

REQUEST FOR PROPOSAL
FOR
GMP – OPD for Eligible Pensioners of
National Bank for Agriculture and Rural Development
15 September 2025 to 14 September 2026

e-Tender



National Bank for Agriculture and Rural Development
Human Resource Management Department
Head Office
C-24, 'G' Block,
Bandra Kurla Complex,
Bandra (East)
Mumbai – 400 051 (Maharashtra)
India

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Disclaimer

This Request for Proposal (RFP) is not an offer by NABARD, but an invitation to receive response from eligible interested bidders for GMP-OPD Policy for eligible pensioners of NABARD. No contractual obligation whatsoever shall arise from the RFP process unless and until a formal contract is signed and executed by NABARD with the bidders. This document should be read in its entirety.

**RFP for GMP - OPD Policy for Eligible Pensioners of
National Bank for Agriculture and Rural Development
15 September 2025 to 14 September 2026**

NOTICE INVITING TENDER (NIT)

(Only through e-tendering)
SCHEDULE OF TENDER (SOT)

Tenders are invited by National Bank for Agriculture and Rural Development (NABARD) for the Group Mediclaim Policy for OPD (Outpatient Department) offered to NABARD's eligible pensioners. NABARD has authorized M/s AON Risk Insurance Brokers India Pvt. Ltd. to solicit proposals through a two-stage bidding process (comprising of Technical Bid and Financial Bid) from **IRDAI Licensed 'Non-Life' Insurance Companies operating in India** for GMP-OPD programme offered to its pensioners who are drawing pension from NABARD.

The "Request for Proposal" (RFP) for the programme is available on NABARD's website (www.nabard.org) in 'Tenders Section' and on the portal of Central Public Procurement Portal (CPPP). Interested bidders are requested to refer to the said RFP. The Bids prepared strictly as per provisions of the RFP document, should be submitted online.

Sr. No.	Details	Date/Time/Other Particulars
1.	E-Tender No.	NB/HO/HRMD-PPD/02/2025-26
2.	Mode of Tender	e-tendering system (Online Part I - Technical Bid, Qualifying and Part II– Financial Bid) through(https://eprocure.gov.in/eprocure/app)
3.	View Tender Date & Time on CPPP	14:00 Hrs. on 23 August 2025
4.	Date & Time of NIT available to parties to download	14:00 Hrs. on 23 August 2025
5.	Date & Time of starting of e-tender opening for submission of online Technical Bid and Financial Bid at https://eprocure.gov.in/eprocure/app	14:00 Hrs. on 23 August 2025
6.	Pre-bid meeting	11:00 Hrs. on 28 August 2025 at NABARD HEAD OFFICE, BKC, Mumbai.
7.	Date & Time of closing of online e-Tender for submission of online Technical and Financial Bid	17:00 Hrs. on 06 September 2025
8.	Date & Time of opening of Part I (i.e., Technical Bid)	11:00 Hrs. on 08 September 2025
9.	Date & Time of opening of Part II (i.e., Financial Bid)	11:00 Hrs. on 10 September 2025

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Part 1: Introduction and instruction for E-tender

This is e-procurement event of Human Resource Management Department (HRMD), Head Office, National Bank for Agriculture and Rural Development. The e-procurement service provider is Central Public Procurement Portal (CPPP). You are requested to read and understand the Notice Inviting Tender (NIT) and subsequent Corrigendum, if any, before submitting online bid. Tenderers who do not comply with the conditions pertaining to documentary proof (wherever required) will not qualify in the Tender for opening of financial bid.

INTRODUCTION

National Bank for Agriculture and Rural Development (NABARD), hereinafter referred as 'Bank', is an Apex Development Financial Institution of the country with Head Office at Mumbai. It has 31 Regional Offices and 04 Training Establishments situated across the country and has employs a total of around 3,200 employees. NABARD has approximately 4374 pensioners and their spouses, who are eligible to be covered for the Outpatient Department (OPD) benefits.

The Bank has extended this OPD policy to its pensioners from ages 60 years and above since 15 August 2024. The earlier GMP-OPD policy for pensioners aged 70 years and above, which has been successfully running for the last six years, may be considered as a pilot policy to this effect.

In view of the extension of the GMP-OPD policy for pensioners aged 60 years and above approximately 3284 pensioners are eligible to be covered for the OPD benefits. It is clarified that the existing GMP-OPD policy covers approximately 1090 pensioners aged 75 years and above.

The group of pensioners, already avails existing medical benefits offered by the Bank namely:

1. Hospitalisation expenses under a Group Mediclaim Policy – Inpatient Department (IPD) for pensioners of the Bank.
2. Medical facilities from the dispensaries of the Bank in the form of doctor's consultation and medicines.
3. Annual Health Check-up.

NABARD has authorized M/s AON Risk Insurance Brokers India Pvt. Ltd. to solicit proposals through a two-stage bidding process (comprising of Technical Bid and Financial Bid) from **IRDAI Licensed Non-Life Insurance companies operating in India** for GMP-OPD facility offered to its pensioners who are drawing pension. Bidders are invited to submit their proposal in accordance with the enclosed Request for Proposal (RFP) terms and conditions of which are also available at the NABARD's website www.nabard.org under the "Tenders" Section.

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

If you decide to decline this RFP, we request written confirmation, by email, of your intent and reason(s) for your declining the RFP within two working days i.e., by 26th August 2025 from the date of your receipt of this RFP.

Bid submission, queries and all other terms and conditions are detailed in the following sections of this document. All communication with regard to this proposal may be directed to M/s AON Risk Insurance Brokers India Pvt. Ltd. only.

1. NABARD invites online tender for GMP-OPD Policy programme for its eligible pensioners for the period **15 September 2025 to 14 September 2026**, from IRDAI licensed Non-Life Insurance Companies operating in India.
2. All entries in the tender should be entered in online Technical & Financial formats without any ambiguity.

3. Eligibility Criteria

- a. Technical Bid will be opened online on specified date and time as given in the NIT.
 - b. Financial Bid of only those bidders will be opened online who score equal to or more than 60% marks in the Technical Bid.
4. Bidders are instructed to use '**Upload Documents**' link in 'My Menu' to upload documents in document library. Multiple documents can be uploaded. Maximum size of single document for uploading is 10 MB.

Once documents are uploaded in the library, bidders can attach them through **Attach Document** link against the particular tender. Please note that if documents are not attached to any tender, the same cannot be downloaded by the Bank and it will be deemed that the bidder has not submitted the documents. For further assistance, follow instructions given in the bidder guide.

5. All notices and correspondence to the bidder(s) shall be sent by e-mail only, till finalization of tender is done by HRMD, NABARD as well as by our consultant M/s AON Risk Insurance Brokers India Pvt Ltd. Hence, the bidders are required to ensure that the email address provided by them is valid and updated with the consultant i.e., M/s AON Risk Insurance Brokers India Pvt Ltd. Bidders are also requested to ensure validity of their DSC (Digital Signature Certificate).
6. (a) At any time, prior to the deadline for submission of online tender, NABARD may for any reason, modify the RFP. Please note that there is no provision to take out list of parties downloading the RFP/ tender document from the website mentioned in NIT. As such bidders are requested to see the website once again before the due date of opening, to ensure that they have not missed any corrigendum uploaded against the said RFP after downloading the RFP document. **The responsibility of downloading the related corrigenda, if any, will be of the bidder only.**
 (b) No separate intimation in respect of corrigendum to this NIT (if any) will be sent to tenderer(s) who have downloaded the documents from the website. Please see website <https://eprocure.gov.in/eprocure/app> of CPPP for any corrigendum. NABARD reserves the right to accept or reject any or all the proposals in whole or part without assigning any reasons.
7. E-tender cannot be accessed after the due date and time mentioned in NIT.

8. Bidding in e-tender

a) The process involves Electronic Bidding for submission of Technical Bid as well as Financial Bid.

b) Only those bidder(s) who have submitted the necessary documents can submit their Technical and Financial Bid through internet in CPPP website <https://eprocure.gov.in/eprocure/app>.

c) In all cases bidder should use their own ID and password along with Digital Signature at the time of submission of their bid.

d) During the entire e-tender process, the bidders will remain completely anonymous to one another and to everybody else.

e) The e-tender floor shall remain open from the pre-announced date & time till the duration as mentioned in NIT.

f) It is mandatory that all the bids are submitted with Digital Signature Certificate otherwise the same will not be accepted by the system.

g) All electronic bids submitted, using valid Digital Signing Certificate, during the e-tender process shall be legally binding on the bidder. Any bid will be considered as the valid bid offered by that bidder and the acceptance of the same by HRMD, NABARD (Buyer) will form a binding contract between Buyer and the Bidder for execution of work. Such successful tenderer shall hereafter be called 'BIDDER'.

h) NABARD reserves the right to cancel/reject/accept/withdraw or extend tender in full or part as the case may be without assigning any reason thereof.

i) No deviation in the terms and conditions of the tender document is acceptable. Submission of Bid in the e-tender floor by any bidder confirms their acceptance of terms and conditions for the tender.

j) Unit of Measure (UOM) is indicated in the e-tender floor. Rate quoted should be in Indian Rupees as per UOM indicated in the e-tender floor/ tender document.

