that email address provided by them is valid and updated. Bidders are also requested to ensure validity of their DSC (Digital Signature Certificate) and registration in the E-procurement portal.

ii. (a) At any time prior to the deadline for submission of technical bid, Baroda Gujarat Gramin Bank may for any reason, modify the RFP. Please note that there is no provision to take out list of parties downloading the RFP/tender document from the website mentioned. As such bidders are requested to see the website once again before the due date of opening to ensure that they have not missed any corrigendum uploaded against the said RFP after downloading the RFP document. The responsibility of downloading the related corrigenda, if any, will be of the bidder only.

(b) No separate intimation in respect of corrigendum to this RFP (if any) will be sent to tenderer(s), the same will be made available in: - <https://gem.gov.in/>. Baroda Gujarat 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.

#### **1b. Selection Process:**

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

**RFP, Queries from insurers and pre bid meeting**

Participants who have any queries on the RFP can send them to [hrm.ho@barodagujaratrrb.co.in](mailto:hrm.ho@barodagujaratrrb.co.in) with copy to [it.ho@barodagujaratrrb.co.in](mailto:it.ho@barodagujaratrrb.co.in) on or before 11<sup>th</sup> October 2023.

In case of any changes in the RFP, the same will be made available in: - <https://gem.gov.in/>

All insurers are advised to check the GeM portal website before submitting their final technical bids.

#### **i. 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 Baroda Gujarat 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, Baroda Gujarat Gramin Bank at its discretion may relax these criteria to ensure enough bidders participate in the Financial bid*)

The bidders also agree to abide by the requirements under the enlisted Annexures.

By bidding for this RFP, the bidder agrees to abide by the service levels, communication and MIS formats as detailed in the RFP. The same would also be incorporated in the form of an agreement with the selected bidder.

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 punitive action can be taken against defaulting-Insurers.

#### **ii. Financial Bid**

E-Financial Bid of the technically responsive bidders only shall be opened and the same shall be intimated to the technically qualified bidders.

There would be separate price bids to be quoted for financial bidding process for both the cadres of the In-Service group Medclaim policies

- a. Clerical/ Award Staff
- b. Officers

Tenders will be opened electronically on specified date as given in the Schedule of Tender.

**Notwithstanding anything contained in this document**, Baroda Gujarat 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 reasons thereof. No correspondence shall be entertained in this regard.

Indicative number of families is given. This number of families would also be used by Baroda Gujarat Gramin Bank to evaluate the lowest cost.

The detailed modalities and date for Financial bid would be communicated to the bidders who qualify in the technical bid process.

**1a.** Anytime during the process the Baroda Gujarat 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 Baroda Gujarat Gramin Bank.

**1b.** The technical bid along, accompanied by the information/documents indicated in the Annexures, and acceptance of RFP 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.**

**1c.** The bidder shall appoint one duly authorized official as the 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.

### **iii. Proposal Instructions**

#### **(A) Proposal Requirements**

You may note that for the purpose of appointment of Insurance Company, 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.**

**Your response should be organized into following 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	Acknowledgement of overall Tender terms & Signed Copy of Tender Document
Section- E	Acceptance of Service Level Agreement & MIS formats

#### **(B) 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 and submission of all the declaration annexed.

## **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 Baroda Gujarat 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 Baroda Gujarat 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.

As per Central Vigilance Commission (CVC) directives, it is required that Bidders /Suppliers / Contractors observe the highest standard of ethics during the procurement and execution of such contracts in pursuance of this policy. Further, all bidders to submit an "Integrity Pact" as per Annexure 15 on non-judicial stamp paper of Requisite value.

"Integrity Pact" as per Annexure 15 on non-judicial stamp paper of Rs.300/-

### **3. ELIGIBILITY:**

It will be the Insurer's responsibility to ensure that it meets the eligibility requirements as stipulated in the RFP.

### **4. QUALIFICATION TO THE BID:**

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

### **5. GENERAL CONSIDERATIONS:**

a. 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.

### **6. 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 Baroda Gujarat Gramin Bank
- ii. "Bidder" means an Insurance company (General Insurance Company/Standalone Insurance Company) licensed by IRDA
- iii. "RFP" means Request for Proposal by Baroda Gujarat Gramin Bank for Group Health Insurance for existing Employees and their family members.
- iv. "Insured" means Baroda Gujarat Gramin Bank.
- v. "Insurer" means IRDA approved General Insurance Company/Standalone Health Insurance Company.
- vi. "TPA" means Third Party Administrator.
- vii. "Approved" mean approved by Baroda Gujarat Gramin Bank.
- viii. "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.
- ix. "Bid" shall mean the documents in their entirety comprised in the bid submitted by the Insurer in response to the Request for Proposal in accordance with the provisions there of
- x. "Competent Authority" means committee members nominated by Baroda Gujarat Gramin Bank.
- xi. "Contract Period" means the period starting tentatively from **01/11/2023 to 31/10/2024** (1 Year)
- xiii. "LOA or Letter of Award" means written confirmation of an award of an Insurance Contract by Baroda Gujarat Gramin Bank to a successful bidder, stating the amount of award, award date, and when the Insurance Contract will be signed.
- xiv. "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.

## **7. COST OF PREPARATION OF PROPOSAL**

7.1 The Insurer shall bear all costs associated with preparation and submission of its Proposal and Baroda Gujarat Gramin Bank shall not be responsible or liable for those costs, regardless of the conduct or outcome of the Selection Process. Baroda Gujarat 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.

## **8. DOCUMENTS COMPRISING THE PROPOSAL**

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

## **9. ONLY ONE PROPOSAL**

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

## **10. PROPOSAL VALIDITY**

10.1 The Insurer's Proposal must remain valid for at least 30 days for In-service employees Policy after the Letter of Award. A Bid valid for a shorter period shall be rejected by the tendering Authority as non-responsive bid.

10.2 During this Period, Insurer shall maintain its original Proposal without any change.

10.3 Baroda Gujarat 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.

10.4 A Bidder granting request shall not be required or permitted to modify its bid. The request and responses shall be made in writing.

10.5 Except as the Baroda Gujarat 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 members, the Insurer shall provide as a replacement a person of equivalent or better qualifications.

10.6 If the Baroda Gujarat 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 members/ personnel, then the Insurer shall, at the Baroda Gujarat Gramin Bank's written request specifying the grounds thereof, provide as a replacement a person with qualification and experience acceptable to the Baroda Gujarat Gramin Bank.

10.7 Sub-contracting or Joint Venture will not be permitted.

## **11. PREPARATION OF PROPOSALS – SPECIFIC CONSIDERATIONS**

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

## **12. TECHNICAL PROPOSAL – FORMAT AND CONTENT**

12.1 It is a must to meet all the technical criteria mentioned in the RFP

12.2 The Technical Proposal shall not include any financial information. A Technical Proposal containing material financial information shall be declared non-responsive.

