



PERSONNEL & HUMAN RESOURCES DEVELOPMENT DIVISION

Ref No. 04/GMC-Retd/RFP/PHRDD/2023

Date: 15.04.2023

**GROUP MEDICLAIM INSURANCE POLICY FOR RETIRED EMPLOYEES OF
KARNATAKA VIKAS GRAMEENA BANK**

1. OVERVIEW:

Karnataka Vikas Grameena Bank, a Scheduled Government Bank, sponsored by Canara Bank, intends to cover its retired staff members under medical insurance scheme as detailed in Schedule IV of the 10th Bipartite Settlement between Indian Banks Association (IBA) and Employees' Unions of Public Sector Banks and 7th Joint Note between the Indian Banks Association (IBA) and Officers Associations of Public Sector Banks. Hence this Request for Proposal (RFP) is floated. Coverage under the policy shall be for the period of one year from the date payment of premium.

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 "Karnataka Vikas Grameena 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 pensioners as per the terms of RFP/ Contract.

Group Medclaim Policy – For retired employees of Karnataka Vikas Grameena Bank

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

A) THE BROAD TERMS OF COVERAGE WILL BE:

Family floater Group Medclaim Policy, designed especially for the Retired Employees + Spouse (1+1) / Family Pensioner of the Bank as detailed in schedule IV of the 10th Bipartite Settlement between IBA and Employees' Union of Public Sector Banks (without OPD and domiciliary treatment coverage).

B) POLICY ADMINISTRATION:

Policy Administration is made by Bank through Insurance Broker:

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

3. ELIGIBILITY / INVITATION:

The RFP will be available on the Bank's website **www.kvgbank.com**. 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 Insurance Bidders. 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 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 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.
- 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, 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, 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 presentation for the purpose of clarifications of the bid.
- b) The Bidder requiring any clarifications on the bidding documents may obtain the same by submitting written queries on or before **21.04.2023** to the Bank.

Contact Person at the Bank:

Mr. B. S. Katti
Chief Manager,
Karnataka Vikas Grameena Bank,
Personnel and Human Resource Development Division,
Head Office, Dharwad-580008.
Mobile No. 9480699079
Email Ids: phrdd@kvgbank.com and pension@kvgbank.com

- c) **Technical and Financial bid shall be submitted at the Bank's Head Office on or before 5.00 pm on 29.04.2023.** 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 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 (To be superscribed as "Technical Bid for Tender for Family Floater Group Mediclaim Policy for retired employees of Karnataka Vikas Grameena Bank").
 - ii) Envelope B: Financial Bid (To be superscribed as "Financial Bid for Tender for Family Floater Group Mediclaim Policy for retired employees of Karnataka Vikas Grameena Bank").

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 without Coverage of OPD and Domiciliary Treatment
- Annexure II : List of treatment
- Annexure III : Day Care Procedures List
- Annexure IV : Declaration of acceptance letter from the Bidder
- Annexure V : 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 and should be placed in a sealed envelope super-scribed as mentioned above along with the RFP document and Annexures I to IV.
- 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. A brief write up is to be provided for each of the parameters for Technical Evaluation criterion detailed wherever applicable. All the submissions under this should be supported by necessary documentary evidence, as may be applicable.
- viii. The Technical Bid will be evaluated among others, as per following criteria / parameters, based on the audited financial statements for the financial year 2021-22. 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 such latest two policies issued in the financial year 2022-23 or 2023-24.
2.	The total premium collection should be at least ₹300 crore per year in each of the last 3 financial years.	Copies of audited financial statements for the last three financial years (2019-2020, 2020-2021 and 2021-2022) showing the total premium amount collected.
3.	The bidder must have a valid IRDAI license for procuring General 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 31.03.2022, 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 31.03.2022 showing the solvency ratio of the bidder as on 31.03.2022 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 General Insurance business in India as on 31.03.2022.	Audited financial statements for the years 2017-2018, 2018-2019, 2019-2020, 2020-2021 and 2021-2022.

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 IV, duly signed by the authorised signatory of the Bidder with Bidder company's seal 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 as per Annexure IV certifying that the period of the validity of the bid is 60 days from the last date of submission of bid and confirming 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 V** of the bid document. Financial bid should be quoted for different stages of the job as per Annexure. Financial bid should be in the form of hard copy should be a complete document 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. The proposal should also indicate specific milestones and deliverables for raising bills for part payment subject to other conditions. Payment will be made after deducting Tax Deductible at Source as per applicable Tax Laws. Please note no additional expenses would be paid for the personnel coming from abroad.