9. The selection of insurance company resulting from this open e-tender shall be governed by the terms and conditions mentioned therein.

10. No deviation to the technical and financial terms and conditions will be allowed.

11. HRMD, NABARD has the right to cancel this e-tender or extend the due date of receipt of bid (s) without assigning any reason thereof.

12. The online tender should be submitted strictly as per terms and conditions and procedures laid down on the website <https://eprocure.gov.in/eprocure/app> of CPPP.

13. The bidders must upload all the documents required as per terms of NIT. Any other document uploaded, which is not required as per terms of NIT, shall not be considered.
14. The Bid will be evaluated based on the filled-in Technical & Financial formats.
15. The documents uploaded by the bidder(s) will be scrutinized. In case any of the information furnished by the bidder is found to be false, incorrect, fabricated or deceitful during scrutiny, punitive action can be taken against defaulting Insurers/Bidder(s) and they shall be blacklisted, and NABARD may take any such action/s as it may deem fit.
16. NABARD intends to select only one Insurance company by issue of RFP, under contract.
17. During pre-qualification and evaluation of the e-tender, NABARD may, at its discretion, ask respondents for clarification/s on their proposal. The respondents are required to respond within the time frame prescribed by NABARD.
18. The proposal may be uploaded along with the covering letter about the proposal, accompanied by the information/documents indicated in the Annex and the declaration signed by the authorized signatory with Seal of the Company. All pages are required to be signed and stamped.
19. The tenure of the contract will be for one year (**15 September 2025 to 14 September 2026**). NABARD may at its discretion extend the policy till 31 March 2027. Such extension, if considered, will be on existing terms and conditions. Premium will be charged pro-rata basis the policy outgo for a pro-rata sum insured.
20. The signed and stamped policy copy and the data of members covered under the policy along with their premium amount to be shared to NABARD within 10 working days.

21. Proposal Requirements

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

- Consider 15 September 2025 as the effective date for policy placement and administration.
- Provide premium quotes in the requested format as stated.
- Answer all questions in following sections clearly and concisely; and
- Submit proposal online at <https://eprocure.gov.in/eprocure/app> on or before 17:00 Hrs. on 06 September 2025.

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

Part 2: General Information

The objective is to ensure that this GMP-OPD policy programme is managed at a high service level and in the most cost-effective manner as possible. The insurer must have the flexibility necessary to respond to NABARD's current and changing needs.

NABARD's primary objective in conducting this RFP is to contract with an insurer who:

- Matches the desired plan design and contract provisions.
- Demonstrates the ability to deliver high quality services at a competitive price; and
- Provides statistics to prove the turnaround time (TAT) committed.

This RFP provides following information to enable you to prepare and submit proposals for consideration by NABARD:

- Proposed Plan Design for policy
- Employee and Spouse demography data
- Claims data:
 - for current policy period 2024-25 of insured pensioners aged 60 years and above as on 20 August 2025.
 - Insured pensioners aged 70 years and above from 15 August 2023 to 14 August 2024.

An authorized representative of the bidder, if he so desires, may remain at the time of opening of bids at the below mentioned address, provided an intimation is made to the concerned person of NABARD with details like full name, designation etc.

Response Format

If you intend to respond to this proposal, please send a confirmation mail to M/s AON Risk Insurance Brokers India Pvt. Ltd. along with Non-Disclosure Agreement (NDA) as specified in the RFP, latest by 17:00 Hrs. on 26 August 2025 with email subject line: NABARD – INTENT TO BID FOR GMP-OPD POLICY FOR ELIGIBLE PENSIONERS RFP 2025-26.

The proposal must clearly indicate the name of the responding organization/company, as well as the name, address and telephone number of the primary contact at your organization for this proposal. The proposal must include the contact's name for local service and account management team that NABARD / Broker can call directly.

Post receipt of your intention to bid, NDA and confirmation, broker will share a login id and password with you through email, using which the bidder can download the demography summary, census data and claims data (for existing policy). The login id and password for downloading the Bank's data, will be shared only after a formal Non-Disclosure Agreement (NDA) as per prescribed format has been executed and submitted by the insurer.

Please submit your proposal online at <https://eprocure.gov.in/eprocure/app> not later than 17:00 Hrs. on 06 September 2025 as mentioned in Part 3 - Proposal Instructions – Para (E).

No extension will be granted for submission after 06 September 2025.

Address for communication:

**Chief General Manager
National Bank for Agriculture and Rural Development
Human Resource Management Department
Personnel Policy Division (PPD)
Head Office, 6th Floor, 'D' Wing
Plot No. C-24, 'G' Block
Bandra Kurla Complex
Bandra (East), Mumbai – 400 051**

In case of any difficulty, in bid submission please contact any of the below mentioned officials of the **Central Public Procurement Portal (CPPP)** –

Contact details for online e-tendering support - Central Public Procurement Portal (CPPP)		
Sl. No.	Contact No.	E-mail support
1	0120 – 4001 002 / 005	Technical: support-eproc@nic.in
2	0120 – 4493 395	Policy: cPPP-doe@nic.in

Questions concerning the RFP or its attachments can be directed to Mr. Mahesh Mestry and Mr. Ravindra Misal of AON Risk Insurance Brokers India Pvt Ltd. with e-mail subject line: NABARD – QUESTION GMP- OPD POLICY FOR PENSIONERS RFP 2025-26.

Mr. Mahesh Mestry	Mr. Ravindra Misal	Mr. Niall D'Souza
Manager	Deputy Vice President	Senior Vice President
Mobile No.: +91 8983252978	Mobile No.: +91 7039360376	Mobile No. +91 9920766773
Email: mahesh.mestry@aon.com	Email: ravindra.misal@aon.com	Email: niall.dsouza@aon.com

*M/s Aon Risk Insurance Brokers India Pvt Ltd
A-Wing, 5th Floor, One Forbes, VB Gandhi Marg,
Kala Ghoda, Fort, Mumbai, Maharashtra – 400 001*

Contact Persons – NABARD	
Shri Sanjeev Kumar Deputy General Manager Phone: +91-22-2653 9476 Mobile: 8291849901	Smt. Chhavi Dayal Assistant General Manager Phone: +91-22-2653 9851 Mobile: 7234040333

No answer will be provided over the phone. Please submit all questions in writing by email to M/s Aon Risk Insurance Brokers India Pvt. Ltd., Latest by 27 August 2025, Broker will send a written response by email to substantive questions.

NABARD and M/s AON Risk Insurance Brokers India Pvt Ltd. assume no responsibility or liability for any cost you may incur in responding to this RFP, including attending meetings, site visits, etc.

Deviations from RFP Specifications

It is intended that you should conform to these specifications in full. Do not quote any alternative Plan Designs. Please quote for the requested financial arrangements only. Any deviation will make the bidder liable to be disqualified.

Tenderers/ bidders will be bound to comply with the provisions set forth in this RFP.

PART 3: PROPOSAL INSTRUCTIONS

Pre – Qualification Eligibility Criteria

The bids received from the bidders meeting the criteria specified as under will be considered for evaluation:

- i. The Bidder/ Insurance Company should be a ‘non-life’ Insurance Company registered under Insurance Regulatory and Development Authority of India (IRDAI).
- ii. The Bidder/ Insurance company should have been in operations for uninterrupted 10 financial years or more in India as on 31 March 2025.
- iii. Bidder/ Insurance Company should have solvency margin of above 1.5 as on March 31, 2025, as per threshold limit prescribed by IRDAI except for Public Sector General Insurance Companies participating in the bidding process as per direction issued by the Department of Financial Services, Ministry of Finance, Government of India vide Office Memorandum F No. -EG- 14017/64/2020-Inssll dated 02 July 2022.
- iv. Bidder/ Insurance Company having profitable three financial years of operation since 2006.
- v. Bidder should not have been declared ineligible by the Government of India/State/UT Government for corrupt and fraudulent practices or blacklisted or by any organization or have any criminal proceedings against the company, its directors or any key managerial personnel.

Note:

- Without qualifying ALL the above clauses, no insurer will be able to participate in the bidding process.
- Supporting for points (iii), (iv), and (v) above with Auditor certificates.

(A) Proposal Requirements

You may note that for the purpose of appointment of BIDDER for GMP-OPD Policy Programme, a two-stage bidding process will be followed. The response to the present tender will be submitted in two parts i.e., the Technical Bid and the Financial Bid. The Bidder will have to submit the ‘Technical Bid’ and the ‘Financial Bid’ online within the stipulated date and time. The ‘Technical Bid’ will contain the exhaustive and

comprehensive technical details indicated in [Annexure - 1](#), and ‘Financial Bid’ will contain the Pricing information as indicated in [Annexure - 2](#). **The Technical Bid shall NOT contain any pricing or financial information. If the Technical Bid contains any price related information, then that Technical Bid would be disqualified and would NOT be processed further.**

Your response should be organized into following sections:

- Section 1 Executive Summary / Introduction
- Section 2 Technical Bid (as per [Annexure - 1](#) to this RFP)
- Section 3 Proposal Compliance Letter ([Annexure 1A](#))
A letter signed by an authorized officer of your organization signifying the proposal’s complete compliance with the RFP specifications except as specifically noted in the appropriate sections.
- Section 4 Financial Bid (as per [Annexure - 2](#) to this RFP)
Premium quotes should be inclusive of all charges as mentioned below **excluding** Good and Service Tax.
 - TPA charges as applicable
 - Brokerage of 0.09%
- Section 5 Non – Disclosure Agreement (As per Annexure – 3 to this RFP)
- Section 6 Integrity Pact (As per Annexure – 4 to this RFP which is required to be submitted on ₹500/- Stamp Paper)

Integrity Pact The bidder shall also submit INTEGRITY PACT along with the Technical Bid as prescribed by the Government of India (**Annexure - 4**) duly signed by the bidder on each page and witnessed by two persons. The agreement shall be stamped in accordance with the laws governing the State where it is executed. Bid submitted without INTEGRITY PACT shall not be considered.

