



# उत्तर प्रदेश ग्रामीण बैंक

## UTTAR PRADESH GRAMIN BANK

(सरकार के स्वामित्वाधीन अनुसूचित बैंक)  
(Scheduled Bank Owned by Government)

HO/01/Insurance/2025-26/ 209 Dated 07.01.2026

**Corrigendum to Bank' RFP notice for "Group Medical Insurance Policy for In-Service & Retired Employees of Uttar Pradesh Gramin Bank" bearing ref. no. HO/RWM/RFP/02/2025-26 dated 30.12.2025**

Please refer to the Bank's RFP notice bearing ref. no. HO/RWM/RFP/02/2025-26 dated 30.12.2025. In this reference a pre-bid meeting was organized on 05.01.2026, during the meeting, some queries were raised by the bidders. In this regard, following responses are being submitted herewith which will be effective from the date of this corrigendum:

S.No	Bidder	Queries Raised	Banks Response
1	United India Insurance Company Limited	<p><b>Coverage &amp; Lives Data (In-service Employees and Retired Pensioners)-</b></p> <p>a) Total number of employees and covered lives at the inception of the expiring policy.</p> <p>b) Total number of employees and covered lives as on the expiry date of the current policy.</p> <p>c) Number of employees proposed for renewal along with total covered lives.</p> <p>d) Member-wise data (employees and dependents).</p>	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.
2		<p><b>Demographic Details – In-service Employees-</b></p> <p>Detailed demographic data of in-service employees and their dependents, including:</p> <ul style="list-style-type: none"> <li>• Age-wise distribution</li> <li>• Relationship-wise breakup (employee, spouse, children, parents, etc.). Explicit identification and count of physically or mentally challenged dependent children, wherever covered under the policy</li> <li>• Gender-wise classification</li> <li>• Etc.</li> </ul>	Previous Year TPA Enrolment Dump enclosed for necessary reference, the In-service Data (Count of employees on compulsory participation) shared in the Tender document is Indicative only and may vary due to New Joining, Retirement, Death & Resignation and final count along with dependent details will be shared during policy finalization/ lodgment.
3		<p><b>Demographic Details – Retired Employees-</b></p> <p>Demographic data of retired employees and their dependents, including:</p> <ul style="list-style-type: none"> <li>• Age-wise and relationship-wise distribution</li> <li>• Explicit identification and count of physically or mentally challenged dependent children, wherever covered under the policy</li> </ul>	The Bank does not guarantee the participation of all Retired employees which is totally on voluntary basis, the demographic data mentioned in the Tender document is indicative only.





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4		<p><b>Premium Information-</b></p> <ul style="list-style-type: none"> <li>a) Total gross premium paid under all expiring GMC policies covering employees and their families.</li> <li>b) In cases where the expiring policy tenure is less than one year, kindly additionally provide:           <ul style="list-style-type: none"> <li>• Annual premium paid under all preceding annual GMC policies, and               <ul style="list-style-type: none"> <li>• Premium paid for the applicable short-period policy.</li> </ul> </li> <li>c) Premium as on date, including details of endorsements, additions, deletions, or any other changes impacting the premium during the policy period</li> </ul> </li> </ul>	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.
5		<p><b>Claims Experience &amp; TPA Analysis)-</b></p> <ul style="list-style-type: none"> <li>a) Claim MIS / Claim Summary / Analytical Reports for all expiring GMC policies, including:           <ul style="list-style-type: none"> <li>• Number of claims reported, paid, outstanding, and repudiated</li> <li>• Amounts paid, outstanding, and incurred</li> <li>• Year-wise and overall Incurred Claim Ratio (ICR)</li> </ul> </li> <li>b) Complete claim dump, capturing details such as:           <ul style="list-style-type: none"> <li>• Claim number</li> <li>• Diagnosis</li> <li>• Date of loss</li> <li>• Amount claimed, amount paid, and claim status</li> </ul> </li> <li>c) TPA claim analysis reports corresponding to the expiring policies</li> <li>d) If the expiring policy tenure is less than one year, kindly also provide:           <ul style="list-style-type: none"> <li>• Complete claim dump and TPA claim analysis for all earlier annual policies, and</li> <li>• Claim dump and TPA analysis for the short-period policy.</li> </ul> </li> </ul>	To maintain the uniformity, MIS pertaining to Last 3 Policy Years is being shared with all the interested bidders and TPA Claim Dump enclosed for necessary reference
6		<p><b>Corporate Buffer Utilization-</b></p> <ul style="list-style-type: none"> <li>• Corporate buffer utilization report for all expiring GMC policies.</li> <li>• Buffer utilization details for earlier annual policies, wherever applicable, to enable historical loss and exposure assessment.</li> </ul>	Corporate Buffer allocation report pertaining to the expired Policies vide Policy No.8400003424040000028 & 0802002824P107251760 and expiring Policies vide Policy No.100100502410000625 and extension Policy vide Policy