12.3 The Insurer is required to submit a Technical Proposal as indicated in the RFP.

12.4 The Insurer shall be responsible for meeting all tax liabilities arising out of the contract.

12.5 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 Baroda Gujarat 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.

### **13. FINANCIAL PROPOSAL- FORMAT AND 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. Conditional Bids if any are liable to be rejected.

13.1 In event of a tie between two or more bidders in the during financial evaluation, determination of L1 bidder will be based, considering the highest score in the technical evaluation, further in case of tie between the highest Technical Evaluation Score, the Insurance company with the highest experience in serving Employee Benefit Policies in RRBs will be given the preference.

### **14. SIGNATURE ON EACH PAGE:**

14.1 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.

### **15. AMENDMENT TO TENDER DOCUMENT:**

15.1 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 <https://bggb.in/> which will direct to GeM website: <https://gem.gov.in/>

15.2 In case any Bidder seeks clarification to the tender documents, the same shall submit their queries before 11<sup>th</sup>October-2023 on email at [hrm.ho@barodagujaratrrb.co.in](mailto:hrm.ho@barodagujaratrrb.co.in) and [it.ho@barodagujaratrrb.co.in](mailto:it.ho@barodagujaratrrb.co.in). The issues thus received 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.

15.3 The amendments will be notified through corrigendum posted on: - <https://gem.gov.in>. Such amendments will form part of the tender document. Bidders are advised to constantly watch for any corrigendum at the above-mentioned website.

15.4 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: - <https://gem.gov.in/>

### **16. CONFIDENTIALITY:**

16.1 From the time the Proposals are opened to the time the Contract is awarded, the Insurer should not contact Baroda Gujarat 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.

16.2 Any attempt by the Insurer or anyone on behalf of the Insurer to influence the Baroda Gujarat Gramin Bank improperly in the evaluation of the Proposals or Contract award decisions may result in the rejection of its Proposal.

16.3 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 Baroda Gujarat 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, Baroda Gujarat Gramin Bank, Head Office : 3<sup>rd</sup> & 4<sup>th</sup> Floor, Suraj Plaza-I, Sayajiganj, VADODARA : 390 005, Gujarat.

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

1. Mr.Jayant Vyas Senior Manager 99099 99719
2. Mr.Deepak Tonape Senior Manager 99099 99720
3. Mr.Sudarshan Ganji Senior Manager 94285 40533

## **17. BID PREPARATION**

17.1 The Bidder shall be responsible for all technical fees associated in the GeM website, preparation of its bid and its participation in the Selection Process. Baroda Gujarat Gramin Bank shall not be responsible nor in any way liable for such cost, regardless of the conduct or outcome of the Selection Process.

17.2 Please note that the Baroda Gujarat 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.

## **18. WITHDRAWAL OF BID**

18.1 In case of withdrawal of Bid, the bidder shall not be allowed to participate for bidding of 3 Consecutive years.

## **19. OPENING OF PROPOSALS**

19.1 The Bid Evaluation Committee of the Baroda Gujarat Gramin Bank shall conduct the opening of the Technical Proposals.

## **20. EVALUATION OF PROPOSALS**

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

## **21. ACCEPTANCE/ REJECTION OF TENDER**

21.1 Baroda Gujarat Gramin Bank does not bind itself to accept the tender.

21.2 Baroda Gujarat 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.

21.3 Baroda Gujarat 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 Baroda Gujarat Gramin Bank regarding the same shall be final and conclusive.

## **22. EVALUATION OF TECHNICAL & FINANCIAL PROPOSALS**

22.1 Evaluation Committee will evaluate the Technical Bid by applying the evaluation criteria in the RFP.

22.2 A Bid shall be rejected at this stage if it does not meet each and every technical criterion. Bidder's need to qualify Technical Bid.

22.3 Baroda Gujarat Gramin Bank 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.

22.4 In event of a tie between two or more bidders in the existing employee policy during financial evaluation, determination of L1 bidder will be based, considering the highest score in the technical evaluation, further in case of tie between the highest Technical Evaluation Score, the Insurance company with the highest experience in serving Employee Benefit Policies in RRB will be given the preference.

### **23. AWARD OF CONTRACT**

23.1 Prior to the expiration of bid validity or any such extended validity period, Baroda Gujarat 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.

### **24. PERIOD OF CONTRACT**

24.1 The policy would be issued for one year, the tenure of the contract with the Insurance Company would be for one policy year, subject to annual renewal based on the satisfactory performance evaluation. The renewal on yearly basis will be based on continuation of IRDA Licenses with other statutory compliance. The sole decision of the policy renewal lies with Baroda Gujarat Gramin Bank.

24.2 The Baroda Gujarat Gramin Bank shall have the right to cancel the agreement, if at any time during the period of the Scheme, the insurance company defaults in delivery of services or it is found that it has misrepresented any fact during the tender process to attain qualification or breaches any of the conditions of the contract of Agreement.

### **25. INTERPRETATION**

25.1 Entire Agreement: The Contract will constitute the entire Agreement between the Baroda Gujarat Gramin Bank and the Selected Bidder and will supersede all communications, negotiations and agreements (whether written or oral) of parties with respect thereto made prior to the date of Contract.

25.2 Amendment: No amendment or other variation of the Contract shall be valid unless it is in writing, is dated, expressly refers to the Contract, and is signed by a duly authorized representative of each party there to.

25.3 Severability: If any of the provision or condition of the Contract is prohibited or rendered invalid or unenforceable, such prohibition, invalidity or unenforceability shall not affect the validity or enforceability of any other provision or condition of the Contract.

### **26. GOVERNING LAW**

26.1 The Contract shall be governed by and interpreted in accordance with the laws of the Government of India and State of Gujarat and under the jurisdiction of the Hon'ble Court at Vadodara.

### **27. FORCE MAJEURE**

27.1 If the performance of the Contract by either party is delayed, hindered or prevented or otherwise frustrated by reason of force majeure, which shall mean war, civil commotion, fire, flood, action by any government or any event beyond the reasonable control of the party affected, then the party so affected shall promptly notify the other party in writing specifying the nature of the force majeure and of the anticipated delay in the performance of the Contract and as from the date of that notification.

27.2 Baroda Gujarat Gramin Bank may at its discretion either terminate the Contract forthwith or suspend the performance of the Contract for a period not exceeding 6 months. If at the expiry of such period of suspension, any of the reasons for the suspension still remain, Baroda Gujarat Gramin Bank and the Insurer may either agree a further period of suspension or treat the Contract as terminated. In the event of the Contract being terminated by reason of force majeure, the Insurer shall take steps as are

necessary to bring the Services to an end in a cost effective, timely and orderly manner.

