बिड संख्या/Bid Number: GEM/2026/B/7721324
दिनांक /Dated: 29-06-2026

बिड दस्तावेज़ / Bid Document

बिड विवरण/Bid Details	
बिड बंद होने की तारीख/समय /Bid End Date/Time	14-07-2026 15:00:00
बिड खुलने की तारीख/समय /Bid Opening Date/Time	14-07-2026 15:30:00
बिड पेशकश वैधता (बंद होने की तारीख से)/Bid Offer Validity (From End Date)	90 (Days)
मंत्रालय/राज्य का नाम/Ministry/State Name	Ministry Of Finance
विभाग का नाम/Department Name	Department Of Financial Services
संगठन का नाम/Organisation Name	N/a
कार्यालय का नाम/Office Name	Delhi
शिकायत निवारण के संपर्क विवरण/ Contact details of Grievance redressal	HOD Email id :dept-it@npstrust.org.in Buyer Email id: mohak.jain@npstrust.org.in
वस्तु श्रेणी /Item Category	Group Mediclaim Insurance Service - Permanent Employees; Hospitalization for accident & emergency Treatments, Maternity, As per RFP Document, All pre-existing illness; Yes
अनुबंध अवधि /Contract Period	1 Year(s) 1 Day(s)
उन्हीं/समान सेवा के लिए अपेक्षित विगत अनुभव के वर्ष/Years of Past Experience Required for same/similar service	5 Year (s)
इसी तरह की सेवाओं का पिछला आवश्यक अनुभव है/Past Experience of Similar Services required	Yes
एमएसएमई के लिए अनुभव के वर्षों और टर्नओवर से छूट प्रदान की गई है/MSE Relaxation for Years of Experience and Turnover	No
स्टार्टअप के लिए अनुभव के वर्षों और टर्नओवर से छूट प्रदान की गई है /Startup Relaxation for Years of Experience and Turnover	No
विक्रेता से मांगे गए दस्तावेज़/Document required from seller	Experience Criteria,Certificate (Requested in ATC),Additional Doc 1 (Requested in ATC),Additional Doc 2 (Requested in ATC),Additional Doc 3 (Requested in ATC),Additional Doc 4 (Requested in ATC) *In case any bidder is seeking exemption from Experience / Turnover Criteria, the supporting documents to prove his eligibility for exemption must be uploaded for evaluation by the buyer

बिड विवरण/**Bid Details**	
क्या आप निविदाकारों द्वारा अपलोड किए गए दस्तावेज़ों को निविदा में भाग लेने वाले सभी निविदाकारों को दिखाना चाहते हैं? संदर्भ मेनू है/**Do you want to show documents uploaded by bidders to all bidders participated in bid?**	Yes (Documents submitted as part of a clarification or representation during the tender/bid process will also be displayed to other participated bidders after log in)
बिड लगाने की समय सीमा स्वतः नहीं बढ़ाने के लिए आवश्यक बिड की संख्या। / **Minimum number of bids required to disable automatic bid extension**	3
दिनों की संख्या, जिनके लिए बिड लगाने की समय-सीमा बढ़ाई जाएगी। / **Number of days for which Bid would be auto-extended**	3
ऑटो एक्सटेंशन अधिकतम कितनी बार किया जाना है। / **Number of Auto Extension count**	1
बिड से रिवर्स नीलामी सक्रिय किया/**Bid to RA enabled**	No
बिड का प्रकार/**Type of Bid**	Two Packet Bid
तकनीकी मूल्यांकन के दौरान तकनीकी स्पष्टीकरण हेतु अनुमत समय /**Time allowed for Technical Clarifications during technical evaluation**	2 Days
अनुमानित निविदा मूल्य (सभी करों सहित) भारतीय रुपये में / **Estimated Bid Value in INR (Inclusive of all taxes)**	3500000
मूल्यांकन पद्धति/**Evaluation Method**	Total value wise evaluation
मूल्य दर्शाने वाला वित्तीय दस्तावेज ब्रेकअप आवश्यक है / **Financial Document Indicating Price Breakup Required**	Yes
मध्यस्थता खंड/**Arbitration Clause**	No
सुलह खंड/**Mediation Clause**	No

ईएमडी विवरण/**EMD Detail**

आवश्यकता/Required	No

ईपीबीजी विवरण /**ePBG Detail**

आवश्यकता/Required	No

बोली विभाजन लागू नहीं किया गया/ Bid splitting not applied.

