	Tamil Nadu Grama Bank **(A Scheduled Bank owned by Govt. of India & Tamilnadu)** **Sponsored by Indian Bank**
	Head Office, No.6, Yercaud Road, Hasthampatti, Salem 636007 **Phone No. 0427-2522932 / 936 E-Mail : hrm@tngb.co.in**
	HRM Department 13.10.2025

GROUP MEDICLAIM INSURANCE POLICY FOR IN - SERVICE STAFF OF TAMIL NADU GRAMA BANK

1. OVERVIEW:

Tamil Nadu Grama Bank, a Scheduled Government Bank, sponsored by Indian Bank, intends to cover its in-service staff members under medical insurance scheme. Hence this Request for Proposal (RFP) is floated for IRDAI licensed General Insurance Companies and Standalone Health Insurance companies for Group Mediclaim Insurance Base and Super Top Up Policy for staff of Tamil Nadu Grama Bank. Coverage under the policy shall be for the period of one year from 11.11.2025.

2. REQUEST FOR PROPOSAL (RFP) TERMINOLOGY:

Definitions – Throughout this RFP, unless inconsistent with the subject matter or context:

i. Bidder – An eligible entity/firm submitting a Proposal/Bid in response to this RFP.
ii. Insurance Company – Selected Bidder under this RFP.
iii. Bank - Reference to the Bank shall be determined in context and may mean without limitation "Tamil Nadu Grama Bank".
iv. Bid – the response received in the prescribed format from a bidder in accordance with the RFP.
v. RFP – The Request for Proposal (this document) in its entirety, inclusive of any addenda/modification/clarification/amendment that may be issued by the Bank.
vi. "Contract" means the Contract signed by the parties and all the attached documents and the Appendices, consequent to the completion of the proceedings as per the RFP.
vii. "Day" means calendar day.
viii. Parties – Party or Parties means the Bank / Selected Bidder.
ix. "Personnel" means professionals and support staff provided by the Insurance Company to perform the Services or any part thereof.
x. "Domestic Personnel" means "such professionals and support staff who at the time of being so provided had their domicile in India.
xi. "Proposal" means the Technical Proposal and the Financial Proposal.
xii. "Terms of Reference" (TOR) means the document included in the RFP which explains the scope of work, activities, and tasks to be performed.
xiii. Project Cost - Project cost would be the total consideration that the Bank has to pay in accordance with the payment schedule to obtain the Group Mediclaim Policy for in-service staff as per the terms of RFP/ Contract.

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Group Mediclaim Policy – For In-Service staff of Tamil Nadu Grama Bank

The relevant information that is required for submitting the bids is furnished below:

A) TERMS FOR BASE AND SUPER TOP UP POLICY:

1. **THE BROAD TERMS OF COVERAGE SHALL BE AS PER ANNEXURE I & IA.**
2. The bidders have to commit for offering options of Super Top Ups of Rs. 1 lakh, Rs. 2 lakhs, Rs. 3 lakhs and Rs. 4 lakhs, direct to employees (for illnesses including Infertility Treatments). The terms and conditions for Super Top Up Policy shall be as per Base Policy excluding Corporate Buffer, Maternity Benefit, OPD Domiciliary and Critical Illness Benefit. The quotes for these Super Top Up will not be considered for arriving at L 1.
   Tamil Nadu Grama Bank does not guarantee the participation of staff in opting for Top ups.

B) POLICY ADMINISTRATION:
Policy Administration is made by Bank through our Mandated Insurance Broker:

M/s. K. M. Dastur Reinsurance Brokers Private Ltd.,
Registered Office: 3rd Floor, Cambata Building.
42,Maharshi Karve Road.
Churchgate.
Mumbai 400 020.

3. **ELIGIBILITY / INVITATION:**

The RFP will be available on the Bank's website **www.tamilnadugrama.bank.in.** Any corrigendum / addendum shall also be available on the Bank's website. This NIT (Notice Inviting Tender) and RFP is not an offer by Bank but an invitation to receive responses from the IRDAI Registered Insurance Companies. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly Authorized Official(s) of the Bank with the selected bidder.

BIDDING DOCUMENT:

i.Cost of Bidding:
The Bidder shall bear all costs associated with the preparation and submission of its bid including cost of presentation(s), etc. The Bank will not be responsible for or liable for these costs, regardless of the conduct or outcome of the bidding process.

ii.Content of Bidding Document:

a) The bidding document provides overview of the requirements, bidding procedures and contract terms. It includes Introduction, Instructions to Bidder, and Terms and Conditions of Contract, Eligibility Criteria, and Financial Bid. The bidder must conduct its own investigation and analysis regarding any information contained in this RFP document, its meaning and impact of that information.

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b) The Bidder is expected to examine all instructions, statements, terms and specifications in the bidding document. Failure to furnish all information required by the bidding documents or submission of bid not responsive to the bidding documents in every respect will be at the Bidder's risk and may result in rejection of its bid. Bank has made considerable efforts to ensure that accurate information is contained in this RFP and is supplied solely as guideline for Bidders. Furthermore, during the RFP process, the Bank has disclosed or will disclose in the RFP and corrigendum / addenda, available information relevant to the Scope of Work to the extent, detail, and accuracy allowed by prevailing circumstances. Nothing in this RFP or any addenda is intended to relieve Bidders from forming their own opinions and conclusions in respect of the matters addressed in this RFP or any addenda.

iii. Clarifications & Amendments

a) If deemed necessary, the bank may seek clarifications on any aspect from the Bidder. However, that would not entitle the Bidder to change or cause any change in the substances of the bid already submitted or the price quoted. The Bidder may be asked to give a presentation for the purpose of clarification of the bid.

b) The Bidder requiring any clarifications on the bidding documents may obtain the same by submitting written queries on or before **18.10.2025** to the Bank.