## **28. TERMINATION**

- 28.1 Baroda Gujarat Gramin Bank may, at its sole discretion and at any time terminate the Contract and inform the Insurer of Baroda Gujarat Gramin Bank its decision by written instruction to that effect. In the event of the Contract being so terminated, the Insurer shall take such steps as are necessary to bring the Services to an end in a cost effective, timely and orderly manner.
- 28.2 Should Services or any portion thereof not be carried out to satisfaction of Baroda Gujarat Gramin Bank or within the time or times specified in or under the Contract, Baroda Gujarat Gramin Bank, without prejudice to any other remedies, by notice in writing to Insurer, terminate Contract either in respect of Services which have not been carried out in accordance with Contract at the time of such termination or in respect of all the Services to which the Contract relates other than those carried out in accordance with the Contract prior to the time of such termination. In such case, the Insurer shall not be entitled under the Contract to payment of any amount by way of compensation.

## **29. DISCLOSURE OF INFORMATION, INTELLECTUAL PROPERTY RIGHTS AND OFFICIAL SECRETS ACT**

- 29.1 The Insurer shall not during or after termination of the Contract disclose to any third party any Confidential Information arising from the Contract except with the prior written permission from Baroda Gujarat Gramin Bank. For the purposes of this Clause, "Confidential Information" shall mean information relating to proprietary, technological, economic, legal, administrative, business and technical matters of Baroda Gujarat Gramin Bank including but not limited to information disclosed orally, or through documents, drawings, diagrams, models, programmes, computer data or any part or copy of such information. The Insurer shall not sue any information in a way that would cause embarrassment to Baroda Gujarat Gramin Bank.
- 29.2 All intellectual property rights in the reports and any other documentation or materials prepared or inventions or information produced as a result of the performance of the Services shall be and shall remain the property of Baroda Gujarat Gramin Bank.

## **30. SUSPENSION**

- 30.1 The Bank may, by written notice of suspension to the Insurer, without any obligation (financial or otherwise) suspend all payments to the Insurer if the latter shall be in breach of the Agreement or shall fail to perform any of its obligations under the Agreement including the carrying out of the Services; provided that such notice of suspension
- (i) shall specify the nature of the breach or failure and
  - (ii) shall provide an opportunity to the Insurer to remedy such breach or failure within a period not exceeding 30 days after receipt by the Insurer of such notice of suspension.

## **31. CESSATION OF RIGHTS AND OBLIGATIONS**

- 31.1 Upon termination of the Agreement or upon expiration of the Agreement, all rights and obligations of the parties shall cease, except (i) such rights and obligations as may have accrued on or prior to the date of termination or expiration, (ii) the obligation of confidentiality. and (iii) the Insurer's obligation to permit inspection, copying and auditing of its accounts and records by Baroda Gujarat Gramin Bank.

## **32. DISPUTES RESOLUTION**

- 32.1 The parties shall make their best efforts to settle amicably all disputes arising out of or in connection with Agreement or interpretation thereof. In the event a dispute, difference or claim arises in connection with the interpretation or implementation of Agreement, the aggrieved party shall issue a written notice setting out dispute / differences or claim to the other party and the parties shall first attempt to resolve such dispute through mutual consultation.

32.2 Any dispute between parties arising out of this RFP Document or relating thereto or arising there from that still might remain unresolved in spite of all efforts to settle the matter amicably shall be settled by a binding arbitration in Vadodara (Gujarat) under the Arbitration and Conciliation Act, 1996. The seat of Arbitration shall be Vadodara (Gujarat). The venue of arbitration proceedings, unless the parties otherwise agree shall be Vadodara (Gujarat). A panel of three arbitrators shall be appointed. One arbitrator representing the successful bidder, one arbitrator representing Baroda Gujarat Gramin Bank and one heading the panel. Each party will pay its own costs.

### **33. DISQUALIFICATION**

33.1 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 other State Government or its Agencies or by any other Government Body or has been disqualified in participating the Government schemes as per IRDAI guidelines

### **34. OTHER CONDITIONS TO BE FULFILLED BY THE TENDERERS**

34.1 The tenderers are also essentially required to fulfil the following conditions/ submit relevant documents along with their offers:

34.2 Detail of works under execution along with copies of relevant documents.

34.3 Should enclose the Power of Attorney given under Board Resolution in favor of person who has signed the tender documents.

34.4 In the absence of supporting documents, the offers shall be rejected.

### **35. DUTIES AND RESPONSIBILITY OF SUCCESSFUL BIDDER**

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

## **SECTION – II**

### **36. BIDDERS' ELIGIBILITY CRITERIA**

36.1 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 RFP is open to IRDA licensed General Insurance Company /Standalone Health Insurance Co.

- 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 **3** years as on date of publication of the tender and their license should not have been suspended or cancelled during this period.
- c) The Bidder should have an annual health/employee benefits premium receipt of at least **400** crores as on 31/03/2023.
- d) The Bidder should have a minimum Settlement Ratio of Health Insurance claims of at least **75%** for F.Y. 2022-23 as on 31.03.2023. Declaration to be Attached.
- e) The Bidder should have Claims settlement of at least 75% as on 31.03.2023 within a TAT of **3** months of lodgment. Declaration to be Attached.
- f) The Bidder should have issued overall Group Health/employee benefits policies which covers a minimum of **25,000** lives in F.Y. 2022-23 and 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) PAN India Hospital networking of at least **3000** hospitals, out of which at least **100** hospitals should be in Gujarat only. Declaration Format with Networking List to be furnished in this regard.
- 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 Gujarat for co-ordination and dedicated manpower with strength for servicing Baroda Gujarat Gramin Bank.
- k) Experience of Group Mediclaim Policy/ employee benefits of Regional Rural Banks/ PSBs/ SCBs being serviced by the Insurance Company at least in last **-02-** Financial Years.
- 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.

### **37. DOCUMENTS TO BE SUBMITTED IN SUPPORT OF BIDDERS' ELIGIBILITY**

- 37.1 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.

### **38. SUBMISSION OF THE PROPOSAL**

- 38.1 Technical and financial Bids needs to be submitted through electronic mode (GeM website following the registration process through the following link: - <https://gem.gov.in/>

Only detailed complete proposals in the form indicated, received prior to closing date of proposals as mentioned under Schedule of Tender shall be taken as valid. Proposals received by any other mode shall be treated as defective, invalid and rejected.