NABARD has appointed **Shri Jagdeep Kumar Ghai (PTA & FS (Retd))** as Independent External Monitors (IEM), who shall independently, neutrally, and objectively review whether and to what extent the parties comply with the obligations under the pact.

- Section 7 Declaration of Financial Bid (as per Annexure 6 to this RFP which is required to be submitted on ₹500/- stamp paper)
- Section 8 Enclosures to be included with Proposal.

All proposal responses will be opened online in front of a committee constituted for this purpose in NABARD in the presence of representatives of the insurance companies, if they choose to remain present.

(B) Important Terms

- **Quotes:** The rates quoted must be final and considered firm regardless of actual claims experience as on the policy effective date i.e., **15 September 2025**.
- **Terms:** The proposal must not include ‘Cancellation’ and / or ‘Premium / Claims Review’ clause for the tenure of the policy year other than the condition mentioned in the RFP.
- **TPA:** Bidders must agree to work with the TPA/s as decided by NABARD and communicated to the selected bidder subsequently.

Disqualifications:

The Bank may at its sole discretion and at any time during the evaluation of proposal, disqualify any bidder, if such a bidder:

- (i) Made misleading or false representations in the forms, statements and attachments submitted in proof of the eligibility requirements.
- (ii) Failed to provide related clarifications, when sought.
- (iii) Was declared ineligible by the Government of India/State/UT Government for corrupt and fraudulent practices or blacklisted.

• **Endorsements:**

- Premium for endorsement (addition/ enhancement/ deletion) should be computed on basis of assigned grade-wise Sum Insured limit (full amount).
- Any refunds on account of deletions should be refunded fully and not on pro-rata basis subject to non-utilization of the benefit.
- For deletion in case of demise, the insurance company needs to consider the date of demise given by NABARD.
- Any correction endorsement should be honored by the TPA immediately; the insurer endorsement will follow through.

The date of coverage for the retiree will be at the discretion of NABARD.

(C) Process to be adopted for Evaluation of the Bids

The Proposal Compliance declaration duly signed by the authorized signatory of the bidder will be reviewed initially. The declaration form which is accepted fully without any conditionality will be considered further for evaluation. Any form of incompleteness in this will disqualify the bidder from the tender process.

In the first stage, only the ‘Technical Bid’ will be opened in respect of those bidders who fulfill the pre-qualification criteria details indicated in **Annexure - 1**. The Technical Bid will be evaluated on the basis of technical details and points will be awarded as per the following table:

Evaluation criteria for Technical Bids

Sr. No.	Criterion	Points	Total	Supporting Documents
1	Number of Years Since License given by IRDAI as on 31.03.2025		10	Copy of the IRDAI license along with last renewal receipt copy to be submitted
	i. Minimum 10 years and upto 12 years	4		
	ii. More than 12 years and upto 14 Years	6		
	iii. More than 14 years and upto 16 Years	8		
	iv. Above 16 Years	10		
2	Gross Total Premium underwritten within India (INR in Crores) as on 31.03.2025		10	Submit the copy of audited balance sheet for the Financial Year 2024-25
	i. Up to ₹1000 Crores	4		
	ii. > ₹1000 Crores - ₹2000 Crores	6		
	iii. > ₹2000 Crores – ₹5000 Crores	8		
	iv. > ₹5000 Crores	10		
3	Health Premium underwritten within India (INR In Crores) as on 31.03.2025		20	Submit the copy of audited balance sheet for the Financial Year 2024-25
	i. Up to ₹250 Crores	5		
	ii. > ₹250 Crores - ₹500 Crores	10		
	iii. > ₹500 Crores – ₹1000 Crores	15		
	iv. > ₹1000 Crores	20		
4	* Number of Group OPD policies being serviced during Financial Year April 2024 to March 2025		10	Auditor's Certified Copy
	i. Two Policies	4		
	ii. Upto Four Policies	6		
	iii. Upto Six Policies	8		
	iv. Eight or more Policies	10		
5	* Number of OPD Policies where the Premium paid is more than INR 10 Crores during Financial Year 2024-25		20	Auditor's Certified Copy
	i. One Policy	5		
	ii. Two Policies	10		
	iii. Three Policies	15		
	iv. Four or more Policies	20		
6	Percentage of Claims settled by number to claims lodged (under Group Mediclaim Policies only) for last three years		20	Auditor's Certified Copy
	i. Up to 75%	5		
	ii. More than 75% to 85%	10		
	iii. More than 85% to 95%	15		
	iv. More than 95%	20		

7	Have you complied with Management expenses ratio stipulated by IRDAI for last 03 completed financial years (supported by Actuarial certificate)		10	Auditor's Certified Copy
	Yes	10		
	No	0		

Note: - *For Point Number 4 and 5 mentioned above, the following conditions will apply:

- Policies where your company is a Co-Insurer will not be considered.
- Micro Insurance/State Policies will not be considered. Only Corporate Group Medical Insurance policies will be considered for the Technical Bid.
- Company that does not have any policy of the required size will not get any points.

(D) Bidders scoring equal to or more than 60% marks, as per the above evaluation in Technical Bid, will qualify for further process of bidding.

In the second stage, the Financial Bids of only those bidders, who have qualified through the above process, i.e., on the basis of evaluation of their Technical Bids, will be opened. The bidder who will quote lowest will be considered as L1 bidder and will be awarded the contract.

In the event of tie in Financial Bid, the technical score will be considered for the selection of the successful bidder and in the event of a tie in technical score, the same would be resolved by giving additional weightage to the bidder that has higher percentage of claims settled to number of claims lodge under group OPD policies for last three years, number of Group OPD policies serviced during FY 2024-25 and number of OPD policies where the premium paid was more than ₹10 crore during FY 2024-25, with these parameters being sequentially considered in descending order.

NABARD RESERVES THE RIGHT TO:

- Reject any or all responses received in response to the RFP without assigning any reason whatsoever.
- Cancel the RFP / Tender at any stage, without assigning any reason whatsoever.
- Waive or change any formalities, irregularities, or inconsistencies in this proposal (format and delivery). Such a change / waiver would be duly and publicly notified on the NABARD's website before the closure of the bid date.
- Extend the time for submission of all proposals and such an extension would be duly communicated by M/s. AON Risk Insurance Brokers India PVT Ltd. to all the Bidders.
- Select the bidder even if a single bid is received as response.
- Share the information / clarifications provided in response to RFP by any bidder, with all other bidder(s) / others, in the same form as clarified to the bidder raising the query.

(E) Bid Submission1. Response Format:

>Section 1 – **Technical Bid** to be submitted online at
www.nabard.eproc.in in the attached Format (Refer: Annexure - 1)

>Section2 – **Financial Bid** to be submitted online at
www.nabard.eproc.in in the attached Format (Refer: Annexure - 2)

2. The bid should be **signed by the bidder, or any person duly authorized** to bind the bidder to the contract. The signatory should give a declaration and through authenticated documentary evidence establish that he/she is empowered to sign the tender documents and bind the bidder. **All pages of the tender documents**, except brochures, if any, are to be signed by the authorized signatory.

3. The bid should contain no interlineations, erasures, or over-writings except as necessary to correct errors made by the bidder. In such cases, the person/s signing the bid should initial such corrections.

4. The bidder is expected to examine all instructions, forms, terms and conditions and technical specifications in the Bidding Documents. Failure to furnish all information required by the Bidding Documents or submission of a bid not substantially responsive to the Bidding Documents in every respect will be at the Bidder's risk and may result in rejection of the bid.

5. No columns of the tender should be left blank. Bids with insufficient information and Bids which do not strictly comply with the stipulations given above, are liable for rejection.

6. The bids will be opened in the presence of authorized representatives of the bidders. However, the representative of the bidder has to produce an authorization letter from the bidder to represent them at the time of opening of Technical Bid/ Financial Bid. Only two representatives will be allowed to represent any bidder. In case the bidder's representative is not present at the time of opening of bids, the quotations / bids will still be opened at the scheduled time at the sole discretion of NABARD.

PART 4: PLAN DESIGN AND RELATED DOCUMENTS

Plan Design

The Financial Bid submitted by the bidders must conform to the existing policy plan design along with enhancements.

Claims Data *

Claims reported by the TPA as on 20 August 2025.

*Census data and claims data will be forwarded by ***M/s. AON RISK Insurance Brokers INDIA PVT Ltd.*** only to participating insurance companies who have shared Non-Disclosure Agreement (**Annexure – 3**).