Contact Person at the Bank:
Chief Manager (HRM)
Tamil Nadu Grama Bank
0427-2522932/2522936 email: hrm@tngb.co.in

c) **Technical bid, Integrity pact and Financial bid (Hard Copy) need to be at the Bank's Head Office on or before 5.00 pm on 31.10.2025.** At any time prior to the deadline for submission of bids, the Bank reserves the right to modify the bidding document.

d) Any clarification issued by the bank will be in the form of an addendum/ corrigendum and will be provided to the Insurance companies by display in the Bank's website. The amendment will be binding on all Bidders. The Bank, at its discretion, may extend the deadline for submission of bids in order to allow prospective bidders a reasonable time to take the amendment into account.

4. BIDDING PROCESS:

i. The bids shall be submitted in two separate sealed envelopes A and B as stated below:

i) **Envelope A**: Technical Bid, Integrity pact (To be superscribed as "Technical Bid for Tender for Family Floater Group Mediclaim Policy for in-service staff of Tamil Nadu Grama Bank").

ii) **Envelope B**: Financial Bid (To be superscribed as "Financial Bid for Tender for Family Floater Group Mediclaim Policy for in-service staff of Tamil Nadu Grama Bank").

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All details with the relevant information / documents / acceptance of all terms and conditions strictly as described in this RFP will have to be submitted by the Bidders. The Bidders are advised to write their name and contact details (Phone Number, e-mail id, and address) on all the envelopes. In the first stage, only the envelope containing the Technical Bid will be opened and evaluated. Those Bidders satisfying all criteria as per technical requirements and agreeing to comply with all terms and conditions specified in this document may be invited for technical presentation, if required, at the discretion of the Bank, to display their capabilities, approach and methodology. Such presentations are likely to be called within the time frame as decided by the Bank and the Bank reserves the right to reject the bids of the Bidders who fail to make the presentations as scheduled by the Bank. The Technical Evaluation will be followed by the opening of the financial bid of those Bidders who qualify as per the criteria specified in the Technical Bid and further RFP process.

Contents of Tender Document:

- RFP : Request For Proposal
- Annexure I : RFP with Coverages as per 12th Bipartite agreement, (enclosed for reference)
- Annexure IA : List of Domiciliary Hospitalization / Domiciliary Treatment
- Annexure II : Declaration of acceptance letter from the Bidder
- Annexure III : Integrity pact
- Annexure IV : Financial /Price Bid

5. BID PREPARATION:

i. The bids prepared by the Bidder and all correspondence and documents relating to bids exchanged by the Bidder and the Bank must be written in English.

ii. Bidders must provide individual and factual replies to specific questions asked in the RFP. Documents submitted should be complete in all respects as detailed in this RFP.

iii. The Technical bid should comprise of one hard copy of Technical Bid, Integrity pact documents and should be placed in a sealed envelope super-scribed as mentioned above along with the RFP document and Annexures I to III.

iv. This envelope has to be submitted along with another sealed envelope containing the Financial Bid.

v. Bidder should furnish in the Technical Bid, a brief description of the Bidder's organization and in the case of a consortium/ joint venture, of each partner, details of experience of assignments which are similar to the proposed group policy as per the terms of reference.

vi. The Bidder should clearly indicate the support services required from the Bank for carrying out the activity.

vii. The Technical Bid will be evaluated among others, as per following criteria / parameters, based on the audited financial statements for the financial year 2024-25. The bidders should fulfill the following parameters:

Sl. No.	Criteria to be fulfilled	Documentary proof to be submitted with the Technical Bid.
1.	The bidder should have handled at least 2 large Group Mediclaim Policies with a premium amount of ₹1 crore and above	Copies of the latest two policies issued in FY 24-25 or 25-26.

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2.	The total premium collection should be at least ₹300 crore per year in the last 3 financial years.	Copies of audited financial statements for the last three financial years (2022-2023, 2023-2024 and 2024-2025) showing the total premium amount collected.
3.	The bidder must be an insurance company registered with IRDAI having license for procuring Insurance business in India	Copy of IRDAI registration certificate and copy of the latest fees paid/renewal certificate which is valid as on date.
4.	The Bidder should have a minimum solvency ratio of 1.5 as prescribed by IRDAI, as on 31.03.2025, unless exempted for the purpose of tender submission by Department of Financial Services, Ministry of Finance, Government of India.	Copy of audited financial statements as on 31.03.2025 showing the solvency ratio of the bidder as on 31.03.2025 or a certificate to this effect issued by the auditor / a qualified chartered accountant. In case of exemptions for the purpose of tender submission, the bidder has to submit a copy of the notification issued by the Department of Financial Services, Ministry of Finance, Government of India.
5.	The bidder must have a track record of minimum five years of operational experience in Insurance business in India as on 31.03.2025.	Audited financial statements for the years 2020-2021, 2021-2022, 2022-2023, 2023-2024 and 2024-2025.

The bidders should submit copies of evidence / proof to examine whether they fulfill the above criteria.

In addition to the above, the Bidders have to submit "Declaration of acceptance letter from the Bidder" as per Annexure II along with the copy of Tender Document, duly signed by the authorized signatory of the Bidder with Bidder company's seal on each and every page with the Technical Bid.

i. All details with the relevant information / documents / acceptance of all terms and conditions strictly as described in this RFP will have to be submitted.
ii. The Technical evaluation will be followed by the opening of the Financial Bid of those bidders who qualify as per requirement of the Bank.