- 38.2 At any time prior to deadline for submission of proposal, Baroda Gujarat Gramin Bank may for any reason, modify RFP. The prospective respondents shall be notified of amendments in RFP if any through <https://gem.gov.in/> and such amendments shall be binding on them.
- 38.3 The Baroda Gujarat Gramin Bank reserves the right to accept any or reject any or all the proposals in whole or part without assigning any reasons.
- 38.4 The Baroda Gujarat Gramin Bank will select Insurance Company on the basis of the lowest Premium Quoted. The Selected Insurer shall be issued a LOA.
- 38.5 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, further in case of tie between the highest Technical Evaluation Score, the Insurance company with the Highest experience in serving Employee Benefit Policies in RRB will be given the preference.
- 38.6 During pre-qualification and evaluation of Proposals, Baroda Gujarat 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.
- 38.7 Respondents are not permitted to modify, substitute or withdraw Proposals after submission.
- 38.8 The proposal may be submitted along with covering letter about proposal, along 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.
- 38.9 No cost will be borne by Baroda Gujarat Gramin Bank towards preparation and submission of the proposals.

**39. SELECTION OF SHORTLISTED TPA**

- 39.1 Competent Authority will discuss appointment of shortlisted TPA with selected bidder and shortlisted external TPA may be appointed with mutual consent. In-house TPA solutions from Insurer will not be entertained.
- 39.2 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.
- 39.3 Third Party Administrators will be appointed by the insurer.

**40. PRE-BID MEETING**

- 40.1 A Pre-Bid Meeting will be conducted at Head Office, Vadodara as per schedule, between the participating Insurance Companies and Baroda Gujarat Gramin Bank wherein all the intending bidders will be invited to discuss their queries regarding the RFP. Baroda Gujarat 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 or after the last date of query submission through e-mail in the designated E-mail IDs i.e., after 11<sup>th</sup> October-2023.

**41. DECLARATION CERTIFICATE**

- 41.1 Each Bidder must give following declaration duly signed by an Authorized Signatory by virtue of Board Resolution:
- a) I / 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.
  - 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.

**SECTION - III****SALIENT FEATURES OF PROPOSED GROUP HEALTH POLICY****A. GROUP MEDICLAIM POLICY FOR IN-SERVICE EMPLOYEES**

<b>Coverage Details</b>	
<b>Policy Type:</b>	Group Medical Insurance Policy only for In-Service Employees and their Families
<b>Family Definition:</b>	<p>Employee + Spouse + Dependent Children + 2 Dependent Parents or In-laws</p> <ul style="list-style-type: none"> <li>• No age limit/ specified count for dependent children. Wholly dependent unmarried children (including stepchildren and legally adopted children) Widowed daughters and dependent divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband/ widowed sisters shall be considered as dependent for the purpose of this policy. Wholly dependent physically and mentally challenged Brother / Sister with 40% or more disability.</li> <li>• Provided that in the case of physically and mentally challenged children, they shall be construed as dependents even after their marriage including spouse and children subject to fulfilling the income criteria</li> <li>• No Age Limits for Dependent Parents. Either Dependent Parents or In-laws will be covered. A parent would be considered dependent if their monthly income (in aggregate of both parents) does not exceed Rs. 12,000/-.</li> <li>• The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs.12,000/- p.m.</li> <li>• A married female employee may include her natural / legal parents or parents-in-law under the definition of family, but not both, provided that the parents/parents-in-law are wholly dependent on her.</li> </ul>
<b>Coverage Type:</b>	Family Floater
<b>Sum Insured:</b>	For Clerical/Sub Staff - INR <b>3,00,000/-</b> For Officers – INR <b>4,00,000/-</b>
<b>Sum Insured for Critical Illness:</b>	INR <b>1,00,000/-</b> for employees only
<b>Corporate Buffer:</b>	INR <b>50 Lakhs/-</b> . (No Limit). No ceiling on amount to be allotted for Individual employees, solely on the discretion on the competent authority of the Bank.
<b>Monthly Addition / Deletion:</b>	<ul style="list-style-type: none"> <li>• All New Employees to be covered from the date of joining as per their appointment letter. For additions/deletions of employees during period, premium to be charged/refunded on prorata basis against the Cash Deposit account with Insurer adequately maintained by the Bank.</li> <li>• Increase in Sum Insured allowed in case of promotion on charging pro-rata premium.</li> <li>• A buffer time period of 90 days for addition/ deletion/ correction of any missed-out dependents will be provided by the Insurance Company post-inception of the Policy for effective data reconciliation</li> </ul>
<b>Geographical Limit</b>	Treatment taken in India only.
<b>Continuity Benefit</b>	Continuity benefits coverage to employees on retirement till the end of the policy period provided there is no request for refund of the premium.
<b>Key Policy Terms &amp; Conditions</b>	
<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>All other expenses</b>	No Limits for all other expenses including Nursing Charges.

<b>Proportionate Deduction:</b>	Not Applicable
<b>Co-Payment:</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 and Domiciliary for treatment only under selected ailments taken in hospital / clinic registered by the Central / State authorities.
<b>Pre-existing Diseases:</b>	Covered from day 1
<b>30 days Waiting Period:</b>	Waived Off
<b>Waiting Periods on Specific Diseases:</b>	Waived Off
<b>Disease/ Procedure wise Sub-Limit:</b>	Not Applicable other than Maternity Benefit
<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 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.
<b>Maternity Benefit:</b>	For Normal- INR 50,000/- and For C-Section- INR 75,000
<b>9 months waiting period:</b>	Waived Off
<b>Pre &amp; Post Natal Expenses:</b>	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.
<b>Missed Abortions, Miscarriage or abortions induced by accidents:</b>	Covered under the limit of Maternity
<b>Complications in Maternity including operations for extra uterine pregnancy ectopic pregnancy:</b>	Covered in the up to the Sum Insured + Corporate Buffer- (i) Expenses included for medical termination of pregnancy. (ii) Claim in respect of delivery to be given irrespective of the number of children.
<b>New Born Baby Cover:</b>	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 contracts 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.
<b>Domiciliary Cover (OPD):</b>	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.
<b>Diseases covered in the Domiciliary limit:</b>	The cost of Medicines, Investigations, and consultations, etc. in respect of domiciliary treatment for the 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.