PART 5: RFP TERMS AND CONDITIONS

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

- (a) Bidder warranties** - By submitting a Response, the Bidder represents and warrants to NABARD that, as at the date of submission:
- i. The Bidder has fully disclosed to NABARD in its Responses all information which could reasonably be regarded as affecting in any way NABARD's evaluation of the Response.
 - ii. All information contained in the Bidder's Response is true, accurate and complete.
 - iii. All information contained in the bidder's response is not misleading in anyway.
 - iv. No litigation, arbitration or administrative proceeding is presently taking place, pending or to the knowledge of the Bidder threatened against or otherwise involving the Bidder which could have an adverse effect on its business, assets, or financial condition or upon NABARD's reputation if the Response is successful.
 - v. The Bidder will immediately notify NABARD of the occurrence of any event, fact or circumstance which may cause a material adverse effect on the Bidder's business, assets or financial condition, or NABARD's reputation or render the Bidder unable to perform its obligations under the NABARD agreement, if any or have a material adverse effect on the evaluation of the responses by NABARD.
 - vi. The Bidder has not and will not seek to influence any decisions of NABARD during the evaluation process or engage in any uncompetitive behavior or other practice which may deny legitimate business opportunities to other Bidders.
 - vii. The Bidder will execute a Service Level Agreement (SLA) enlisting the service parameters required by NABARD. SLA to be executed on a ₹500/- stamp paper.

(b) Confidentiality - Bidder must keep confidential any information received from or about NABARD as a result of or in connection with the submission of the Response. All information contained in the Response, or in subsequent communications shall be deemed confidential and may be used only in connection with the preparation of Bidder's Response. Unless expressly agreed in writing, prior to submissions, Responses are not confidential and may be used by NABARD in whole or part. NABARD, however, will not disclose the information provided by a Bidder in a Response other than to its affiliates or to its professional advisors, unless required otherwise by any provisions of law. Additionally, and at any point of the evaluation and selection process, NABARD will require the Bidder to execute a Non- Disclosure Agreement (NDA). If the bidder has not executed an NDA with the Bank previously. NDA to be executed on a ₹500/- stamp paper.

(c) Disclaimer - Whilst all reasonable care has been taken in compiling this Response document, the figures, documents and details are presented in good faith; and no warranty or guarantee (express or implied) is given by NABARD and M/s. AON Risk Insurance Brokers India Pvt Ltd. as to the completeness or accuracy of the Response or any information provided in or in connection with it. To the maximum extent permitted by law:

- i. NABARD, its officers, employees and agents will not be liable in any way whatsoever for any loss, damage, cost or expense (including without limitation any liability arising from any fault or negligence on their part) arising from the evaluation process; and
 - ii. Each Bidder releases and indemnifies NABARD and AON Risk Insurance Brokers India Pvt Ltd. from all claims, suits, demands, proceedings, actions, liabilities, damages and costs, error, omission, negligence, fraud, misconduct, falsification, which may arise under statute, law, equity or otherwise arising from, whether directly or indirectly, or in connection with the evaluation and selection process.
- (d)** This RFP is not an offer to contract, nor should it be construed as such; it is a definition of specific NABARD requirements and an invitation to recipients to submit a responsive proposal addressing such requirements. NABARD reserves the right to make no selection and enter into no agreement as a result of this RFP. Only the execution of a written agreement between NABARD and an insurance company will obligate NABARD in accordance with the terms and conditions contained in such agreement.
- (e)** It should be understood that your response to this RFP constitutes an offer to do business on the terms stated in your response and that, should a contract be awarded to you, NABARD may, at its option, incorporate all or any part of your response to this RFP in the contract. NABARD reserves the right to accept your offer without further discussions and without any additional opportunity for you to amend, supplement or revise your submitted offer.
- (f) NABARD's right to verify** – NABARD and M/s. AON Risk Insurance Brokers India Pvt Ltd. reserve the right to conduct a site survey by themselves or any third party or obtain other evidence of facilities, resources, and managerial, financial and Bidder's performance abilities prior to announcing the successful Bidder or awarding an agreement under this evaluation process.
- (g) Financial documents** - NABARD may request additional financial/ business information from the Bidder at its discretion.
- (h) Selection criteria** - The selection criteria, inquiries, questions or information put forth in the response are meant to be provided on the aforesaid and established through the details submitted by the bidder in the Technical Bid. Financial bids of those companies which do not meet the evaluation standard of 60% marks, will not be opened and processed further.
- (i) Termination or suspension of evaluation process** - NABARD reserves the right to suspend or terminate the Bidder evaluation process (in whole or in part) at any time in its absolute discretion and without liability to the Bidder or any third party. In case of cancellation of evaluation process, such notice shall be hosted online on the NABARD website under 'Tenders Section'. Bidders will be notified if any suspension or termination occurs, but NABARD is not obliged to provide any reasons.

(j) Other Rights - Without limiting its rights under any other clause of this evaluation process or at law, and without liability to the Bidder or any third party, NABARD may at any stage of the evaluation process:

- i. Waive or change any formalities, irregularities, or inconsistencies in this proposal (format delivery). Such a change/ waiver would duly and publicly notified by issuing corrigendum against the tender on CPPP and NABARD website under ‘Tender Section’ before closure of the bid date.
- ii. Cancel the RFP/Tender at any stage, without assigning any reason whatsoever.
- iii. Require additional information from a Bidder.
- iv. Change the structure and timing of the evaluation process.
- v. Extend the time for submission of all proposals and such an extension would be duly notified on CPPP and NABARD’s website.
- vi. Terminate further participation in the evaluation process by a Bidder.
- vii. Negotiate with more than one Bidder.
- viii. Terminate negotiations being conducted with a Bidder.
- ix. Vary or extend the timetable and evaluation process, accept and non - complying response; or time.
- x. Waive any requirement of the RFP per its sole discretion where the best interest of NABARD would be served by such a waiver.
- xi. Vary the terms and conditions of the evaluation process, the RFP or specifications or requirements at any time.
- xii. Reject any or all responses received in response to the RFP without assigning any reason whatsoever.
- xiii. Select the next most responsive bidder if the first most responsive bidder evaluated for selection fails to result in an agreement within 21 days of award of offer.
- xiv. Select the bidder even if a single bid is received as a response.
- xv. Share the information/clarifications provided in response to RFP by any bidder, with all other bidder/others, in the same form as clarified to the bidder raising the query.
- xvi. NABARD may at its discretion extend the policy till 31 March 2027. Such extension, if considered, will be on existing terms and conditions. Premium charged for this extension period by the bidder/insurance company will be as per bid quoted in Annexure – 2 of this RFP. The decision of NABARD will be final in this regard.

(k) Responsibility for Costs - Bidder is responsible for all costs, expenses or liabilities incurred by them or on their behalf in relation to the evaluation process (including in relation to providing NABARD with the response, the revised response or any additional information).

(l) Non-Reliance by Bidder - Bidder, by submitting a Response, acknowledges that:

- i. It does not rely on any information, representation, or warranty, whether oral or in writing or arising from other conduct, other than that specified in this RFP or otherwise provided by NABARD in writing.
- ii. It has made its own inquiries as to the risks, contingencies and other circumstances that may have an effect on the Bidder’s Response as well

- as the accuracy, currency or completeness of such information; and
- iii. Information provided in its Responses are based on historical trends and does not constitute a representation that such trends will continue into the future or occur again, and nothing contained in its Response can be relied upon as a commitment, guarantee or representation regarding future events or performance.

(m) NABARD's right to vary - NABARD reserves the right to vary any aspect of this valuation process, RFP without liability to Bidder. Where NABARD varies any aspect of this evaluation process/RFP or the agreement, NABARD shall notify the bidder of that variation.

(n) Incorporation of Responses into Contract - The Successful Bidder, as concluded by NABARD, shall sign an Agreement with NABARD. NABARD may, at its sole discretion, incorporate any portion of any successful Response of a successful Bidder into the agreement. NABARD may require the Successful Bidder to submit, before negotiation agreement, details of issues which may affect their ability to act as a Bidder.

(o) Precedence of Documents - If there is any inconsistency between the terms of this RFP and any of its appendices, schedules or attachments then, unless the contrary is explicitly stated in this RFP, the terms of the RFP will prevail to the extent of any inconsistency. Further, in the event of an inconsistency between the terms of this RFP and those of the resultant contract executed with the successful bidder, the terms of the contract shall prevail.

(p) Governing Laws & Dispute Resolution - The RFP and selection process shall be governed by and construed in accordance with the laws of India. Any dispute arising out of the RFP process shall be referred to arbitration under the Arbitration & Conciliation Act, 1996 (read with amendment thereunder). The arbitral tribunal shall consist of three arbitrators - one each to be appointed by NABARD and Bidder and the two appointed arbitrators then appointing an umpire. The venue of arbitration shall be Mumbai and the language of the arbitration proceeding and that of all documents and communications between the parties shall be in English. The decision of majority of arbitrators shall be final and binding upon both the parties. All arbitration awards shall be in writing and shall state the reasons for the award. The expenses of the arbitrators as determined by the arbitrators shall be shared equally by NABARD and the Bidder/ Consultant. However, the expenses incurred by each party in connection with the preparation shall be borne by the party itself. The evaluation process as communicated earlier shall continue without any changes.