6. BID SUBMISSION:

a. The bids prepared by the bidder and all correspondence and documents relating to bids exchanged by the bidder and the Bank must be written in English. All the submissions under this should be supported by necessary documentary evidence, as may be applicable with a letter on bidder's letterhead certifying that the period of the validity of the bid is 30 days from the last date of submission of bid and confirming

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that the bidder has quoted for all the items/services mentioned in the bid in their financial bid.

b. Bidder should submit Financial Bid as per **Annexure IV** of the bid document. Financial bid should be a complete document in the form of hard copy and placed in a sealed envelope as mentioned above.

c. The financial proposal shall not include any conditions attached to it and any such condition attached to the financial proposal shall be liable for rejection. Payment will be made after deducting Tax Deductible at Source as per applicable Tax Laws.

d. Bid Prices

The prices should be specified only in "Financial Bid" and must not be specified at any other place in the bid document. The quotes, prices and any type of Tax should be specified separately.

e. Validity of Bids

Bid shall remain valid for **30 days** from the last date for submission of Bid. A bid valid for shorter period is liable to be rejected. The bidder may require giving consent for the extension of the period of validity of the bid beyond initial 30 days, if so desired by the Bank in writing or by email. Refusal to grant such consent would result in rejection of bid. However, any extension of validity of bids will not entitle the bidder to revise/ modify the bid document or price.

f. Bid Compliance:

Willful misrepresentation of any fact within the Bid will lead to the cancellation of the contract without prejudice to other actions that Bank may take. All the submissions, including any accompanying documents, will become property of Bank.

g. Format and Signing of Bid

a) The bidder should prepare submission as per minimum eligibility criteria, Financial Bid and other requested information.

b) Bid should be submitted as per the format stipulated in the Annexure.

c) All pages of the Bid document are serially numbered and shall be signed by the authorized person(s) only. The person(s) signing the bid shall sign all pages of the bid and rubber stamp should be affixed on each page.

d) Any interlineations, erasures or overwriting shall be valid only if the person(s) signing the bid sign(s) authenticates them.

e) Bid should be typed and submitted on A4 size paper, spirally bound securely and in serial order. Bidders responding to this NIT and RFP shall submit covering letter included with the bid and compliance certification statement required for submission of a proposal.

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h. Receipt of bids

The bid should be submitted / sent by post to the following official as per the address furnished below up to the time and date mentioned at bid details:

The Assistant General Manager (HRM),
Tamil Nadu Grama Bank, Head Office,
No 6, Yercaud Road, Hasthampatti,
Salem – 636007

In the event of the target date for the receipt of bids being declared as holiday for the Bank, the bids will be received till the target time on the next working day. The bank may at its discretion extend the bid submission date. The modified target date & time will be notified on the web site of the Bank. Any bid received by the Bank after target date and time prescribed at Bid details will be rejected and /or returned unopened to the bidder at his risk and responsibility.

i. Bid Currency

Prices shall be expressed in Indian Rupees only.

j. Modification and Withdrawal of Bids

No bid may be withdrawn/ modified in the interval between the deadline for submission of bids and the expiration of period of bid validity.

k. Award criteria

The Bank will award the Contract to the successful Bidder who has been determined to qualify to perform the Contract satisfactorily, and whose Bid has been determined to be responsive, and is the lowest evaluated Bid.

Financial Bid shall be submitted with respect to the following categories of In-service staff viz.
Officers - ₹5.25 lakhs and
Office Assistants (MP) / Office Attendants (MP) - ₹4.00 lakhs.

l. Use of Contract Documents and Information

The Insurance companies shall not, without the Bank's prior written consent, disclose the Contract, or any provision thereof, or any specification, plan, drawing, pattern, sample or information furnished by or on behalf of the Bank in connection therewith, to any person other than a person employed by the Insurance companies in the performance of the Contract. Disclosure to any such employed person shall be made in confidence and shall extend only as far as may be necessary for purposes of such performance.

The Insurance companies will keep all the data and information about the Bank confidential, obtained in the execution of his responsibilities, in strict confidence and will not reveal such information to any other party without the prior written approval of the Bank.

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7. INTEGRITY PACT

The bidder should submit Original Executed Integrity Pact along with the technical bid as per Annexure -III. The Integrity Pact must be executed on stamp paper of applicable value and must be signed by all the witnesses also and sent as hardcopy.

The Name and Contact details of the Independent External Monitor (IEM) nominated by the Bank are as under:

S No	Name	E-Mail address
1	Shri. Bimal Julka	bimaljulka1955@gmail.com
2	Shri. Vishnu Agrawal	agrawal.vishnu@gmail.com

8. TERMINATION OF CONTRACT:

i. The Bank alone shall have the right to terminate the contract with the selected bidder at any time during the contract period, by giving a written notice of at least one month, for any valid reason, including but not limited to the following reasons:

a) Laxity in following standards laid down by the Bank
b) Excessive delay (over 6 weeks) in execution of orders placed by the Bank
c) Discrepancies / deviations in the agreed processes
d) Violation of terms and conditions stipulated in this NIT and RFP

ii. The selected bidder shall not have right to terminate the contract or to demand any damages on account of termination of the Contract by the Bank.

9. TERMINATION FOR INSOLVENCY:

Bank may at any time terminate the Contract by giving written notice to the successful bidder if it becomes bankrupt or otherwise insolvent. The event of termination will be without compensation, provided that such termination will not prejudice or affect any right of action or remedy, which has occurred or will accrue thereafter to Bank. Notwithstanding the above, the Bank shall have the right to terminate the contract any time without assigning any reasons.