<b>Domiciliary Treatment:</b>	<p>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.</p> <p>Cancer , Leukemia, Thalassemia, Tuberculosis, Paralysis, Cardiac Ailments , Pleurisy , Leprosy, Kidney Ailment , All Seizure disorders, Parkinson's diseases, Psychiatric disorder including schizophrenia and psychotherapy , Diabetes and its complications, hypertension, Hepatitis –B , Hepatitis - C, Hemophilia, Myasthenia gravis, Wilson's disease, Ulcerative Colitis , Epidermolysis bullosa, Venous Thrombosis(not caused by smoking) Aplastic Anaemia, Psoriasis, Third Degree burns, Arthritis , Hypothyroidism , Hyperthyroidism expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia, Glaucoma, Tumor, Diptheria, Malaria, Non-Alcoholic Cirrhosis of Liver, Purpura, Typhoid, Accidents of Serious Nature , Cerebral Palsy, , Polio, All Strokes Leading to Paralysis, Haemorrhages caused by accidents, All animal/reptile/insect bite or sting , chronic pancreatitis, Immuno suppressants, multiple sclerosis / motorneuron disease, status asthmaticus, sequela of meningitis, osteoporosis, muscular dystrophies, sleep apnea syndrome(not related to obesity), any organ related (chronic) condition, sickle cell disease, systemic lupus erythematosus (SLE), any connective tissue disorder, varicose veins, thrombo embolism venous thrombosis/venous thrombo embolism (VTE)], growth disorders, Graves' disease, Chronic obstructive Pulmonary Disease, Chronic Bronchitis, Asthma, Physiotherapy, Swine flu, Type 1 Diabetes, Rheumatoid Arthritis, Psoriasis/Psoriatic Arthritis, System lupus Erythematosus, Inflammatory Bowel Diseases, Additions Diseases, Sjogren's Diseases, Hashimoyos Thyroiditis, Auto immune vacuities, Pernicious Anemia, Celiac disease, Auto immune myositis.</p> <p>Will be considered for reimbursement under domiciliary treatment.</p> <p>The cost of Medicines, Investigations, and consultations, etc.in respect of domiciliary treatment 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.</p>
<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 be payable with or without 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>Treatment for accidents on OPD Basis:</b>	Treatment taken for Accidents can be payable even on OPD basis in Hospital up to Sum Insured
<b>Taxes and Other charges:</b>	All Taxes, Surcharges, Service Charges, Registration charges, Admission Charges, Nursing, and Administration charges to be payable.
<b>Genetic Disorder:</b>	Treatment for Genetic Disorder and stem cell therapy is covered under the scheme.
<b>Lasik Surgery:</b>	Correction of Eye sight is covered if the refractive error is + / - 7
<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 cases on medical advice shall be covered.
<b>Cost of Artificial Limb:</b>	Covered
<b>Ambulatory devices:</b>	Walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopedic pads, sub cutaneous insulin pump, Diabetic foot wear, Glucometer (including Glucose Test Strips)/ Nebulizer/prosthetic devise / Thermo-meter, alpha/ water bed and similar related items etc., will be covered

<b>Physiotherapy Charges:</b>	Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home.
<b>Critical Illness:</b>	<p>Critical Illness is to be provided to the employee only subject to a sum insured of INR 1,00,000/. Cover starts on inception of the policy. In case an employee contracts a Critical Illness as listed below, the total sum insured of INR 1,00,000/- is paid, as a benefit. This benefit is provided on first detection/diagnosis of the Critical Illness.</p> <ul style="list-style-type: none"> <li>• Cancer including Leukaemia</li> <li>• Stroke</li> <li>• Paralysis</li> <li>• By Pass Surgery</li> <li>• Major Organ Transplant</li> <li>• End Stage Liver Disease</li> <li>• Heart Attack</li> <li>• Kidney Failure</li> <li>• Heart Valve Replacement Surgery</li> </ul> <p>Hospitalization is not required to claim this benefit. Further the Employee can claim the cost of hospitalization on the same from the Group Mediclaim Policy as cashless / reimbursement of expenses for the treatment taken by him.</p> <p>Under this policy there would be no waiting period for the payment of the claim on the inception of the policy, nor any survival period for the payment of the claim on the individual contracting any of the above-mentioned Critical Illness.</p>

**\*\* 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.

Policy Exclusions	
1	Injury / disease directly or indirectly caused by or arising from or attributable to War, invasion, Act of Foreign enemy, War like operations (whether war be declared or not).
2	A) Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an accident. B) Vaccination or inoculation. C) Change of life or cosmetic or aesthetic treatment of any description is not covered. D) 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 T-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.

**\*\*The above coverages are indicative only and extensive detailed wordings will be applicable as per the 11<sup>th</sup> Bipartite Settlement.**

**We do hereby agree to comply with the Policy Terms and conditions mentioned in the Tender Document (as per 11th Bipartite Settlement), any deviation noted in the policy Terms and conditions will lead to Disqualification in Participation.**

(Signature of Insurance Company with Seal)

**SECTION IV****Proposal Requirements**

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

- i. 01<sup>st</sup> November, 2023 will be the effective date for Policy inception and administration for the In-service Employee Policy.
- ii. Answer all questions in the following sections clearly and concisely; and
- iii. Technical bids will be an integral part of the RFP
- iv. Pre- Bid Queries to be submitted on or before -11<sup>th</sup> October, 2023

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 Baroda Gujarat Gramin Bank's current and changing needs.

Baroda Gujarat 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 **Mr.Jayant Vyas, Senior Manager**. No answer to the questions concerning the RFP will be provided over the phone. Please submit all questions in writing by email to [hrm.ho@barodagujaratrrb.co.in](mailto:hrm.ho@barodagujaratrrb.co.in) and; [it.ho@barodagujaratrrb.co.in](mailto:it.ho@barodagujaratrrb.co.in) latest by 11<sup>th</sup> October, 2023.

**Evaluation Criteria for Technical Bids**

<u>Sr. No.</u>	<u>Criterion</u>	<u>Points</u>	<u>Total</u>	<u>Self-Assessment Scoring by IC</u>
1.	Number of Years Since License given by IRDA as on date		5	
	1. 3 Years, <=5 Years	2		
	2. > 5 Years, <=7 Years	3		
	3. > 7 Years	5		
2.	Solvency Margin as of 31.03.2023		5	
	1. 1.50 <= 1.60	2		
	2. >1.60 <= 1.75	4		
	3. >1.75	5		
	"(All the PSU Companies will get 5 marks)"			
3.	Health Premium underwritten within India (INR. In Crores) as on 31/03/2023		10	
	1. Up to 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 Medclaim lives covered during Financial Year FY: 2022-23</b>		<b>10</b>	
	1. Up to 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>Aging of Claims for FY: 2022-23 (% of Claims settled within Three Months as of 31.03.2023)</b>		<b>10</b>	
	1. <=75%	4		
	2. >75%, <=85%	6		
	3. >85%, <=95%	8		
	4. >95%	10		
8.	<b>Grievance Ratio (Number of Grievances per 10,000 policies) for FY: 2022-23</b>		<b>10</b>	
	1. =>3 per 10,000	4		
	2. =>2 per 10,000 <3	6		
	3. =>1.5 per 10,000, <2	8		
	4. <1.5 per 10,000	10		
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.	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 Gujarat		10	
	1. =3000	4		
	2. >3000, <=4000	6		
	3. >4000, <=5000	8		
	4. >5000	10		
11.	Number of Employee Benefits Policies of Regional Rural Banks/ PSBs/ SCBs being serviced by the Insurance Company		10	
	1. 1 to 2	4		
	2. >2, <=5	6		
	3. >5, <=10	8		
	4. > 10	10		
Grand Total			100	

**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, Baroda Gujarat 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, further in case of tie between the highest Technical Evaluation Score, the Insurance company with the Highest experience in serving Employee Benefit Policies in RRB will be given the preference.