(q) In the event that the bidder elects not to respond to this RFP, then the restrictions shall continue to apply to the use or disclosure of any information contained in this RFP.

(r) Legal Jurisdiction - All legal disputes between the parties shall be subject to the jurisdiction of the Courts situated at Mumbai only.

(s) The evaluation process as communicated earlier shall continue without any changes.

(t) In the event that you elect not to respond to this RFP, then the restrictions shall continue to apply to the use or disclosure of the information. Additionally, bidders must immediately return this document and certify in writing to M/s. AON Risk Insurance Brokers Pvt Ltd., that all copies have been returned to M/s. AON Risk Insurance Brokers India Pvt. Ltd or destroyed.

(u) Indemnity - The bidder assumes responsibility for and shall indemnify and keep NABARD harmless from all liabilities, claims, costs, expenses, taxes and assessments including penalties, punitive damages, attorney's fees and court costs which are or may be required to be paid by reasons of any breach of the bidder's obligation under this document or for which the bidder has assumed responsibilities under the contract including those imposed under any contract, local or national law or laws, or in respect to all salaries, wages or other compensation to all persons employed by the bidder. The bidder shall execute, deliver such other further instruments to comply with all the requirements of such laws and regulations as may be necessary there under to conform and effectuate the contract and to protect NABARD during the tenure of the contract. Where any patent, trademark, registered design, copyrights and/ or intellectual property rights vest in a third party, the bidder shall be liable for settling with such third party and paying any license fee, royalty and/ or compensation thereon. In the event of any third-party raising claim or bringing action against NABARD including but not limited to action for injunction in connection with any rights affecting the service supplied by the bidder covered under the contract or the use thereof, the bidder agrees and undertakes to defend and / or to assist NABARD in defending at the bidder's cost against such third party's claim and / or actions and against any lawsuits of any kind initiated against the NABARD.

(v) Termination - A suitable clause for termination by giving proper notice will be incorporated in the contract with the successful bidder. The contract with the selected bidder may be terminated at the NABARD's discretion on account of the following or without assigning any reason:

- (i) On the bidder's refusal to take up the assigned work.
- (ii) If the bidder stands dissolved / reconstituted/ insolvent or bankrupt.
- (iii) On the bidder's failure to abide by the terms and conditions stipulated in the RFP and the contract.
- (iv) If the performance of the bidder is found unsatisfactory (viewed as such by the NABARD's appropriate authority).
- (v) Any other reason at the discretion of the NABARD.

(w) NABARD reserves the right to terminate the contract/cancel the contract with two months' notice after giving a reasonable opportunity to the bidder for improving the discharge of services. This reasonable period, however, shall not exceed 60 days after an issuance of communication to this effect to the bidder by NABARD.

(x) Clause of Prevention of Sexual Harassment at Workplace –

- i. Insurer shall comply with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013.
- ii. In case of any complaint of sexual harassment against an employee or any representative of Insurer, the complaint will be filed before the internal complaints committee constituted by Insurer and Insurer shall ensure appropriate action under the said Act in respect of the complaint.
- iii. In case of any complaint of sexual harassment against an employee of insurer within the premises of the Bank, a complaint will be filled before the Central Complaints Committee/Regional Complaints Committee constituted by NABARD under the "Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal)

- Act, 2013” in respect of the complaint.
- iv. Any complaint of sexual harassment from any aggrieved employee of insurer against any employee of the National Bank will be taken cognizance of by the Central Complaints Committee/Regional Complaints committee constituted by NABARD under the “Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013”.
 - v. Insurer shall be responsible for any monetary compensation that may need to be paid in case the incident involves the employees of insurer, for instance any monetary relief to National Bank’s employees, if sexual violence by the employee of insurer is proved in the committee.
 - vi. Insurer shall be responsible for educating its employees about prevention of sexual harassment at workplace and related issues.
 - vii. Insurer shall provide a complete and updated list of its employees who are deployed within the National Bank’s premises.

Annexure - 1

Section 2 - Technical Bid for Policy Period 15 September 2025 to 14 September 2026

Sr. No.	Parameters	Documents	Response
1	Number of Years Since License given by IRDAI as on 31.03.2025	IRDAI License with renewal receipt.	
2	Gross Total Premium underwritten within India (in Crore) as on 31.03.2025	CA Certified Balance Sheet	
3	Health Premium underwritten within India (in Crore) as on 31.03.2025	CA Certified Balance Sheet	
4	Number of Group OPD Policies serviced for the Financial Year 2024-25 \$*	Certified by Competent Authority	
5	Number of OPD Policies where the Premium paid is more than ₹10 Crore for the Financial Year 2024-25 #*	Certified by Competent Authority	
6	Percentage of Claims settled by number to claims lodged (under Group Mediclaim Policies only) for last three years	Certified by Competent Authority	
7	Have you complied with Management expenses ratio stipulated by IRDAI for last three completed financial years (supported by Auditor Certificate)	Certified by Competent Authority	

#Point No. 4 – Required Details

Details in respect of each such policy to be provided as under:

Name of the Company & Contact Person (s)	No. of Lives Covered	Premium Per Life Covered	Total Yearly Premium (₹) (Exclusive of Tax)
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#Point No 5 – Required Details

Details in respect of each such policy to be provided as under:

Name of the Company & Contact Person (s)	No. of Lives Covered	Premium Per Life Covered	Total Yearly Premium (₹) (Exclusive of Tax)
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*For Point Number 4 and 5 mentioned above, the following conditions will apply:

- Policies where your company is a Co-Insurer will not be considered.
- Micro Insurance/State Policies will not be considered. Only Corporate Group Medical Insurance policies will be considered for the Technical Bid.
- A Company that does not have any policy of the required size will not get any points.

***NABARD reserves the right to verify the information provided against item Nos. 4 & 5 above**

Annexure 1 A

Section 3 – Proposal Compliance Letter

(TO BE SUBMITTED ON THE COMPANY'S LETTER HEAD AND SIGNED BY THE AUTHORISED SIGNATORY WITH SEAL)

Proposal Compliance Declaration

We have read and understood the terms and conditions of the RFP and express our agreement to them and confirm that the decisions of National Bank for Agriculture and Rural Development (NABARD) with regard to RFP will be binding on us.

The information contained in the bid sheet is correct to the best of our knowledge and belief.

We further confirm that our company is in position to comply with all the requirements in the RFP. Attached is a signed copy of the tender document.

Date:

Authorized Signatory:

Name:

Designation:

Place:

Seal of the Company

Annexure – 2**Section 4: Financial Bid for Policy Period from 15 September 2025 to 14 September 2026****Financial bid on expiring Terms and Benefits for existing and proposed group aged 60-74 years and 75 and above**

Particulars	Amount (INR)
Premium before GST *	
Add: Applicable GST (@18%)	
Total Premium including GST	

*Premium should be valid for a period of 12 months effective from 15 September 2025 and should be inclusive of the following:

- TPA charges as applicable
- Brokerage of 0.09%

Note:

Premium should be quoted for all coverages, terms and conditions, features etc., as mentioned in the RFP.

If a firm quotes 'NIL' charges/consideration, the bid shall be treated as unresponsive and will not be considered.

The above premium is to be furnished on ₹500/- stamp paper, please refer to the Annexure- for the format.

Annexure – 3

Section 5 - Format of Non-Disclosure Agreement

Non – Disclosure Agreement

The bidder/Insurance Company shall not disclose directly or indirectly any information, data and / or any detail of the Bank, which may come to the possession or knowledge of the bidder/Insurance Company during the course of discharging its contractual obligations in connection with this agreement, to any third party and shall at the times hold the same in strictest confidence. The bidder/Insurance Company shall treat the details of the contract as private and confidential, except to the extent necessary to carry out the obligations under it or to comply with applicable laws. The Bidder/Insurance Company shall not publish, permit to be published, or disclose any particulars of the information without the previous written consent of the Bank. The Bidder/Insurance Company shall indemnify the Bank for any loss suffered by the Bank as a result of disclosure of any confidential information. Failure to observe the above shall be treated as breach of contract on the part of the Bidder/Insurance Company and the Bank shall be entitled to claim damages and pursue legal remedies.

The Bidder/Insurance Company shall take all appropriate actions with respect to its employees to ensure that the obligations of non-disclosure of confidential information under this agreement are fully satisfied. The Bidder/Insurance Company's obligations with respect to non-disclosure and confidentiality will survive even after the expiry or termination of this agreement for whatever reason.

Annexure – 4

Section 6 - Integrity Pact

(To be submitted as part of Technical Bid and should be duly filled in and uploaded on CPPP website)

To be provided on ₹500/- stamp paper

INTEGRITY PACT

Between

National Bank for Agriculture and Rural Development (NABARD) hereinafter referred to as
“The Principal”

And

..... hereinafter referred to as **“The Bidder/Contractor”**

Preamble

The Principal intends to award, under laid down organizational procedures, contract/s for **Group Mediclaim Policy for OPD for eligible pensioners of NABARD**. The Principal values full compliance with all relevant laws of the land, rules, regulation, and 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.

Section 1 – Commitments of the Principal

(1) 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 persons.

(2) 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.