9.1 GOVERNING LAW AND DISPUTES: **(Applicable in case of successful bidder only)**

All disputes or differences whatsoever arising between the parties out of or in connection with the contract or in discharge of any obligation arising out of the Contract (whether during the progress of work or after completion of such work and whether before or after the termination of the contract, abandonment or breach of the contract), shall be settled amicably. If however, the parties are not able to solve them amicably, party (Bank or Insurance Company), give written notice to other party clearly setting out there in specific dispute(s) and/or difference(s) and shall be referred to a sole arbitrator mutually agreed upon, and the award made in pursuance thereof shall be binding on the parties. In the absence of consensus about the single arbitrator, the dispute may be referred to a panel of three arbitrators; one to be nominated by each party and the said arbitrators shall nominate a presiding arbitrator, before commencing the arbitration proceedings. The

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arbitration shall be conducted in accordance with the Laws of India. Any appeal will be subject to the exclusive jurisdiction of courts at Salem, Tamil Nadu.

9.2 TERMS AND CONDITIONS:

i. Language of Bid: All bids and supporting documentation shall be submitted in English.

ii. Bank reserves the right to accept or reject any or all Bids without assigning any reason thereof and Bank's decision in this regard will be treated as final. Bids may be accepted or rejected in total or any part or items thereof. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by duly authorized officials of the Bank and the Bidder. However, until a formal contract is prepared and executed, this offer together with Bank's written notification / acceptance of award shall constitute a binding contract with the Insurance companies.

iii. The Bank shall have the right to reject the bids not submitted in the prescribed format or incomplete in any manner.

iv. Bank is not responsible for non-receipt of bids within the specified date and time due to any reason including postal delays or holidays.

v. The Bank also reserves the right to alter/ modify any/ some/ all of the requirements, as it may deem necessary, and notify the same to the bidders by display in the Bank's website before the last date for submission of response under this RFP. The Bidders should be agreeable for the same.

vi. Bank shall have the right to cancel the RFP process at any time prior to award of contract, without thereby incurring any liabilities to the Bidder(s)/ selected bidder. Reasons for cancellation, as determined by the bank in its sole discretion include but are not limited to, the following:

   a. Services Contemplated are no longer required,
   b. Scope of work was not adequately or clearly defined due to unforeseen circumstance and/or factors and/or new developments,
   c. Proposed prices are unacceptable to the Work,
   d. The Project is not in the best interest of the Bank,
   e. Another reason, which is the sole opinion of the Bank a ground for cancellation of the RFP.

vii. Bank reserves the right to verify the validity of bid information and to reject any bid or cancel the contract where the contents appear to be incorrect, inaccurate or inappropriate at any time during the process of RFP or after award of contract, as the case maybe.

viii. Bank reserves the right to re-negotiate the prices in the event of changes in the market conditions and/ or technology etc.

10. DISCLAIMER:

I. The information contained in this RFP document issued for the eligible and interested bidders or any of their staff / Directors, is provided on the terms and conditions set out in this document and all other terms and conditions subject to which such information is provided. The purpose of this RFP document is to provide the Bidder(s) with information

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to assist the formulation of their Proposals.

ii. This RFP not an offer by the Bank, but an invitation for responses to the issues pertaining to Family Floater Group Mediclaim Policy for In-Service staff of Tamil Nadu Grama Bank. No contractual obligation on behalf of the Bank, whatsoever, shall arise from the RFP process unless and until a formal Contract is signed and executed by duly authorized officers of the Bank and the finally selected Bidder.

iii. The Bidders, by accepting this document, agree that any information contained herein may be superseded by any subsequent written information on the same subject made available to the recipient or any of their respective officers or published in the Bank's website. It is also understood and agreed by the Bidder/s that decision of the Bank regarding selection of the Bidder will be final and binding on all concerned. No correspondence in this regard, verbal or written, will be entertained.

iv. The Bank reserves the right to amend, modify, vary, add, delete, accept or cancel, in part or full, any condition or specification of all proposals / orders / responses, without assigning any reason thereof before evaluation of technical bids. Each Bidder shall be entirely responsible for its own costs and expenses that are incurred while participating in the RFP, presentations and contract negotiation processes.

v. The Bank reserves the right at the time of award of contract to increase or decrease, the scope of work without any change in price or other terms and conditions.

vi. Notwithstanding anything contained in this Document, the Bank reserves the right to accept or reject any response and to annul the process and reject all responses at any time prior to execution of the agreement with the Bidder to whom the contract is finally awarded, without thereby incurring any liability to the affected Bidder or Bidders or any obligation to inform the affected Bidder or Bidders of the grounds for the Bank's decision.

vii. The Bank reserves the right to cancel the entire process at any stage at its sole discretion without assigning any reason thereof.

viii. It shall be the duty and responsibility of the Bidders to ensure themselves about the legal, statutory and regulatory authority, eligibility and other competency of them to participate in this RFP and to provide any and all the services and deliverables under the RFP to the Bank. An undertaking should be submitted by the bidder to this effect.

ix. Subject to any law to the contrary, and to the maximum extent permitted by law, Bank and its Directors, officers, staff disclaim all liability from any loss or damage suffered by any person acting or refraining from acting because of any information including forecasts, statements, estimates, or projections contained in this RFP document or conduct ancillary to it whether or not the loss or damage arises in connection with any omission, default, lack of care or misrepresentation on the part of Bank or any of its Officers, Employees.