**Baroda Gujarat 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). Such a change/ waiver would be duly and publicly notified in the <https://gem.gov.in/> before the closure of the bid date.
- Extend the time for submission of all proposals and such an extension would be duly communicated by Baroda Gujarat 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 all 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 by virtue of Board Resolution 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.
5. The bids will be opened in the presence of authorized representatives of the bidders. However, the representative of the bidder has to produce an authorization letter from the bidder to represent them at the time of opening of Technical bid. Only two representatives will be allowed to represent any bidder. In case the bidder's representative is not present at the time of opening of bids, the quotations / bids will still be opened at the scheduled time.

**Plan Design and Related Documents****i. Plan Design**

**The Policy shall be in the Name of “Baroda Gujarat Gramin Bank”-**

- i) In-Service Employees in named basis

The terms and conditions of the Policy of existing employees shall be as per the Scheme of Medical insurance as per the 11<sup>th</sup> Bi-Partite Settlement & 8<sup>th</sup> Joint Note dtd. 11/11/2020 for workman staff as described in the RFQ section

**Employee Demography**

Working staff members of Baroda Gujarat Gramin Bank are as under-

Sr. No.	Category	Number of Employees- **Tentative Count	No.of Lives -**Tentative Count
1	Officers	<b>857</b>	<b>2864</b>
2	Clerical/Award Staff	<b>844</b>	<b>3054</b>
	Grand Total	<b>1701</b>	<b>5918</b>

\*\* Data (Count of employees on compulsory 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/ lodgement.

- A buffer time period of 90 days for addition/ deletion/ correction of any missed-out dependents will be provided by the Insurance Company post-inception of the Policy for effective data reconciliation

**Further Demographic details & Updated Claims MIS can be obtained by placing a request mail to**

[hrm.ho@barodagujaratrb.co.in](mailto:hrm.ho@barodagujaratrb.co.in)

**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 Baroda Gujarat Gramin Bank that, as at the date of submission:
- i. the Bidder has to fully disclose to Baroda Gujarat Gramin Bank in its Responses all information which could reasonably be regarded as affecting in any way Baroda Gujarat 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 Baroda Gujarat Gramin Bank's reputation if the Response is successful;
  - iv. the Bidder will immediately notify Baroda Gujarat 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 Baroda Gujarat Gramin Bank's reputation or render the Bidder unable to perform its obligations under the Baroda Gujarat Gramin Bank agreement, if any or have a material adverse effect on the evaluation of the responses by Baroda Gujarat Gramin Bank; and
  - v. the Bidder has not and will not seek to influence any decisions of Baroda Gujarat 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 family members for inclusion in the Policy.
  - vii. If selected, Bidder will not charge the Bank for pro-rata premium towards addition/ deletion of dependents separately. The premium will be charged on the basis of per unit/ per family as a whole entity as per the Family Definition mentioned in the RFP.

**Document Annexures****Supporting Documents to be given:**

1. IRDA License of the Insurance Company and subsequent renewal copies of license/ receipts
2. Audited or CA certification of Net worth as of March 31<sup>st</sup>, 2023.
3. Annual Report or relevant Public Disclosure report indicating the Health/ Employee Benefit premium figures as of March 31<sup>st</sup> 2023 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 UDAI of certifying CA is to be clearly mentioned.**

General Manager

**Annexure -A**

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

<b>Sr. No.</b>	<b>Parameters</b>	<b>Response</b>
1	Number of Years Since License given by IRDA as on date	
2	Net worth of Insurer	
3	Health/ Employee Benefit Premium underwritten within India ( <b>INR</b> in Crores)	
4	Number of lives being serviced under Group Medical Insurance/ Employee Benefit Policies	
5	Claim Settlement Ratio	
6	Aging of Claims (% of Claims Settled within 3 months)	
7	All Public disclosure forms pertinent to claims – NL 37 and NL 39	
8	All Public disclosure forms pertinent to grievance for NL 45	
9	Number of PAN India Hospitals where cashless Tie-up has been made by the company	
10	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.

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

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

**Annexure B**

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

We, \_\_\_\_\_, a licensed General Insurance Company/Standalone Health Insurance Company  
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 as per tender document and  
hereby understand that the Bank reserves the right to Select the L1 Bidder for In-service Employee policy.

**Signature of Authorized Signatory with Company Seal**

**Annexure C****Service Level Agreement**

This Service Level Agreement ("Agreement") is made and executed on \_\_\_\_\_ day of \_\_\_\_\_ 2023 at Vadodara, Gujarat , India.

**BY AND BETWEEN**

\_\_\_\_\_, a licensed General Insurance Company /Standalone Health Insurance Company and Regulated by the Insurance Regulatory and Development Authority (IRDA) under License Code No. \_\_\_\_\_ and having its registered office at \_\_\_\_\_.

**Baroda Gujarat Gramin Bank**, a Regional Rural Bank, was constituted on 1st April, 2019 after amalgamation of two Regional Rural Banks (RRBs) namely Dena Gujarat Gramin Bank and Baroda Gujarat Gramin Bank under subsection (1) of section 23 A of the Regional Rural Bank Act, 1976 (21 of 1976) vide Govt. of India Notification dated 22.02.2019 and having its Head office at Vadodara.

The purpose of this agreement is to set forth the terms and understandings of both parties with respect to the provisions of client services by \_\_\_\_\_ **Insurance Company Limited** duly appointed by **Baroda Gujarat Gramin Bank** for the purpose of providing Group Medclaim Insurance Coverage to In-service employees and their dependents.

**Tenure of Agreement**

The Agreement will be for 1 year starting from the tentative Policy Inception date 01/11/2023 till 31/10/2024 00:00 hrs.

**NOW THEREFORE** in consideration of the mutual covenants, terms and conditions set forth in this SLA, the Parties agree as follows:

**1) Scope and responsibilities by Either Party:**

Scope of Work	Responsible Party
Policy Document Issuance	_____ Insurance Company Limited
Addition, Deletion & Correction of Member	_____ Insurance Company Limited
Claims Management	_____ Insurance Company Limited
Administration of policy	_____ Insurance Company Limited

**2) Policy Administration & Turn Around Timelines:**

Service Administration	Turn Around TAT
Issuance of Policy document by Insurer	07 working days from the date of acceptance of premium
Issuance of Endorsement (Addition, Deletion & Correction)	05 working days
Settlement Amount Payment on Account post submission of complete documents	30 working days

**3) Claims process:** Baroda Gujarat Gramin Bank is responsible for notifying claims or potential circumstances that may give rise to a claim in accordance with Baroda Gujarat Gramin Bank's GMC Policy. To ensure full protection under Baroda Gujarat Gramin Bank's GMC policy, Baroda Gujarat Gramin Bank should familiarize themselves with the coverage conditions or other procedures immediately relating to claims and to the notification of those claims.