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

(1) The Bidder(s) / Contractor(s) commits themselves to take all measures necessary to prevent corruption. The Bidder(s) / Contractor(s) commits 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 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 proposals 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)/Contractors(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any.
- 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.

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

Section 3 – Disqualification from tender process and exclusion from future contracts

If the Bidder(s) /Contractor(s), before award or during execution has committed a transgression through a violation of Section 2, above or in any other form which put their reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor(s) from the tender process.

Section 4 – Compensation for Damages

- (1) If the Principal has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Principal is entitled to demand and recover the damages equivalent to Earnest Money Deposit/Bid Security.
- (2) If the Principal has terminated the contract according to Section 3, or if the Principal is entitled to terminate the contract according to Section 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.

Section 5 – Previous transgression

- (1) The Bidder declares that no previous transgressions occurred in the last three years with any other Company in any country conforming to the anti-corruption approach or with any Public Sector Enterprise in India that could justify his exclusion from the tender process.
- (2) If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process.

Section 6 – Equal treatment of all Bidders / Contractors/ Subcontractors

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

Section 7 – Criminal charges against violating Bidders(s) / Contractor(s)/ Subcontractor(s)

If the Principal obtains knowledge of conduct of a Bidder, Contractor or Subcontractor, 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.

Section 8 – Independent External Monitor

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

The Independent External Monitor appointed for NABARD is:

Shri Jagdeep Kumar Ghai,
PTA & FS (Retd),
Flat 1032, A Wing, Vanashree
Society, Sector 58 A&B, Palm
Beach Road, Nerul, Mumbai,
Pin : 400706.

- (2) The Monitor is not subject to instructions by the representatives of the parties and performs his/her functions neutrally and independently. The Monitor would have access to all Contract documents, whenever required. It will be obligatory for him / her to treat the information and documents of the Bidders /Contractors as confidential. He / she reports to the Chairman, NABARD.
- (3) 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 Contractor. The Contractor 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-contractors.

- (4) The monitor is under contractual obligation to treat the information and documents of the Bidder(s) /Contractor(s) / Sub-contractor(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, NABARD and recuse himself/herself from that case.
- (5) 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 the Contractor. The parties offer to the Monitor the option to participate in such meetings.
- (6) As soon as the Monitor notices, or believes to notice, a violation of this agreement, he/she will so inform the Management of the 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.
- (7) The monitor will submit a written report to the Chairman, NABARD within 8 to 10 weeks from the date of reference or intimation to him by the Principal and, should the occasion arise, submit proposal for correcting problematic situations.
- (8) If the Monitor has reported to the Chairman, NABARD, a substantiated suspicion of an offence under the relevant IPC/PC Act, and the Chairman NABARD has not, within reasonable time, taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.
- (9) The word '**Monitor**' would include both singular and plural.

Section 9 – 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 from 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 discharge/determined by the Chairman of NABARD.

Section 10 – Other provisions

- (1) This agreement is subject of Indian Law, Place of performance and jurisdiction is the Head Office of the Principal, i.e. Mumbai.
- (2) Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.
- (3) If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.
- (4) Should one or several provisions of this agreement turn out to be invalid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.
- (5) Issues like Warranty/Guarantee etc. shall be outside the purview of IEMs.

- (6) In the event of any contradiction between the Integrity Pact and its Annexure, if any, the Clause in the Integrity Pact will prevail.

(For & On behalf of the Principal)

(For & on behalf of the Bidder/Contractor)

Name of the Authorized Signatory

Designation

Place _____

Date _____

Witness 1: Signature

(Name & Address)

Witness 2: Signature

(Name & Address)

Annexure 5**Plan Design – Group Mediclaim Policy - OPD for eligible pensioners of NABARD for the period 15 September 2025 to 14 September 2026**

Insured Name	National Bank for Agriculture and Rural Development
Communication Address	National Bank for Agriculture and Rural Development, Human Resource Management Department, Personnel Policy Division (PPD), Head Office, 6th Floor, 'D' Wing, Plot No. C-24, 'G' Block, Bandra Kurla Complex, Bandra (East), Mumbai – 400 051
Expiring Insurer Name	The Oriental Insurance Co Ltd
Renewal Period	15 September 2025 to 14 September 2026
Policy Type	GMP - OPD Cover
Count of Employees	4374 (as on 09 July 2025)
Type of Cover	<p>The existing coverage is for NABARD's pensioners who are pensioners of 60 years of age and above and their spouse.</p> <p>The scheme covers dependent children of pensioners (who is a pensioner of 60 years of age and above) who have permanent or temporary physical/mental disability as defined under Right of Persons with Disabilities Act 2016 and are incapable of being gainfully employed. The National Bank shall confirm the eligibility of such cases.</p> <p>It is a family floater scheme i.e., combined amount for member, spouse and eligible dependent children.</p>
Sum Insured	Grades and Sum Insured of pensioners, spouse and eligible dependent children as mentioned above are given in Table I. The Personal Promotion (PP) retirees have been included in next higher grade in 2025-26 policy.

Table 1 - Revised grade-wise limits

Existing Terms & Conditions			Revised Terms & Conditions	
Group/Grade	Sum Insured Limit		Sum Insured Limit	
	Age 60 to less than 75 years (₹)	Age 75 years and above (₹)	Age 60 to less than 75 years (₹)	Age 75 years and above (₹)
Group C	20,000	30,000	22,000	33,000
Group B	30,000	45,000	33,000	49,500
Grade A	40,000	60,000	44,000	66,000
Grade A (PP)	50,000	75,000	55,000	82,500
Grade B	50,000	75,000	55,000	82,500
Grade B (PP)	60,000	90,000	66,000	99,000
Grade C	60,000	90,000	66,000	99,000
Grade C (PP)	70,000	105,000	77,000	115,500
Grade D	70,000	105,000	77,000	115,500
Grade D (PP)	80,000	120,000	88,000	132,000
Grade E	80,000	120,000	88,000	132,000
Grade F	100,000	150,000	110,000	165,000
ED	100,000	150,000	110,000	165,000
DMD/MD/Chairman	100,000	150,000	110,000	165,000

	Existing Conditions	Proposed Conditions
1	Home Health Care - Domiciliary treatment provided at home either by a registered doctor or a registered nurse under guidance of a doctor. The period of continuous treatment can be provided for a maximum of 180 days. Home visits by qualified doctor and registered nurse are covered.	Home Health Care - Domiciliary treatment provided at home either by a registered doctor or a registered nurse under guidance of a doctor. Home visits by qualified doctor and registered nurse are covered.
2	Table 2 - List of Appliances – An indicative list of 33 appliances (but not limited to) covered under the policy.	Table 2 - List of Appliances – An indicative list of 34 Appliances (but not limited to) covered under the policy with an addition of weighing machine .
3	In case of over the counter (OTC) medicines, prescription slip from attending doctor may not be insisted upon if the cost of medicine is upto ₹2,000/-. This facility will be available up to the cumulative limit of ₹2,000/- during the policy period i.e., from 15 August 2024 to 14 August 2025.	In case of over the counter (OTC) medicines, prescription slip from attending doctor may not be insisted upon if the cost of medicine is upto ₹2,000/-. This facility will be available up to the cumulative limit of ₹2,000/- during the policy period i.e., from 15 September 2025 to 14 September 2026. Table 3 – List of items covered under OTC

4	No intimation of treatment to be provided. All original documents to be provided within 60 days from the date of treatment taken by member or spouse by submitting documents, which include original prescription from registered medical practitioner, original bills/receipts and copies of medical reports. In case where original prescription is required for further consultation with the doctor then self-attested copies of the same will be accepted for reimbursements on the basis of request received from beneficiaries.	No prior intimation of treatment is required to be provided to the Insurer. All original documents to be provided within 90 days from the date of treatment taken by member or spouse by submitting documents, which include original prescription from registered medical practitioner, original bills/receipts and copies of medical reports. In case where original prescription is required for further consultation with the doctor then self-attested copies of the same will be accepted for reimbursements on the basis of request received from beneficiaries.
5	New	Any procedure, does not warrant coverage under IPD policy, must be cover under OPD policy.
6	Dental Treatment	In case of x-ray reports are not available and findings are mentioned on consultation note / prescription, then claim to be processed without raising any query of X-ray film and report.
7	New	Medical Advice or Prescription to be valid upto 1 year from the date of issue.
Scope of Cover <p>The policy covers the following:</p> <ol style="list-style-type: none"> 1. Medical consultations and Teleconsultation services required for wellbeing and disease control of the member. Medical consultation from General Physician and Specialist – Allopathy as well as AYUSH i.e., <u>Ayurveda, Yoga, and Naturopathy, Unani, Siddha and Homeopathy</u> is included. 2. Treatment modalities covered - Vaccinations, Diagnostics and Treatment Procedures, Dressings, Foreign Body removal, Fracture reduction, Psychotherapy, Nutritional Counselling, Physiotherapy, Occupational Therapy, Exercise Therapy, Ayurvedic Therapies, Yoga, Rehabilitation Services like Pulmonary Rehabilitation, Physical Rehabilitation post- accident/stroke/surgery, etc. 3. Diagnostics - Diagnostic procedures, Lab Investigations- Biochemistry, Pathological, Radiological, etc. It covers suitable screening tests and health check-ups done to check the health status of the member/spouse/eligible dependent children. 4. Any procedure, does not warrant coverage under IPD policy, must be cover under OPD policy. 		