(Kannan Ponnuraman)
GENERAL MANAGER

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Annexure I

RFP FOR FAMILY FLOATER POLICY COVER FOR IN-SERVICE STAFF OF TAMIL NADU GRAMA BANK

Sr. No.	**INSURANCE COVERAGES**	
1	Type of Policy	Group Mediclaim Policy – Floater
2	Family Floater	Yes
3	Name and address of Insurance Broker	M/s K. M. Dastur Reinsurance Brokers Private Ltd., Registered Office: 3rd Floor, Cambata Building, 42, Maharshi Karve Road, Churchgate. Mumbai - 400020.
4	Family Definition	Employee + Spouse + Dependent Children + 2 Dependent Parents or In-laws • The employee's spouse, wholly dependent unmarried child (including stepchildren and legally adopted children) wholly dependent physically and mentally challenged brothers / sisters with 40% or more disability, widowed daughters and dependent divorced / separated daughters, sisters including unmarried / divorced / abandoned or separated from husband / widowed sister, as also parents wholly dependent on an employee. 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 income criteria • The term wholly dependent family member shall mean such member of the family having a mentally income exceeding Rs.18,000/- p.m. If the income of one of the parents exceeds Rs.18,000/- p.m. or the aggregate income of both the parents exceeds Rs.18,000/- p.m. both the parents shall not be considered as wholly dependent on the employee. For all employees, any two of the dependent father, mother, father-in-law, mother-in-law shall be covered. The employee will have the choice to substitute either of the dependents or both once in a calendar year. • A married female employee may include her natural / legal parents or parents-in-law under the definition of family, but not both,

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		provided that the parents/ parents-in-law are wholly dependent on her.
5	Total No of Employees	Office Assistants (MP) / Office Attendants (MP) - 1338 Officers – 1986 Total no of Employees - 3324
6	Sum Insured per family	Officers – Rs.5.25 Lakhs Office Assistants (MP) / Office Attendants (MP) - Rs. 4 lakhs
7	Sum Insured for Critical Illness	Rs. 1,00,000/- for employees only
8	Corporate Buffer	10% of the Total renewal premium (Nearest Whole Value to be considered) is granted for the entire policy period. Limit of family sum insured restriction shall not be applicable.
9	Administration of the scheme	Centrally at Tamil Nadu Grama Bank, Head Office, Salem.
10	Mid Term Additions	Premium payable on Pro-rata basis.
11	Hospitalization/ Treatment	Cashless / Reimbursement
12	Pre-Existing Diseases	Pre-existing disease to be covered from day one
13	30 Days Waiting Period	Waived – Covered from Day One
14	1st Year, 2nd Year and 4th Year Exclusions	Waived – Covered from Day One
15	Day Care Procedures	Expenses on Hospitalization for minimum period of a day are admissible. However, this time limit is not applied to specific treatments. This condition will also not apply in case of stay in hospital of less than a day provided- A) The treatment is undertaken under General or Local Anaesthesia in a hospital / day care Centre in less than a day because of technological advancement and B) Which would have otherwise required hospitalization of more than a day.
16	Hospitalization Expenses	Yes, Covered subject to Minimum 24 Hrs. Hospitalization
17	Room Rent for normal	Room and Boarding expenses as provided by the Hospital/Nursing Home not exceeding Rs.5000 per day or the actual amount whichever is less.
18	Room Rent for ICU / ICCU	Intensive Care Unit (ICU) expenses not exceeding Rs.7500 per day or actual amount whichever is less.
19	All other expenses	Surgeon, team of surgeons, Assistant surgeons, Anaesthetist, Medical Practitioners, Consultants, Specialists Fees, Nursing Charges , Service Charges,

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		IV Administration Charges, Nebulization Charges, RMO charges, Anaesthetic, Blood, Oxygen, Operation Theatre Charges, surgical appliances, OT consumables, Medicines & Drugs, Dialysis, Chemotherapy, Radiotherapy, Cost of Artificial Limbs, cost of prosthetic devices implanted during surgical procedure like pacemaker, Defibrillator Ventilator, orthopaedic implants, Cochlear Implant, any other implant, Intra-Ocular Lenses, , infra cardiac valve replacements, vascular stents, any other valve replacement, laboratory/diagnostic tests, X-ray CT Scan, MRI, any other scan, scopies and such similar expenses that are medically necessary, or incurred during hospitalization as per the advice of the attending doctor.
20	Limit on Diseases	No limit on any diseases except Cataract Surgery. For Cataract surgery: Actuals subject to maximum of Rs. 40,000/- per eye
21	Cost of Donor	Hospitalization expenses (excluding cost of organ) incurred on donor in respect of organ transplant to the insured.
22	Pre and Post Hospitalization	Expenses related to the ailment for hospitalization will be covered 30 days prior to hospitalization and 90 days after discharge.
23	Ambulance Charges	Ambulance charges are payable up to Rs. 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 Rs. 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.
24	Alternative Treatment	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 68 selected ailments taken in hospital / clinic registered by the Central / State authorities.
25	Maternity Benefit	For Normal Delivery- Rs. 50,000/- and For C-Section- Rs.75,000/-
26	9 months waiting period	Waived

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27	Pre & Post Natal Expenses	Pre-natal & post-natal charges in respect of maternity benefit are covered under the policy up to 30 days and 60 days only, unless the same requires hospitalization.
28	Missed Abortions, Miscarriage or abortions induced by accidents	Covered under the limit of Maternity
29	Complications in Maternity including operations for extra uterine pregnancy ectopic pregnancy	Covered in the up to the Sum Insured + Corporate Buffer
30	Newborn Baby Cover	Newborn baby is covered from day one. All expenses incurred on the newborn baby during maternity will be covered in addition to the maternity limit up to Rs. 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.
31	Domiciliary Cover (OPD)	Medical expenses incurred in case of the following diseases which need domiciliary treatment as may be certified by the attending medical practitioner and / or bank's medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100% subject to the overall limit of Sum Insured under the policy.
32	Diseases covered in the Domiciliary limit	The cost of Medicines, Investigations, and consultations, etc. in respect of domiciliary treatment for the 68 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. Please refer **Annexure IA** for list of OPD Domiciliary Ailments
33	Congenital Anomalies	Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the policy
34	Psychiatric Ailment	Expenses for treatment of psychiatric and psychosomatic diseases be payable with or without hospitalization.
35	All Advanced Medical Treatment	All new kinds of approved advanced medical procedures, e.g. laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization /day care surgery. Approved Target therapies for treatment of Cancer in day care and on standalone