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			No.0802002825P107077302 enclosed through the link. For Previous Policies refer TPA Claim MIS enclosed through the link
1	The New India Assurance Company Ltd.	Please share the expiring policy copies along with the Terms & Conditions for FY 2022-23, 2023-24, 2024-25, and any extensions, if applicable.	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.
2		For each expiring policy, please provide the Inception Premium, Inception Employee Count, and Inception Dependent Count.	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.
3		For each expiring policy, please provide the As-on-Date Premium, Employee Count, and Dependent Count.	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.
4		For each expiring policy, Please share the latest TPA claim summary in PDF format for FY 2022-23, 2023-24, 2024-25, and extensions, if any.	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.
5		For each expiring policy, Please share the latest TPA claim dump in Excel format (including paid, outstanding, closed, and rejected claim details) for FY 2022-23, 2023-24, 2024-25, and extensions, if any.	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.





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6		For each expiring policy, Please provide month-wise addition/deletion of live data along with endorsement premium under the expiring policy and extensions, if any.	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.
7		For each expiring policy, Please provide the policy-wise per-family rate (excluding GST) for SI ₹3 Lakhs and ₹4 Lakhs under the expiring policy and extensions, if any.	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.
8		Please share the point-wise deviations or changes proposed in the renewal Terms & Conditions as compared to the expiring policy T&C, if any.	Enclosed-Comparison of Benefits.xlsx through the link
9		For each expiring policy, Please provide the Corporate Buffer utilization report under the expiring policies and extension if any.	Corporate Buffer allocation report pertaining to the expired Policies vide Policy No.8400003424040000028 & 0802002824P107251760 and expiring Policies vide Policy No.100100502410000625 and extension Policy vide Policy No.0802002825P107077302 enclosed through the link. For Previous Policies refer TPA Claim MIS enclosed through the link.
10		Please share details of the client's Non-EB business for the last three years, including premium, claims, and ICR, supported with policy details.	Due to recent amalgamation of three Regional Rural Banks of Uttar Pradesh currently it is difficult to ascertain the details of Non EB Policies the Bank of last three years.
11		For each expiring policy, Please provide month-wise OPD claim paid figures for the last three years and extensions, if any.	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.



S.No	Bidder	Queries Raised	Banks Response
12		For each expiring policy, Please share month-on-month claims data based on claim submission date for the expiring policy and the previous policy year.	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.
13		For each expiring policy, Please provide the IBNR % details for FY 2023-24 policies.	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.
14		Please share the percentage of participation in the retirees' policy for the last three years.	Due to recent amalgamation of three Regional Rural Banks of Uttar Pradesh currently it is difficult to ascertain the percentage of participation by the retirees in last three years. Participation of Retirees is on voluntary basis
15		The uploaded RFP scan is of poor quality. Printing and re-scanning with our signature and stamp will further degrade clarity. Please share a clear scanned copy and an editable DOC file of the RFP for seamless execution.	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.
16		Please also share the DOC files for all annexures	Enclosed- Annexure RFP.docx through the link.
17		Sum Insured wise and Age Band wise demography of active lives of all the expiring In-service / Retiree Policies, for e-Prathama UP Gramin bank and its extension, e-Aryavart bank & e-BUPGB	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.