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 **60 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 60 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.

h. Receipt of bids

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

Mr. B. S. Katti
Chief Manager
Karnataka Vikas Grameena Bank
Personnel and Human Resource Development Division
Head Office, Vikas Bhavana,
Belagavi Road,
Dharwad-580 008.

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 in respect of following categories of Retired Employees:

1. Retired Employee + Spouse-for ₹4.00 lakh, ₹3.00 lakh, ₹2.00 lakh
2. Single Pensioner/Family Pensioner- for ₹4.00 lakh, ₹3.00lakh, ₹2.00 lakh.

Policy will be made with a single insurance company, considering the lowest aggregate gross premium payable in respect of all categories, based on the rates quoted.

I. Use of Contract Documents and Information

The Bidders / 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

7. 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.

8. 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.

8.1 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 arbitration shall be conducted in accordance with the Laws of India. Any appeal will be subject to the exclusive jurisdiction of courts at Dharwad, Karnataka.

8.2 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 were 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. Any other 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 the 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.

9. DISCLAIMER:

- i. The information contained in this RFP document issued for the eligible and interested bidders or any of their Employees / 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 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 Retired Employees of Karnataka Vikas Grameena 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, employees 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.


(CHANDRASHEKHAR D MORO)
GENERAL MANAGER

Annexure I**RFP FOR FAMILY FLOATER POLICY COVER FOR RETIRED EMPLOYEES OF
KARNATAKA VIKAS GRAMEENA BANK
WITHOUT OPD AND DOMICILIARY TREATMENT COVERAGE**

Sl No.	INSURANCE COVERAGES	
1	Type of Policy	Group Mediciam Policy – Floater (excluding OPD and domiciliary treatment)
2	Name and address of Insurance Broker	M/s K. M. Dastur Reinsurance Brokers Private Ltd., Registered Office: # 42, Cambata Building, Maharshi Karve Road, Church gate Mumbai 400020.
3	Family Floater	Yes
4	Family Definition	Retired Employee + Spouse OR Family Pensioner (As detailed in 10 th Bipartite Settlement and 7 th Joint Note)
5	Sum Insured per family: a)Retired Employee + Spouse b)Single Retirees / Family Pensioner	₹2.00 lakh ₹3.00 lakh ₹4.00 lakh
6	Total No. of Retirees as on 31.03.2023	1) General Pensioners: 1270
		2) Family Pensioners: 302
		Total: 1572
7	Enrollments expected	Minimum 200
8	Window open for Enrollment for pensioners	3 months (90 Days) subject to Full Premium payable for Existing Retired Employees and Pro-rata Basis premium payable for Future Retirees.
9	Process of Enrollment for pensioners	Insurance cover to the member, who pays the premium during 1 st day of the month to 13 th day of the month, Insurance Coverage commence from 16 th day of the month. Similarly, Insurance cover for members who pay the premium during the 16 th day to the second last day of the month Insurance Coverage commence from 1 st day of the next month. In case of death of a member, coverage will cease automatically from that date.

		There will be no refund of premium, if claim is made under the policy. But the cover will be extended to their living spouse of the deceased till the end of the policy period, if the sum insured is not exhausted.
10	Mid Term Additions	Premium payable on Pro-rata basis.
11	Administration of the scheme	Centrally at Karnataka Vikas Grameena Bank, Head Office, Dharwad.
12	Premium Payment:	Premium shall be collected from the Retirees and paid by the Bank in lump sum.
13	Hospitalization/ Treatment	Cashless / Reimbursement
14	Pre Existing Diseases	Waived Off – Covered from Day One
15	30 Days Waiting Period	Waived Off – Covered from Day One
16	1 st Year, 2 nd Year and 4th Year Exclusions	Waived Off – Covered from Day One
17	Day Care Procedures	Yes, Covered – As per Annexure III
18	AYUSH Cover	Yes, Covered subject to the treatment has been undergone in a Government Hospital or in any Institute recognized by the Government and / or accredited by Quality Council of India / National Accreditation Board on Health or any other suitable institute – Subject to Hospitalization only.
19	Hospitalization Expenses	Yes, Covered subject to Minimum 24 Hrs. Hospitalization
20	Room Rent for normal	Max. ₹5000/- per day
21	Room Rent for ICU / ICCU	Max. ₹7500/- per day
22	Pre and Post Hospitalization	30 and 60 days
23	Ambulance Charges	Max up to ₹2,000/- per policy period
24	Major Surgeries	Yes, Covered from the inception of the policy
25	Cataract Surgery	Actual Expenses. Only Mono-Focal lenses are covered.
26	Genetic, Psychiatric, Neurological, Muscular Degenerative and Age Related Disorders	Yes, Covered subject to Hospitalization
27	Congenital Anomaly	Expenses for Treatment of Congenital Internal / External diseases, defects anomalies are covered under the policy for Life threatening diseases.
28	Organ Transplant	Hospitalization Expenses incurred on the Donor in respect Organ Transplant Treatment, excluding the Cost of Organ are