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		basis. (Immunotherapy – Monoclonal Antibody Cancer Treatment on standalone basis.) Hormonal Therapy for Cancer and Immunotherapy for non-cancer Oral Chemotherapy for treatment of Cancer shall be payable with or without hospitalisation. Robotic surgery shall be covered in cases where the medical condition of the patient warrants such treatment which needs to be certified by the treatment doctor / surgeon
36	Treatment for accidents on OPD Basis	Treatment taken for Accidents can be payable even on OPD basis in Hospital up to Sum Insured
37	Taxes and Other charges	All Taxes, Surcharges, Service Charges, Registration charges, Admission Charges, Nursing, and Administration charges to be payable. Charges for diapers and sanitary pads are payable if necessary, as part of the treatment. Charges for Hiring a nurse / attendant during hospitalization will be payable only in case of recommendation from the treating doctor in case ICU / CCU, Neo natal nursing care or any other case where the patient is critical and requiring special care.
38	Genetic Disorder	Covered
39	Lasik Surgery	Correction of Eyesight is covered if the refractive error is + / - 7
40	Other Medical Treatment	Treatment for Age related Macular Degeneration (ARMD), treatment such as Rotational Field Quantum magnetic Resonance (RFQMR), Enhanced External Counter Pulsation (EECP), etc. are covered under the scheme. Treatment for all neurological/ macular degenerative disorders. Treatment of Age-related Macular Degeneration (ARMD) and Intra Vitreal Injections for eye disorders other than ARMD also.
41	External and Durable Equipment	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.
42	Cost of Artificial Limb	Covered

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43	Ambulatory devices	Walker, crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, elastocrepe bandages, external orthopedic pads, sub cutaneous insulin pump, Diabetic footwear, Glucometer (including Glucose Test Strips)/ Nebulizer/ prosthetic devise/ Thermometer, alpha / water bed and similar related items etc., will be covered
44	Physiotherapy Charges	Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home.
45	Critical Illness	Critical Illness is to be provided to the employee only subject to a sum insured of Rs. 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 Rs.1,00,000/- is paid, as a benefit. This benefit is provided on first detection/diagnosis of Critical Illness. • Cancer including Leukaemia • Stroke • Paralysis • Bypass Surgery • Major Organ Transplant • End Stage Liver Disease • Heart Attack • Kidney Failure • Heart Valve Replacement Surgery • Thyroid Cancer 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. 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.
46	Claim Intimation	Within 15 days from the date of admission
47	Claim Submission	Within 30 days from the date of discharge
48	Third-party Administrator (TPA)	Whole discretion of the Bank

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Annexure IA List of Domiciliary Hospitalization / Domiciliary Treatment	
Sr. No.	Treatment
1	Cancer
2	Leukemia
3	Thalassemia
4	Tuberculosis
5	Paralysis
6	Cardiac Ailments
7	Pleurisy
8	Leprosy
9	Kidney Ailment
10	All Seizure Disorders
11	Parkinson'S Diseases
12	Psychiatric Disorder Including Schizophrenia And Psychotherapy
13	Diabetes And Its Complications (Including Type 1 Diabetes)
14	Hypertension
15	Hepatitis –B / Hepatitis – C
16	Hemophilia
17	Myasthenia Gravis
18	Wilson'S Disease
19	Ulcerative Colitis
20	Epidermolysis Bullosa
21	Venous Thrombosis(Not Caused By Smoking)
22	Aplastic Anaemia
23	Psoriasis
24	Third Degree Burns
25	Arthritis
26	Hypothyroidism / Hyperthyroidism
27	Expenses Incurred On Radiotherapy And Chemotherapy In The Treatment Of Cancer And Leukemia
28	Glaucoma
29	Tumor
30	Diptheria
31	Malaria
32	Non-Alcoholic Cirrhosis Of Liver
33	Purpura
34	Typhoid
35	Accidents Of Serious Nature
36	Cerebral Palsy
37	Polio
38	All Strokes Leading To Paralysis
39	Haemorrhages Caused By Accidents
40	All Animal/Reptile/Insect Bite Or Sting
41	Chronic Pancreatitis

42	Multiple Sclerosis / Motorneuron Disease
43	Status Asthamaticus
44	Sequalea Of Meningitis
45	Osteoporosis
46	Muscular Dystrophies
47	Sleep Apnea Syndrome(Not Related To Obesity
48	Any Organ Related (Chronic) Condition
49	Sickle Cell Disease
50	Systemic Lupus Erythematous (SLE)
51	Any Connective Tissue Disorder
52	Varicose Veins
53	Thrombo Embolism Venous Thrombosis/Venous Thrombo Embolism (VTE)]
54	Growth Disorders
55	Graves' Disease
56	Chronic Obstructive Pulmonary Disease / Chronic Bronchitis / Asthma
57	Physiotherapy And Swine Flu
58	Rheumatoid Arthritis
59	Inflammatory Bowel Diseases
60	Addisions Diseases
61	Sjogrens Syndrome
62	Hashimoyos Thyroiditis
63	Auto Immune Vacuities
64	Pernicious Anemia
65	Celiac Diseases
66	Auto Immune Myositis
67	Psoriasis / Psoriatric Arthritis
68	Approved targeted therapies for treatment of cancer in day care and on standalone basis. (Immunotherapy – Monoclonal Antibody Cancer treatment on standalone basis)

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Annexure – II (Bid Covering Letter)

(Bid Covering Letter: To be submitted by the bidder on letter head along with Bid documents)

To

The Chairman,
Tamil Nadu Grama Bank
Head Office,
Salem - 636008.