	<p>5. Visual aids, Lenses with Frames/ Contact lenses/Low Vision aids, Hearing Aids, etc.</p> <ol style="list-style-type: none"> All Type of Lenses covered. Benefit including spectacles, lens cost (Bifocal / Multifocal lens), frames. Cosmetic treatment not covered. Sunglasses and Riding Glasses not covered. Repairing cost of Hearing Aids will be covered up to a cumulative limit of ₹10,000/-. <p>6. Orthopedic aids - Like walking stick, wheelchair, walker.</p> <p>7. Dental Treatment - Dental treatment as necessitated by the condition of the teeth and advised by a qualified dental surgeon. Covers dentures, implants, veneers.</p> <ol style="list-style-type: none"> No Limit on type of caps. To include braces, implants & other treatments along with prescribed medical justification. All dental procedures covered including but not limited to dentures (including repair) / bridges, crowns / caps, scaling, cleaning, polishing, etc. Treatment related to consultation, investigation etc., covered. Any cosmetic treatment will not be covered under this policy. If in case x reports are not available and findings are mentioned on consultation note / prescription, then claim to be processed without raising any query of X-ray film and report. <p>8. Health Equipment - Health equipment aiding in treatment of a disease or maintenance of health like medical beds, recliners, CPAP machine, Nebulizer, Treadmill, etc. (refer to Table 2 – List of Appliances)</p> <p>9. Health Equipment Hiring - If the member needs to hire a medical aid it can be covered for a period not more than 180 days during the policy period.</p> <p>10. Home Health Care - Domiciliary treatment provided at home either by a registered doctor or a registered nurse under guidance of a doctor. Home visits by qualified doctor and registered nurse are covered.</p> <p>11. Nurses should be from registered Nursing Agency.</p> <p>12. Health and Fitness Coach – If member utilizes the services of a health coach for treatment of disease or maintenance of health-such expenses to be covered.</p>
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	<p>13. Any activity undertaken by the beneficiaries, on the advice of doctor, to fight illness and improve the overall health of beneficiary are covered. Service to be availed subject to prescription provided by treating doctor and treatment is medically required.</p> <p>14. Consultations/ documents provided should be attested/signed by the authorized doctor and not the consulting company.</p> <p>15. No prior intimation of treatment is required to be provided to the insurer. All original documents to be provided against acknowledgement within 90 days from the date of treatment taken by member or spouse by submitting documents, which include, original prescription from registered medical practitioner, original bills/receipts and copies of medical reports. In case where original prescription is required for further consultation with the doctor then self-attested copies of the same will be accepted for reimbursements on the basis of request received from beneficiaries.</p> <p>16. Pensioners attaining age of 60 years during a particular month will be added in Group Mediclaim Policy from first day of the succeeding month and in the event of death of a pensioner, his/her spouse/dependent children (if any) will continue to be covered. Similarly, the sum-insured for pensioners attaining age of 75 years during a particular month will be enhanced from first day of the succeeding month.</p>
Additional Features	<p>The policy also covers the following:</p> <ol style="list-style-type: none"> 1. Programme to be run on a reimbursement facility. 2. Consultation, investigation or diagnostic fees across specialties (Allopathy as well as Ayush i.e., <u>Ayurveda, Yoga, and Naturopathy, Unani, Siddha and Homeopathy</u>). 3. Prescribed diagnostic tests. 4. Prescription based pharmacy expenses are covered. 5. Prescription to be provided by registered medical practitioner /doctor. 6. Appliances will be covered up to sum insured under the programme, subject to prescription provided by treating doctor and the treatment is medically required. Refer to List of Appliances in Table 2. 7. Hair and skin products required for medical conditions supported by prescription from treating doctor. 8. Vitamins & tonics under doctor's prescription. 9. Vaccinations. 10. All bills to be reinforced by proper medical prescription. Prescriptions

	<p>to contain the registration number of the treating doctor.</p> <p>11. Welcome booklet illustrating the terms and conditions along with necessary forms shall be provided to each member before commencement of policy.</p> <p>12. Access to a 24-hour helpline (TPA must set up special help line numbers for NABARD's pensioners).</p> <p>13. No members will be out of the scheme till explicitly mentioned by NABARD through a monthly endorsement.</p> <p>14. In instances where both husband and wife have retired from Bank's service in different/same grades, they may utilize their entitlement independent of each other's grade-wise limit provided both are pensioners above 60 years of age. Besides, if the wife's limit has been fully exhausted, then also she is eligible to avail the unutilized limit of her husband in the capacity of his spouse and vice versa.</p> <p>15. There will be no cap/restriction on the number of medically justified treatments/ consultation or OPD procedure confinements per policy period.</p> <p>16. De-addiction programmes to be covered under the policy. Guidance of NABARD Head Office is to be taken if any ambiguity arises in the claim.</p> <p>17. In case of over the counter (OTC) medicines, prescription slip from attending doctor may not be insisted upon if the cost of medicine is upto ₹2,000/-. This facility will be available up to the cumulative limit of ₹2,000/- during the policy period i.e., from 15 September 2025 to 14 September 2026. Table 3 – List of items covered under OTC.</p> <p>Further, in case of continuous or ongoing treatments such as diabetes, hypertension, etc., original copy of prescription may be submitted only once and thereafter, claims for the same may be made during the year by enclosing the self-attested copy of the same prescription. The above limit will include both allopathy and AYUSH i.e., <u>Ayurveda, Yoga, and Naturopathy, Unani, Siddha and Homeopathy</u> medicines. (Note: The current OTC limit of ₹2,000/- may be enhanced during the policy period which shall be intimated to the insurance company in the due course).</p> <p>18. Medical Advice or prescription to be valid upto 1 year from the date of issue.</p> <p>19. The claims pertaining to Yoga Therapy will be admitted without prescription slip up to the limit of ₹6,000/-, however, original bills will be required to be submitted. The facility will be available up to cumulative limit of ₹6,000/- during the policy period i.e., 15 September 2025 to 14 September 2026 of Claims beyond the above limit will be</p>
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	<p>covered on the basis of original prescription slip and bills from registered institute.</p> <p>20. Photocopies of investigation reports should suffice for claim processing; original reports shall be retained by the pensioners. In case of bills, it is mandatory to submit the same in original.</p> <p>21. Local ambulance charges for admission, transfer to another hospital and /or discharge under critical condition as advised by the doctor for only outpatient treatment covered up to cumulative limit of ₹2,000/-.</p> <p>22. Omission to insure 100 pensioners at no additional premium impact. The date of coverage for the retiree will be at discretion of NABARD.</p> <p>23. The appointed TPA in the programme shall issue medical cards (Physical and e-cards).</p>
Exclusions	<p>1. Spectacles used for cosmetic purposes are excluded. Sunglasses and Riding Glasses are not covered.</p> <p>2. Dentistry/ Ophthalmology – No cosmetic treatment should be allowed.</p> <p>3. Expenses, medical in nature, incurred towards cosmetic body modifications.</p> <p>4. Medical treatment required following any criminal act of the insured person.</p> <p>5. Any travel/ transportation cost or expenses.</p>
Settlement of Claims	<p>1. No prior intimation of treatment is required to be provided to the insurer. All original documents to be provided against acknowledgement within 90 days from the date of treatment taken by member or spouse by submitting documents, which include, original prescription from registered medical practitioner, original bills/receipts and copies of medical reports. In case where original prescription is required for further consultation with the doctor then self-attested copies of the same will be accepted for reimbursements on the basis of request received from beneficiaries.</p> <p>2. It is the responsibility of the Insurance Company to monitor registration of claims happens within due time. Documentary evidence of claim received will be treated as registration date.</p> <p>3. Repudiation of claims shall be at sole discretion of HRMD-BILLs, HRMD, NABARD Head Office.</p>
Policy Administration	<p>1. Shall be through a TPA/Panel of TPAs which will be decided with prior approval of NABARD.</p>

	<ol style="list-style-type: none"> 2. In case of new entries, cover starts from the succeeding month of attaining stipulated age. 3. In case of separations/death, coverage ceases automatically from that date. Full amount of premium shall be credited to the Bank in cases of deletion of members, provided no claim has been admitted in respect of such member(s). 4. In the event of death of pensioners, spouse/eligible dependent children will continue to be covered. 5. All admissions/exits shall be done on annual premium basis, subject to fortnightly statements. Cover shall not be denied on grounds that the deposit premium was inadequate for the month. 6. The insured shall maintain a deposit premium to take care of additions/ exits of the employees. This deposit shall be replenished as per request from insurer to maintain the deposit balance. 7. Fortnightly statements shall be sent through email by the Bank to the insurer. The insurer shall calculate the premium/refund and communicate the same to the Bank who will make the payment for additional premium, if any. Refund premiums, if any, shall be credited to the Cash Deposit account. The final refund, if any, shall be returned to the insured within one month from the date of expiry of the policy. The amount of refund premium will be charged annually for the entire year and not on pro-rata basis. 8. Regular review meetings will be held to review the progress/health profile and service-related issues with the insured, insurer and the TPA(s). 9. Bidders must accept the claim form template provided (Annexure 7) for claim processing. 10. Repudiation of any claims shall be at sole discretion of HRMD – BILLS Section, NABARD, Head Office.
Servicing	NABARD reserves the right to seek a change of TPA, by giving 30 days' notice, at any time during the currency of the policy without assigning any reasons.