Collection of the Reimbursement Claim documents will be done weekly from designated Regional Offices of Baroda Gujarat Gramin Bank by TPA/Insurer. Reimbursement Claim documents should be processed online from Gujarat

**4) Turn Around Time envisaged for rendering service by Insurance Company/ Shortlisted TPA:**

Service	Maximum Turn Around Time
E-Card Issuance	Within 48 Hours
Physical Card Issuance	Within 10 working days
Cashless Approvals	Within 3 Hours
Processing of Reimbursement Claims	03 working days
Discharge Voucher	Within 10 Days
Resolution of Grievances	03 working days
Claims MIS	Monthly- By 5th day of the month
Claims Document collection by Insurance Company/ Shortlisted TPA representatives from respective Regional Offices of the Bank	Once in a week

**5) Escalation matrices**

The mechanism and escalation matrices for reporting of issues pertaining to claims and deficiency in services to be provided during issuance of the policy. Any escalations have to be given a detailed response within 3 days of the escalation. In case of non-adherence of the above clause, a penalty of 2% would be levied on the claim amount.

**6) Grievance redressal committee**

The insurer to provide grievance redressal within 3 working days. Delay in response from the committee would result into monetary penalty for the insurer of 2% of the claim amount.

There would be a monthly meet between decision makers at the insurer end and nominated personnel by the bank for addressing grievances where responses are not satisfactory.

**Confidentiality**

Both parties will treat information received from the other relating to this agreement and to the client’s business as confidential and will not disclose it to any other person not entitled to receive it except as may be necessary to fulfil their respective obligation in the conduct of this agreement and except as may be required by law or regulatory authority or information already in the public domain.

In witness where of the parties here to has set their respective hand and signed this deed with seal, on the day, month and year first above mentioned.

**First Party**

For and on behalf of Baroda Gujarat Gramin Bank

Signature.....

Name.....

Designation.....

**Witness**

Signature.....

Name .....

Designation.....

**Second Party**

For and on behalf of \_\_\_\_\_ Insurance Co. Ltd.

Signature.....

Name.....

Designation.....

**Witness**

Signature.....

Name .....

Designation.....



**Annexure D**

**Report Format by Insurance Company/ Shortlisted TPA**

Reports to be submitted by Insurance Company/ Shortlisted TPA

Consolidated claims tracker								
Claim intimation Date	Date of Hospitalization	Date of Discharge	Claimant name	Claim submission date	Hospital name	Claimed amount	Claimed status	Claim remarks
This is the date on which the claimant has intimated the claim to the Insurer/Insurance Company/ Shortlisted TPA	The date at which the patient was admitted	The date at which the patient was discharged from hospital		The date at which all papers were submitted at the Insurance Company/ Shortlisted TPA /Insurer or Bank Branch		This is the cumulative amount provided by a claimant. The said amount is derived from the documents which have been submitted and bills provided	In process	Once the claim documents have been submitted the said status conveys that the claim is under process
							In query	The claim has been processed and is stuck due to additional requirements pending from the claimants' end.
							Settled	The settled claim is the one where the adjudicated amount is arrived however, the disbursement of the amount is pending
							Paid	The claim has been paid to the claimant
							Repudiated	The claim has been repudiated. There reasons for repudiation should be explained
The above claims tracker has to be submitted by the Insurance Company/ Shortlisted TPA every 15 days to ascertain the ageing of claims. There will be additional reports issued on the basis of ailments / self / dependent claims / hospital wise claim data								

	Number of claims	Claim amount	% of claims	% of amount
Cashless approved				
Reimbursement approved				
Recommended for rejection				
Denial Pre-auth				
Not utilized Pre-auth				
Domiciliary claims				
Total				
Cashless in process				
Reimbursement in process				
Pre authorization approved				
Total				
Grand total				
Premium paid at inception				
Addition Endorsement premium				
Deletion Endorsement premium				
Total premium paid				
Claim Ratio (without GST)				

Gender wise analysis				
Gender	Number of claims	Amount	% claims	% Amount
Male				
Female				
Total				
Age wise analysis				
Age band wise claims	Number of claims	Amount	% claims	% Amount
0-20				
21-25				
26-30				
31-35				
36-40				
41-45				
46-50				
51-55				
56-60				
61-65				
66-70				
>70				
Total				
Beneficiary wise analysis				
Beneficiary	Number of claims	Amount	% claims	% Amount
Self				
Spouse				
Child				
Parent				
Total				

Amount wise claims analysis				
Age band	Number of claims	Amount	% claims	% Amount
<10000				
10000-25000				
25000-50000				
50000-100000				
100000-200000				
200000-300000				
>300000				
Total				

Top 25 Hospital provider list				
Name of Hospital	Number of claims	Amount	% claims	% Amount

Ailment wise analysis				
Type	Number of claims	Amount	% claims	% Amount
Natural				
Accidental				
Maternity				
Total				

**Annexure-E**  
**Financial Bid Format**

**To be Uploaded in GeM portal:**

**Details for Financial Bid for In-Service Employees Policy**

**Desc: Appointment of IRDA approved General Insurance Company /Standalone Health Insurance Company for providing Group Medclaim Policy of Baroda Gujarat Gramin Bank for In-Service Employees & their dependents**

Price Header	Existing Employees
Premium excluding GST to be mentioned for a Single Unit (Per Family in Rs) For Clerical/ Sub-Staff Employees	(A)
Premium excluding GST to be mentioned for a Single Unit (Per Family in Rs) For Officers	(B)
Consolidated Premium excluding GST (Per Family in Rs)	(A)+(B)
Applicable Taxes	

**The above rates shall be inclusive of all management expenses, TPA charges and Intermediary fees as per IRDAI regulations**

\*As per the family definition mentioned in the RFP, premium to be quoted on per family basis without taxes.

\*\* It is compulsory to submit Price Bid for both the units

\*\* Data (Count of employees on compulsory 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)

**Signature of Authorized Person with Company Seal**

**Annexure-F**

**Undertaking from Insurance Company**

This has reference to the RFP published in the website of Baroda Gujarat Gramin Bank on \_\_\_\_\_

In response to the RFP, we have submitted our technical & financial bid at the GeM e-portal \_\_\_\_\_ . 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 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 hereby undertake that in case of any violations to the above declarations at any stage of the contract, Baroda Gujarat Gramin Bank reserves the sole right to cancel the contract and recover the full value of the contract from us.

IV- 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.

V-We hereby do agree to provide the price Bid for Both the units of Inservice employee Policy.