Dear Sir,

Our Bid for RFP Ref. No: ______________________________ dated ___________

1. In respect to your RFP mentioned above, we submit our Bid Document herewith. As desired in the RFP, we are submitting two envelopes, one containing Technical Bid, Integrity pact documentations and other Financial Bid, submitted separately. All details with the relevant information / documents / acceptance of all terms and conditions are strictly as described in this RFP.

2. We understand that:

   i. Bank is not bound to accept the lowest or any bid received by it, Bank may reject all or any bid without assigning any reason or giving any explanation whatsoever.

   ii. Bank may follow close or open bidding process as per requirement of the Bank.

   iii. If our Bid is accepted, we undertake to enter into and issue the master policy on the proposed terms at our cost, when called upon by the Bank to do so and immediately on receipt of premium/data thereof. We understand that the cover will start from the date of first premium credited to the bank account of the company.

   iv. If our Bid is accepted, we are to be jointly and severally responsible for the due performance of the contract.

   v. The Bank shall intimate the award of contract to the successful bidder after completion of the financial bid.

3. We confirm that we have the necessary legal, regulatory, statutory and corporate authority / eligibility and competency to participate in this RFP and to provide the services as per the RFP if we are selected as per this RFP.

4. We have read, understand and accept the terms and conditions mentioned in the RFP document and there will not be any exception clause in the policy.

5. We confirm that we have quoted for all the items/services mentioned in our financial bid. Deviations if any, are listed separately.

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6. We also confirm/clarify that the bid/offer made by us shall remain valid for 30 days from the last date of submission of the bid.

7. We shall provide all types of information on the proposed policy as and when required by the Bank at the shortest possible time.

8. We have enclosed here with the following documents:

1. Two latest Group Mediclaim Policy copies of which premium amount ₹1 crore and above **(FY 2024-25 &2025-26).**
2. Copies of audited financial statements for the previous three financial years (2022-2023, 2023-2024 and 2024-2025) confirming the premium amount collection of ₹300 crore and above.
3. Copy of IRDAI registration certificate and copy of latest renewal/fee paid receipt.
4. Copy of audited financial statements as on 31.03.2025 showing the solvency ratio of the bidder as on 31.03.2025, or a certificate to this effect issued by the auditor / a qualified chartered accountant or copy of the notification issued by the Department of Financial Services, Ministry of Finance, Government of India.
5. Copy of the audited financial statements for the previous years 2020-2021, 2021-2022, 2022-2023, 2023-2024 and 2024-2025 along with IRDAI registration certificate of at least five years older.

Yours faithfully,

Authorized Signatory:
(INSURANCE COMPANY)

Name:

Designation:

Seal of Company

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HRM DEPARTMENT
HEAD OFFICE
SALEM-636 007.

Annexure-III

1. INTEGRITY PACT

(On Stamp Paper of applicable value)

Tamil Nadu Grama Bank, a body corporate constituted under the Regional Rural Bank Act 1976 and having its Head office at No 6, Yercaud road, Hasthampatti, Salem-636007, hereinafter referred to as "The Principal", which expression shall mean and include unless the context otherwise requires, its successors in office and assigns of the First Part.

M/s. ______________________having its registered office at ____________________________ hereinafter referred to as "The Bidder/Contractor", expression shall mean and include unless the context otherwise requires, successors and permitted assigns of the Second part.

PREAMBLE

The Principal intends to award, under laid down organizational procedures, contract/s for…………………………………………………………… The Principal 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 Contractor(s).

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

1) Commitments of the Principal

A) The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles:

a) No employee of the Principal, 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 material or immaterial benefit which the person is not legally entitled to.
b) The Principal will, during the tender process treat all Bidder(s) with equity and reason. The Principal 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 Principal will exclude from the process all known prejudiced person.

B) If the Principal obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if there be a substantive suspicion in this regard, the Principal will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

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2) Commitments of the Bidder(s) / Contractor(s)

A) The Bidder(s)/Contractor(s) commit themselves to take all measures necessary to prevent corruption during any stage of bid process/contract. The Bidder(s)/Contractor(s) commit themselves to observe the following principles during participation in the tender process and during the contract execution.

a) The Bidder(s)/Contractor(s) will not, directly or through any other person or firm, offer promise or give to any of the Principal's employees involved in the tender process or the execution of the contract or to any third person any material or the other benefit which he/she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.

b) The Bidder(s)/Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non-submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.

c) The Bidder(s)/ Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s)/Contractor(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans, technical proposal and business details, including information contained or transmitted electronically.

d) The Bidder(s)/Contractor(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any, Similarly the Bidder(s)/Contractor(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further, as mentioned in the Guidelines all the payments made to the Indian agent/representative have to be in Indian Rupees only.

e) The Bidder(s)/Contractor(s) will, when presenting their bid, disclose any and all payments made, is committed to or intends to make to agents, brokers or any other intermediaries in connection with the award of the contract.

f) Bidder(s)/Contractor(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.

B) The Bidder(s)/Contractor(s) will not instigate third persons to commit offences outlined above or be an accessory to such offences.

3) Disqualification from tender process and exclusion from future contracts.