Table 2 - List of Appliances

Please find below the list of 34 appliances **(but not limited to)** covered under the policy:

1	Diabetes Monitor & Strips, Glucometer and Strips
2	Hearing Aid (Battery Cost covered; maintenance covered up to defined limit)
3	Ambulatory Devices - Walker, Crutches, Belts, Collars, Caps, Splints, Slings, Braces, Stockings, Elastropoe bandages, external orthopaedic pads, Urokit - Salvage Cystectomy, Leggings (Essential in Varicose Vein treatment), Tourniquet, Binder
4	Lumbar Roll and Ortho Belt
5	CPAP Machine - Apnea Cases, CAPD – (Continuous Ambulatory Peritoneal Dialysis)
6	Commode Chair
7	Kneecap
8	Ankle Brace
9	Prosthetic support devices
10	Negative Pressure Wound Therapy Kit & Elbow Splint
11	Insole
12	Insulin Pump / Novarapid
13	Gloves & Masks Based on Actuals
14	Hearing Aid (Including Cochlear)
15	Adult Diapers / Bed Pan
16	Nebulizer / Spacer / Inhaler
17	Treadmill / Exercise Bike
18	Medical beds / Nimbus Bed / Waterbed / Air Bed
19	Recliners
20	Artificial Limbs / Diabetic Footwear
21	BP Monitor Apparatus
22	Oxygen Cylinder / Oxygen & Accessories
23	Physiotherapy Machine / TENS Machine
24	Walking Stick
25	Wheelchair
26	Spectacles
27	Thermometer
28	Oximeter
29	PPE Kit
30	Steamer
31	Elastic Crepe bandage
32	Heating Pad
33	Spine Supports like but not limited to Cervical Collar, Thoraco-lumbar Support, Lumbo-Sacral Support
34	Weighing machine

Doctor's prescription will not be required for appliances costing up to ₹5,000/-. (This will be a cumulative limit for the year)

Table 3 - List of Items covered under OTC

The policy also provides coverage for over-the-counter (OTC) medicines up to ₹2,000/-, which are curative in nature and do not require a doctor's prescription. A few examples of such items **(but not limited to*)** are listed below: -

Sr. No	Items **	Coverage
1	Betadine	Yes
2	Isabgul	Yes
3	Pain relief balm /Iodex	Yes
4	Vicks	Yes
5	Zandu Balm / Pain relief balm	Yes
6	Vicks Vaporub	Yes
7	Dettol	Yes
8	OPD Registration Charges	Yes
9	Rubber Sheet	Yes, if bed-ridden
10	Volini Spray / Pain relief sprays	Yes
11	Volini Cream / Pain relief cream	Yes
12	Vicks Inhaler / Inhalers for cold relief	Yes
13	Gelusil / Antacid Antigas Liquid	Yes
14	Home Visit Charges	Yes
15	Catherat	Yes, if bed-ridden
16	Infusion Set	Yes, if bed-ridden
17	Denture Powder	Yes
18	GST Charges	Yes
19	Pudin Hara Antacid Antigas Chewing tablets	Yes
20	Ice Bag	Yes
21	Adulsa / Cough syrups	Yes
22	ORS	Yes
23	Acetaminophen	Yes
24	Ibuprofen	Yes
25	Fexofenadine	Yes
26	Loratadine	Yes
27	Hydrocortisone Creams	Yes
28	Dextromethorphan	Yes
29	Pseudoephedrine	Yes
30	Bismuth Subsalicylate	Yes
31	Diphenhydramine	Yes
32	Enerzal	Yes
33	Loperamide	Yes
34	Candid	Yes
35	Betadine gargle	Yes
36	Multivitamin syrup	Yes
37	Belladonna patch	Yes
38	Bandage	Yes
39	Betadine cream	Yes
40	Biscondyle	Yes
41	Dimenhydrate	Yes
42	Needle and Syringe	Yes, with Injection/medicine

* Any other items, curative in nature, will be subject to the approval of the National Bank.

** Substitutes and medical equivalents of the specified items in this table will also be covered under this OPD policy.

Annexure – 6

Section 7 – Declaration of Financial Bid on a ₹500/- stamp paper (To be submitted as part of the Financial Bid)

DECLARATION OF FINANCIAL BID

We hereby confirm that we have gone through the scope of RFP and confirm acceptance of the terms stated herein. We also confirm that we have underwritten the policy premium bid on basis of plan design and incorporating all costs under policy outgo. We also accept that the quote submitted is based on necessary internal approval of Competent Authority and shall not change the quote after bid submission and opening of the price bid. The quote shall be valid for the entire policy period plus extension i.e., from 15 September 2025 to 14 September 2026.

Decision of National Bank for Agriculture and Rural Development shall be final and binding in case of any deviation.

Date

Signature with seal

Name:

Designation:

Annexure-7

Format for declaration on Sexual Harassment of women at workplace (Prevention, Prohibition and Redressal) Act, 2013 (To be part of the Service Level Agreement (SLA))

1. Insurer shall comply with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013.
2. In case of any complaint of sexual harassment against an employee or any representative of Insurer, the complaint will be filed before the internal complaints committee constituted by Insurer and Insurer shall ensure appropriate action under the said Act in respect of the complaint.
3. In case of any complaint of sexual harassment against an employee of insurer within the premises of the Bank, a complaint will be filled before the Central Complaints Committee/Regional Complaints Committee constituted by NABARD under the “Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013” in respect of the complaint.
4. Any complaint of sexual harassment from any aggrieved employee of insurer against any employee of the National Bank will be taken cognizance of by the Central Complaints Committee/Regional Complaints committee constituted by NABARD under the “Sexual Harassment of Women at Workplace (Prevention, Prohibition, and Redressal) Act, 2013”.
5. Insurer shall be responsible for any monetary compensation that may need to be paid in case the incident involves the employees of insurer, for instance any monetary relied to National Bank’s employees, if sexual violence by the employee of insurer is proved in the committee.
6. Insurer shall be responsible for educating its employees about prevention of sexual harassment at workplace and related issues.
7. Insurer shall provide a complete and updated list of its employees who are deployed within the National Bank’s premises.

Annexure 8**OPD TREATMENT – CLAIM SHEET - Policy Year 2025-2026**

Name of Patient			
PF Number			
UIN			
Policy Number			
Claim for	SELF <input type="checkbox"/>	SPOUSE <input type="checkbox"/>	DEPENDENT CHILDREN <input type="checkbox"/>
Address (in Block letters)			
Mobile Number			
E Mail ID			

Expenses Incurred (Please fill each line separately for each bill)

Type of Expenses	Bill Date	Bill Number	Name of Clinic/ Doctor/ Lab/ Pharmacy/ Other	Amount (₹)	Whether all original documents attached (Yes/No)
Consultation					
Medicines					
Pathological & other tests					
Any other					
			Total Amount		

Place

Date _____

(Signature of Insured)

Note: Please enclose the original bills and supporting documents along with the OPD claim sheet.

Please keep copy of the claim sheet for future claim.

Submission of NEFT details: Pensioner is requested to submit NEFT details for the first claim every policy period. For following claims, sharing of NEFT details are not required.Please confirm if the Bank Account details are the same as the first claim **Y / N**

ओपीडी उपचार - दावा शीट – पॉलिसी वर्ष २०२५ - २०२६

रोगी का नाम				
पी एफ नंबर				
UIN				
पॉलिसी नंबर				
दावा	स्वयं <input type="checkbox"/>	पति/पत्नी <input type="checkbox"/>	दोनों <input type="checkbox"/>	निर्भर बच्चे <input type="checkbox"/>
पता) ब्लॉक अक्षरों में(
मोबाईल नंबर				
ईमेल आईडी				

किये गये खर्चे (कृपया प्रत्येक बिल के लिये प्रत्येक पंक्ति अलग से भरें)

खर्च का प्रकार	बिल की तारीख	बिल नंबर	क्लिनिक का नाम / डॉक्टर / प्रयोगशाला / फार्मसी/अन्य	रकम (रु.)	क्या सभी वास्तविक दस्तावेज जोड़े गये हैं (हां/नहीं)
सलाह					
दवाई					
पैथोलॉजी या अन्य जांचे					
अन्य					
			कुल रकम		

स्थान _____

दिनांक _____

(बीमित के हस्ताक्षर)

टिप्पणी: कृपया ओपीडी दावा पत्रक के साथ मूल बिल और सहायक दस्तावेज संलग्न करें।
आप भविष्य के दावों के लिये इस दावा शीट की प्रति रख सकते हैं।

एनईएफटी विवरण जमा करना: पेंशनभोगी से अनुरोध है कि प्रत्येक पॉलिसी अवधि में पहले दावे के लिए एनईएफटी विवरण प्रस्तुत करें। निम्नलिखित दावों के लिए, एनईएफटी विवरण साझा करने की आवश्यकता नहीं है।
कृपया पुष्टि करें कि क्या बैंक खाते का विवरण पहले दावे के समान है Y/N