For and on behalf of \_\_\_\_\_

**(Authorized Signatory with company seal/ Stamp)**

**Annexure-G**

<b>COMPANY INFORMATION</b>		
<b>A. SNAPSHOT</b>		
1	Name of the Insurer	
	Head Office (Address)	
	Website & e mail	
	Authorized Office Address submitting RFP	
2	Date of Commencement of Business (MM/YYYY)	
3	IRDA License obtained since (Copy of IRDA License since issuance till date to be enclosed)	
4	Number of Branches/Offices in India as on 31.03.2023	
5	Total No. of Employees in India as on 31.03.2023	

**Signature of Authorized Person with Company Seal**

**Annexure-H****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 Authorized Person with Company Seal**





**Annexure-J****Insurance Company Hospital Network**

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

Sl. No	Name of the Insurance Company	Total number of hospitals in the network Till 31.03.2023

- Please provide details of your Hospital Network across various districts in **Gujarat** as on 31.03.2023

Name of District	No. of Hospitals on Panel for providing Cashless facility
<b>Total</b>	

**Signature of Authorized Person with Company Seal**

**Annexure-K**

**Declaration from insurer that it has not been banned /debarred by any State Government/Central Government or any Governmental 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**

**Annexure-L**

1. Details of Overall Group Medclaim/ Employee Benefit policies issued in F.Y. 2022-23 covering a minimum of 25,000 lives
2. Health Premium underwritten within India (INR. In Crores) As on 31.03.2023

Name of the Insurance Company:

.....

**Group Medclaim 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	As on 31.03.2023
No. of GMC Policies Sold	
Premium from GMC Policies (INR Crore)	

Signature of the Authorized Signatory with Seal

Date \_\_\_\_\_

Place: \_\_\_\_\_

**Annexure-M**

**Declaration that the bidder should have a minimum Claim Settlement Ratio of 75% for last FY & Ageing of Claims (% of Claims settled within Three Months) for Financial Year 2022-23 as on 31.03.2023.**

UNDERTAKING I, designated as \_\_\_\_\_ On behalf of \_\_\_\_\_ Insurance Company hereby confirm that we have a Settlement ratio for Health Insurance Claims for the last three Financial Years as mentioned below:

FY	Claim Settlement Ratio	Percentage
2022-2023		

**& Ageing of Claims (% of Claims settled within Three Months) for Financial Year 2022-2023 as on 31.03.2023.**

\_\_\_\_\_

Authorized Signatory Date: \_\_\_\_\_ Place: \_\_\_\_\_

**Annexure –N**  
**Integrity Pact**  
 PRE CONTRACT INTEGRITY PACT  
**(TO BE STAMPED AS AN AGREEMENT)**

General

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

**BARODA GUJARAT GRAMIN BANK**, is a Regional Rural Bank established under RRB Act, 1976 with a network of over 487 branches in Gujarat State having Head Office at 3rd & 4th Floor, Suraj Plaza – I, Sayajigunj, Vadodara 390005. (hereinafter referred to as “BGGB”; 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 /Bidder"

**Preamble**

BGGB is a one of the Regional Rural Bank having its presence through its 487 number of branches and 8 Regional Offices and Head Office offices throughout Gujarat. BGGB is committed to fair and transparent procedure in appointing of its outsource service providers.

The BGGB intends to appoint/ select, under laid down organizational procedures, contract/ s for Selection of Vendors for Stationery Management in the Bank. The BGGB 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) and / or Bidder(s).

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

**Section 1 - Commitments of BGGB**

1. The BGGB commits itself to take all measures necessary to prevent corruption and to observe the following principles: -
  - a. No employee of the BGGB, 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 BGGB will, during the tender process treat all Bidder(s) with equity and reason. The BGGB 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 BGGB will make endeavor to exclude from the selection process all known prejudiced persons.
2. If the BGGB obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if the substantive suspicion in this regard, the BGGB will inform the Chief Vigilance Officer and in addition can initiated is disciplinary actions.

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

- a. The Bidder(s) / Bidder(s) commit themselves to take all measures necessary to prevent corruption. The Bidder(s) / Bidder(s) commit themselves to observe the following principles during participation in the tender process and during the contract execution.
- b. The Bidder(s) / Bidder(s) will not, directly or through any other person or firm, offer, promise or give to any of the BGGB's employees 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.
- c. The Bidder(s) / 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.

d. The Bidder(s)/ Bidder(s) will not commit any offence under the relevant IPC/ PC Act; further the Bidder(s) / 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 BGGB as part of the business relationship, regarding plans, technical proposals and business details, including information contained or transmitted electronically.

e. The Bidder(s) / Bidders(s) of foreign origin shall disclose the name and address of the Agents/ representatives in India, if any, similarly the Bidder(s) /Bidders(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) / Bidder(s). 6-7}

f. The Bidder(s) / 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.

g. Bidder(s) / 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.

3. The Bidder(s) / 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, before contract award has committed a transgression through a violation of Section 2 or in any other form such as to put his reliability or credibility as Bidder into question, the Principal is entitled to disqualify the Bidder from the tender process or to terminate the contract, if already signed, for such reason.

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

(1) If the BGGB has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the BGGB is entitled to demand and recover the damages equivalent to Earnest Money Deposit/ Bid Security.

(2) If the BGGB has terminated the contract according to Section 3, or if the BGGB is entitled to terminate the contract according to Section the BGGB 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 I Bidders I SubBidders**

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

(2) The BGGB will enter into agreements with identical conditions as this one with all Bidders and Bidders.

(3) The BGGB 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) / Bidder(s) /SubBidder(s)**

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

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

(1) The BGGB is in process of appointing Independent External Monitors (hereinafter referred to as Monitors) for this Pact in consultation with the 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/Bidders as confidential.

(3) The Bidder(s) / Bidder(s) accepts that the Monitor has the right to access without restriction to all Project documentation of the BGGB 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-Bidders.

(4) The Monitor is under contractual obligation to treat the information and documents of the Bidder(s) / Bidder(s) / Sub-Bidder(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 BGGB and recuse himself / herself from that case.

(5) The BGGB 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 BGGB 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 BGGB 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 BGGB officials within 15 days from the date of reference or intimation to him by the BGGB and, should the occasion arise, submit proposals for correcting problematic situations.

(8) If the Monitor has reported to the BGGB , a substantiated suspicion of an offence under relevant IPC/ PC Act, and the BGGB 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 - contract has been awarded. Any violation of the same would entailed is qualification of the 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 bidders and exclusion from future business dealings.

If any claims 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 BGGB.

**Section 11 - Other provisions**

- (1) This agreement is subject to Indian Law. Place of performance and jurisdiction is the Head Office of the BGGB,i.e. Vadodara.
- (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 the 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 BGGB)

\_\_\_\_\_  
(For & On behalf of Bidder/ Bidder)

(Office Seal)  
Place-----  
Date-----

(Office Seal)

Witness1:  
(Name&Address)

Witness2:  
(Name&Address)