If the Bidder(s)/Contractor(s) before award or during execution has committed a transgression through a violation of Clause 2, above or in any other form such as to put their reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor(s) from the tender process or take action as per the procedure mentioned in the "Guidelines on Banning of business dealings".

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4) Compensation for Damages

A) If the Principal has disqualified the Bidder(s) from the tender process prior to the award according to Clause 3, the Principal is entitled to demand and recover the damages equivalent to earnest Money Deposit/Bid Security.

B) If the Principal has terminated the contract according to Section 3, or the Principal is entitled to terminate the contract according to Clause 3, the Principal shall be entitled to demand and recover from the Contractor liquidated damages of the contract value or the amount equivalent to Performance Bank Guarantee.

5) Previous transgression

A) The Bidder declares that no previous transgression occurred in the last three years immediate before signing of this integrity pact with any other Company in any country conforming to the anti-corruption approach or with any Public Sector Enterprises or central/state government department in India that could justify his exclusion from the tender process.
B) 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 dealing".

6) Equal treatment of all Bidders/Contractors/Subcontractors

A) In case of Sub-contracting, the Principal Contractor shall take the responsibility of the adoption of integrity Pact by the Sub-contractor.
B) The Principal will enter into agreements with identical conditions as this one with all Bidders and Contractors.
C) The Principal will disqualify from the tender process all the Bidders who do not sign this Pact or violate its provisions.

7) Criminal charges against violating Bidder(s)/ Contractor(s)/ Subcontractor(s)

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

8) Independent External Monitor (IEM)

A) The Principal appoints competent and credible Independent External Monitor (IEM) for this Pact after approval by Central Vigilance Commission. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under the Contract.
B) 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

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access to all Contract documents, whenever required. It will be obligatory for him/her to treat the information and documents of the Bidders/Contractors as confidential. He/she reports to the Chairman, Tamil Nadu Grama Bank.

C) The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all project documentation of the Principal including that provided by the Bidder(s)/ Contractor(s). The Bidder(s)/Contractor(s) 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-contractor.

D) The Monitor is under contractual obligation to treat the information and documents of the Bidder(s)/Contractor(s)/Subcontractor(s) with confidentiality. The Monitor has also signed declarations on "Non-Disclosure of Confidential Information" and of "Absence of Conflict of Interest". In case of any conflict of interest arising at a later date, the IEM shall inform Chairman, TNGB and recues himself/herself from that case.

E) The Principal 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 Principal and Contractor.

F) As soon as the Monitor notices, or believes to notice, a violation of this Contract, he/she will so inform the Management of the Principal 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. The Monitor will submit a written report to the CHAIRMAN, TNGB within 8 to 10 weeks from the date of reference or intimation to him by the Principal and, should the occasion arise, submit proposals for correcting problematic situations.

G) If the Monitor has reported to the CHAIRMAN, TNGB, a substantiated suspicion of an offence under relevant IPC/PC Act, and the CHAIRMAN, TNGB 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.

H) The word 'Monitor' would include both singular and plural.

I) The Name and Contact details of the Independent External Monitor (IEM) nominated by the Bank are as under:

S No	Name	E-Mail address
1	**Shri. Bimal Julka**	**bimaljulka1955@gmail.com**
2	**Shri. Vishnu Agrawal**	**agrawal.vishnu@gmail.com**

9) Pact Duration

This Pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded. Any violation of the same would entail disqualification of the bidders and exclusion future business dealings. If any claim is made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged. determined by CHAIRMAN, Tamil Nadu Grama Bank.

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10) Other provisions

A) This Contract is subject to Indian Law. Place of performance and jurisdiction is the "Place of award of work".
B) The actions stipulated in this Integrity Pact are without prejudice to any other legal action that may follow in accordance with the provisions of to the extant law in force relating to any civil or criminal proceedings.
C) Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.
D) If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.
E) Should one or several provisions of this Contract turn out to be valid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.
F) Issues like Warranty/Guarantee/ AMC/ ATS etc. shall be outside the purview of IEMs.
G) In the event of any contradiction between the Integrity Pact and its Annexures, the Clause in the Integrity Pact will prevail.

(For and on Behalf of Principal) **(Tamil Nadu Grama Bank)**	**(For and on Behalf of Bidder)**
Official Seal	**Official Seal**
Date :	Date :
Place :	Place :
Witness	**Witness**
Name:	Name :
Address	Address

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Annexure IV

FINANCIAL BID / PRICE BID

To, **Date: __________**
The Chairman
Tamil Nadu Grama Bank
Head Office - Salem

GROUP MEDICLAIM FAMILY FLOATER POLICY COVERAGE FOR IN-SERVICE STAFF OF TAMIL NADU GRAMA BANK

Ref. No: ________________ Date: __________________

Sum Insured	Premium Per Family excluding GST	
	Terms as per Annexure I & IA	
	Amount in Rs.	Amount (in words)
Rs. 4 Lakhs		
Rs. 5.25 Lakhs		

Note - (*18% GST shall be applicable)

Top-up Policy Premium Per Family (Excluding GST) in Rs.

	Rs. 1 Lakhs	Rs. 2 Lakhs	Rs. 3 Lakhs	Rs. 4 Lakhs
In-Service Staff				

Note - (*18% GST shall be applicable)

1) In case there is any discrepancy between figures and words, that bid will be rejected.

2) The L-1, L-2 and L-3 offer will be evaluated on the basis of the above quoted value.

3) Conditional Bids are liable to be rejected.

4) The quotes for Top Ups will not be considered for arriving at L 1.

SIGNATURE OF THE BIDDER
WITH SEAL AND DATE

TAMIL NADU GRAMA BANK
HRM DEPARTMENT
HEAD OFFICE
SALEM-636 007.