		covered
29	Taxes and Other charges:	All Taxes, Surcharges, Service Charges, Registration 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 form the treating doctor in case ICU/CCU, are or any other case where the patient is critical and requiring special care.
30	Third-party Administrator (TPA)	Whole discretion of the Bank
31	Treatment for accidents on OPD Basis:	Treatment taken for Accidents can be payable even on OPD basis in Hospital up to Sum Insured
32	All Advanced Medical Treatment:	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.
33	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.
34	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 device/ Thermometer, alpha / waterbed and similar related items etc., will be covered
35	Physiotherapy Charges:	Physiotherapy charges shall be covered for the period specified by the Medical Practitioner even if taken at home.

Annexure- II

List of Treatments	
Sr. No.	Treatments
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
14	Hypertension
15	Asthma
16	Hepatitis –B
17	Hepatitis – C
18	Hemophilia
19	Myasthenia gravis
20	Wilson's disease
21	Ulcerative Colitis
22	Epidermolysisbullosa
23	Venous Thrombosis(not caused by smoking) Aplastic Anemia
24	Psoriasis
25	Third Degree burns
26	Arthritis
27	Hypothyroidism
28	Expenses incurred on radiotherapy and chemotherapy in the treatment of cancer and leukemia
29	Glaucoma
30	Tumor
31	Diphtheria
32	Malaria
33	Non-Alcoholic Cirrhosis of Liver
34	Purpura
35	Typhoid
36	Accidents of Serious Nature
37	Cerebral Palsy
38	Polio
39	All Strokes Leading to Paralysis

40	Hemorrhages caused by accidents
41	All animal/reptile/insect bite or sting
42	Chronic pancreatitis
43	Immuno suppressants
44	Multiple sclerosis / motor neuron disease
45	Status asthmatics
46	Sequalea of meningitis
47	Osteoporosis
48	Muscular dystrophies
49	Sleep apnea syndrome(not related to obesity)
50	Any organ related (chronic) condition
51	Sickle cell disease
52	Systemic lupus erythematosus (SLE)
53	Any connective tissue disorder
54	Varicose veins
55	Thrombo embolism venous thrombosis/venous thrombo embolism (VTE)]
56	Growth disorders
57	Graves' disease
58	Chronic Pulmonary Disease
59	Chronic Bronchitis
60	Physiotherapy and swine flu shall be considered for reimbursement under domiciliary treatment.

Annexure III

Day care procedures	
ENT: Operation of the ear	
1	Stapedotomy or Stapedectomy
2	Myringoplasty (Type -I Tympanoplasty)
3	Tympanoplasty (closure of an eardrum perforation)
4	Reconstruction and other Procedures of the auditory ossicles
5	Myringotomy
6	Removal of a tympanic drain
7	Mastoidectomy
8	Reconstruction of the middle ear
9	Fenestration of the inner ear
10	Incision (opening) and destruction (elimination) of the inner ear
ENT: Procedures on the nose & the nasal sinuses	
11	Excision and destruction of diseased tissue of the nose
12	Procedures on the turbinates (nasal concha)
13	Nasal sinus aspiration
ENT: Procedures on the tonsils & adenoids	
14	Transoral incision and drainage of a pharyngeal abscess
15	Tonsillectomy and / or adenoidectomy
16	Excision and destruction of a lingual tonsil
17	Quinsy drainage
OPHTHALMOLOGY: Procedures on the eyes	
18	Incision of tear glands
19	Excision and destruction of diseased tissue of the eyelid
20	Procedures on the canthus and epicanthus
21	Corrective surgery for entropion and ectropion
22	Corrective surgery for blepharoptosis
23	Removal of a foreign body from the conjunctiva
24	Removal of a foreign body from the cornea
25	Incision of the cornea
26	Procedures for pterygium
27	Removal of a foreign body from the lens of the eye
28	Removal of a foreign body from the posterior chamber of the eye
29	Removal of a foreign body from the orbit and eyeball
30	Operation of cataract
31	Chalazion removal
32	Glaucoma Surgery
33	Surgery of Retinal Detachment
Procedures on the skin & subcutaneous tissues	
34	Incision of a pilonidal sinus
35	Other incisions of the skin and subcutaneous tissues
36	Surgical wound toilet (wound debridement)
37	Local excision or destruction of diseased tissue of the skin and subcutaneous