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18		Critical ailment claims details and CB utilization for critical illness if any. ... for e-Prathama UP Gramin bank and its extension, e-Aryavart bank & e-BUPGB	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.
1	The National Insurance Company Ltd.	<b><u>In service Employee Policy-</u></b>  Policy copy with complete coverage, term and premium for all three banks.	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.
2		MIS for last 3 years for all three banks policy as on date (Aryavart Bank, Prathama UP Gramin Bank, Baroda Gramin bank)	
3		MIs and claim dump for all banks policies from inception period to expiry period (Means for 12 months)	
4		Active members Data in every policy at the time of expiry date.	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.
5		Kindly provide the coverage, premium rate exclusive of GST, aggregate premium amount, total claims paid and outstanding as on 31.12.2025 and any other material details of the existing policies of Baroda UP Gramin bank and Prathma UP Gramin bank.	
6		Any other improvement in terms proposed in the tender vis-a-vis the expiring policy terms the same may be highlighted/communicated to us.	
7		Kindly provide the demography dump of in-service employees and retired employees separately. The dump should contain the details of all employees and their family members and age of all the covered lives. If age is not available, then Date of birth should be provided. There should be a column differentiating each employee/retiree into officer and clerk.	
8		How many critical illness claims have been reported in the last three years in Baroda UP Gramin bank and Prathma UP Gramin Bank.	



S.No	Bidder	Queries Raised	Banks Response
9		The table of benefits shows that domiciliary cover is not provided while annexure I shows that domiciliary coverage is provided. Kindly clarify.	Annexure- I consist of Policy Wordings for both In-Service & Retired Employees, the Domiciliary benefit is applicable for In-Service Employees only and not for Retired Employees
10		It is observed that the retiree policy has a sublimit in cataract while the employee policy does not have any, even though parents are covered. Can sublimit be imposed on cataract claims of the employee policy as well.	As specified in the Tender document, Cataract sublimit of Rs. 40000 per eye is applicable for Retired employees policy only
11		Is the room rent and ICU sublimit of 5000 per day and 7500 per day respectively inclusive of tax?	As specified in the Page 19 & 24 of the Tender document under Header- "Taxes and Other charges: All Taxes, Surcharges, Service Charges, Registration charges, Admission Charges, Nursing, and Administration charges to be payable. Charges for Hiring a nurse / attendant during hospitalization will be payable only in case of recommendation from the treating doctor in case ICU / CCU or any other case where the patient is critical and requiring special care." – are payable separately and not part of the Room rent/ ICU charges
12		<b><u>Retired Employee Policy:-</u></b>  MIS for last 3 years for all three banks policy as on date (Aryavart Bank, Prathama up Gramin Bank, Baroda UP Gramin bank)	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.
13		MIS and claim dump for all banks policies from inception period to expiry period (Means for 12 months)	
14		Active members Data in every policy at the time of expiry date	
15		Kindly let us have per family rates for the expiring policies for all three policy years for all three banks	



S.No	Bidder	Queries Raised	Banks Response
16		Any other improvement in terms proposed in the tender vis-a-vis the expiring policy terms the same may be highlighted/communicated to us.	
17		Policy copy with complete coverage, term and premium for Baroda Gramin bank and Prathma Gramin Bank.	
1	The Oriental Insurance Company Ltd.	We understand from tender that Uttar Pradesh Gramin Bank is amalgamation of 3 Entities i.e. Baroda UP Gramin Bank, Aryavart Bank and Prathama UP Gramin Bank. Hence, Please provide latest claims MIS of the servicing TPA along with claims dump for all 3 Entities.	Due to data size restrictions, the queries solicited are shared through FTP Link, in the designated email id of the participating Bidder. For the sake of uniformity available claims and other required details as solicited by the Bidders for the last 3 Years has been shared.
2		Please also provide MIS of last year, if any Policy out of 3 entities is extended for short period.	
3		Provide Employee count with bifurcation as per Inception, Expiry and Proposed for all 3 Entities.	
4		Please Highlight the difference of terms under recent Bipartite settlement along with Impact analysis	
5		Please provide expiring per employee premium rate for Rs 3 lacs and 4Lacs SI.	
6		Please provide data of Corporate Buffer utilization (In-service policy only) for all 3 Entities..	
7		Provide the data for the claims pertaining to Domiciliary/OPD (In-service policy only) for all 3 Entities..	
8		Data of Critical Illness benefit claims, if any for all 3 Entities. (In-service policy only)	

- The bank reserves all the rights to withdraw this tender at any point of time.
- The bidder must put their signature affixing their seal on this document and must submit it in the technical bid, failing to do so will attract the rejection of their technical bid.





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- The RFP ref. no. the tender notice HO/RWM/RFP/02/2025-26 dated 30.12.2025 is to be considered modified to the extent of this corrigendum, all other terms and condition as laid down in the tender notice HO/RWM/RFP/02/2025-26 dated 30.12.2025 will remain the same.

  
Brij Mohan  
(Chief Manager)