	tissues
38	Simple restoration of surface continuity of the skin and subcutaneous tissues
39	Free skin transplantation, donor site
40	Free skin transplantation, recipient site
41	Revision of skin plasty
42	Restoration and reconstruction of the skin and subcutaneous tissues
43	Chemosurgery to the skin
44	Excision of Granuloma 17
45	Incision and drainage of abscess
Procedures on the tongue	
46	Incision, excision and destruction of diseased tissue of the tongue
47	Partial glossectomy
48	Glossectomy
49	Reconstruction of the tongue
Procedures on the salivary glands & salivary ducts	
50	Incision and lancing of a salivary gland and a salivary duct
51	Excision of diseased tissue of a salivary gland and a salivary duct
52	Resection of a salivary gland
53	Reconstruction of a salivary gland and a salivary duct
Procedures on the & face	
54	External incision and drainage in the region of the th, jaw and face
55	Incision of the hard and soft palate
56	Excision and destruction of diseased hard and soft palate
57	Incision, excision and destruction in the th
58	Plastic surgery to the floor of the th
59	Palatoplasty
Trauma surgery and orthopedics	
60	Incision on bone, septic and aseptic
61	Closed reduction on fracture, luxation or epiphysiolysis with osteosynthesis
62	Suture and other Procedures on tendons and tendon sheath
63	Reduction of dislocation under GA
64	Arthroscopic knee aspiration
65	Aspiration of hematoma
66	Excision of dupuytren's contracture
67	Carpal tunnel decompression
68	Surgery for ligament tear
69	Surgery for meniscus tear
70	Surgery for hemarthrosis /pyoarthrosis
71	Removal of fracture pins/nails
72	Removal of metal wire
73	Joint Aspiration - Diagnostic / therapeutic
Procedures on the breast	
74	Incision of the breast
75	Procedures on the nipple
76	Excision of breast lump /Fibro adenoma

Procedures on the digestive tract	
77	Incision and excision of tissue in the perianal region
78	Surgical treatment of anal fistulas
79	Surgical treatment of haemorrhoids
80	Division of the anal sphincter (sphincterotomy)
81	Ultrasound guided aspirations
82	Sclerotherapy
83	Therapeutic Ascetic Tapping
84	Endoscopic ligation /banding
85	Dilatation of digestive tract strictures
86	Endoscopic ultrasonography and biopsy
87	Replacement of Gastrostomy tube
88	Endoscopic decompression of colon
89	Therapeutic ERCP 18
90	Nissen fundoplication for Hiatus Hernia /Gastro esophageal reflux Disease
91	Endoscopic Gastrostomy
92	Laparoscopic procedures e.g. cholecystectomy, appendicectomy etc.
93	Endoscopic Drainage of Pseudo pancreatic cyst
94	Hernia Repair (Herniotomy / herniorrhaphy / hernioplasty)
Procedures on the female sexual organs	
95	Incision of the ovary
96	Insufflation of the Fallopian tubes
97	Dilatation of the cervical canal
98	Conization of the uterine cervix
99	Incision of the uterus (hysterotomy)
100	Therapeutic curettage
101	Culdotomy
102	Local excision and destruction of diseased tissue of vagina and Pouch of Douglas
103	Procedures on Bartholin's glands (cyst)
104	Endoscopic polypectomy
105	Myomectomy , hysteroscopic or laparoscopic biopsy or removal
Procedures on the prostate & seminal vesicles	
106	Incision of the prostate
107	Transurethral excision and destruction of prostate tissue
108	Open surgical excision and destruction of prostate tissue
109	Radical prostatovesiculectomy
110	Incision and excision of periprostatic tissue
Procedures on the scrotum & tunica vaginalis testis	
111	Incision of the scrotum and tunica vaginalis testis
112	Operation on a testicular Hydrocele
113	Excision and destruction of diseased scrotal tissue
114	Plastic reconstruction of the scrotum and tunica vaginalis testis
Procedures on the testes	
115	Incision of the testes

116	Excision and destruction of diseased tissue of the testes
117	Orchidectomy- Unilateral / Bilateral
118	Orchidopexy
119	Abdominal exploration in cryptorchidism
120	Surgical repositioning of an abdominal testis
121	Reconstruction of the testis
122	Implantation, exchange and removal of a testicular prosthesis
Procedures on the spermatic cord, epididymis and Ductus Deferans	
123	Surgical treatment of a varicocele and hydrocele of spermatic cord
124	Excision in the area of the epididymis
125	Epididymectomy
126	Reconstruction of the spermatic cord
127	Reconstruction of the ductus deferens and epididymis
Procedures on the penis	
128	Procedures on the foreskin
129	Local excision and destruction of diseased tissue of the penis
130	Amputation of the penis
131	Plastic reconstruction of the penis
Procedures on the urinary system	
132	Cystoscopical removal of stones
133	Lithotripsy 19
134	Haemodialysis
135	PCNS (Percutaneous nephrostomy)
136	PCNL (Percutaneous Nephro-Lithotomy)
137	Tran urethral resection of bladder tumor
138	Suprapubiccystostomy
Procedures of Respiratory System	
139	Brochosopic treatment of bleeding lesion
140	Brochosopic treatment of fistula /stenting
141	Bronchoalveolar lavage & biopsy
142	Direct Laryngoscopy with biopsy
143	Therapeutic Pleural Tapping
Procedures of Heart and Blood vessels	
144	Coronary angiography (CAG)
145	Coronary Angioplasty (PTCA)
146	Insertion of filter in inferior vena cava
147	TIPS procedure for portal hypertension
148	Blood transfusion for recipient
149	Therapeutic Phlebotomy
150	Pericardiocentesis
151	Insertion of gel foam in artery or vein
152	Carotid angioplasty
153	Renal angioplasty
154	Varicose vein stripping or ligation
OTHER Procedures	

155	Radiotherapy for Cancer
156	Cancer Chemotherapy
157	True cut Biopsy
158	Endoscopic Foreign Body Removal
159	Vaccination / Inoculation - Post Dog bite or Snake bite
160	Endoscopic placement/removal of stents
161	Tumorembolisation
162	Aspiration of an internal abscess under ultrasound guidance

Annexure –IV (Bid Covering Letter)

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

To

The Chairman,
Karnataka Vikas Grameena Bank
Head Office,
Dharwad- 58008.

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 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 also 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.
6. We also confirm/clarify that the bid/offer made by us shall remain valid for 60 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.
 2. Copies of audited financial statements for the previous three financial years (2019-20, 2020-21 and 2021-22) confirming the premium amount collection of ₹300 crore and above.
 3. Copy of IRDAI registration certificate.
 4. Copy of latest renewal/fee paid receipt.
 5. Copy of audited financial statements as on 31.03.2022 showing the solvency ratio of the bidder as on 31.03.2022, 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.
 6. Copy of the audited financial statements for the previous years 2017-18, 2018-19, 2019-20, 2020-21 and 2021-22 along with IRDAI registration certificate of at least five years older.

Yours faithfully,

**Authorized Signatory:
(INSURANCE COMPANY)**

Name:

Designation:

Seal of Company

Annexure V**FINANCIAL BID / PRICE BID****To****Date:** _____

The Chairman
Karnataka Vikas Grameena Bank
Head Office Dharwad

**GROUP MEDICLAIM FAMILY FLOATER POLICY COVERAGE FOR
RETIRED EMPLOYEES OF KARNATKA VIKAS GRAMEENA BANK WITHOUT OPD
AND WITHOUT DOMICILLIARY**

Ref. No: _____

Date: _____

Amount in ₹

Sum Insured	Premium Inclusive GST	
	Single Retiree / Family Pensioner	Retired Employee + Spouse
i) ₹2.00 lakhs		
ii) ₹3.00 lakhs		
iii) ₹4.00 lakhs		

- 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.

SIGNATURE OF THE BIDDER**WITH SEAL AND DATE**