एमआईआई अनुपालन/**MII Compliance**

एमआईआई अनुपालन/MII Compliance	Yes

एमएसई खरीद वरीयता/MSE Purchase Preference

एमएसई खरीद वरीयता/MSE Purchase Preference	Yes
सूक्ष्म और लघु उद्यम मूल उपकरण निर्माताओं/सेवा प्रदाता को खरीद में प्राथमिकता, यदि उनका मूल्य L1+X% / Purchase Preference to MSE OEMs/ Service Provider available upto price within L1+X%	15

1. Years of Past Experience required: The bidder must have experience for number of years as indicated above in bid document (ending month of March prior to the bid opening) of providing similar type of services to any Central / State Govt Organization / PSU. Copies of relevant contracts / orders to be uploaded along with bid in support of having provided services during each of the Financial year.
2. **Purchase preference to Micro and Small Enterprises (MSEs):** Purchase preference will be given to MSEs having valid Udyam Certificate and whose credentials are validated online through Udyam Registration portal as defined in Public Procurement Policy for Micro and Small Enterprises (MSEs) Order, 2012 dated 23.03.2012 issued by Ministry of Micro, Small and Medium Enterprises and its subsequent Orders/Notifications issued by concerned Ministry. If the bidder wants to avail themselves of the Purchase preference, the bidder must be the manufacturer / OEM of the offered product on GeM. In respect of bid for Services, the bidder must be the Service provider of the offered Service. Traders are excluded from the purview of Public Procurement Policy for Micro and Small Enterprises and hence resellers offering products manufactured by some other OEM are not eligible for any purchase preference. Relevant documentary evidence in this regard shall be uploaded along with the bid in respect of the offered product or service, and Buyer will decide eligibility for purchase preference based on documentary evidence submitted in case of product bids, whereas in case of services the eligibility is automatically validated. If L-1 is not an MSE and MSE Seller (s) has / have quoted price within L-1+ 15% (Selected by Buyer) of margin of purchase preference /price band defined in relevant policy, such MSE Seller shall be given opportunity to match L-1 price and contract will be awarded for % (selected by Buyer) percentage of total quantity. The buyers are advised to refer the OM_No.1_4_2021_PPD_dated_18.05.2023 for compliance of Concurrent application of Public Procurement Policy for Micro and Small Enterprises Order, 2012 and Public Procurement (Preference to Make in India) Order, 2017. Benefits of MSE will be allowed only if seller is validated on-line in GeM profile as well as validated and approved by Buyer after evaluation of documents submitted.
3. If L-1 is not an MSE and MSE Service Provider (s) has/have quoted price within L-1+ 15% of margin of purchase preference /price band as defined in the relevant policy, then 100% order quantity will be awarded to such MSE bidder subject to acceptance of L1 bid price.
4. Estimated Bid Value indicated above is being declared solely for the purpose of guidance on EMD amount and for determining the Eligibility Criteria related to Turn Over, Past Performance and Project / Past Experience etc. This has no relevance or bearing on the price to be quoted by the bidders and is also not going to have any impact on bid participation. Also this is not going to be used as a criteria in determining reasonableness of quoted prices which would be determined by the buyer based on its own assessment of reasonableness and based on competitive prices received in Bid / RA process.
5. Past Experience of Similar Services: The bidder must have successfully executed/completed similar Services over the last three years i.e. the current financial year and the last three financial years(ending month of March prior to the bid opening): -
1. Three similar completed services costing not less than the amount equal to 40% (forty percent) of the estimated cost; or
2. Two similar completed services costing not less than the amount equal to 50% (fifty percent) of the estimated cost; or
3. One similar completed service costing not less than the amount equal to 80% (eighty percent) of the estimated cost.

अतिरिक्त योग्यता /आवश्यक डेटा/Additional Qualification/Data Required

Details of Buyer (Insured):1782723161.pdf

Scope of Work (inclusion/Exclusions) Advisory- With reference to Order F.No. 14017/64/2020-Ins. II issued by the Department of Financial Services under Ministry of Finance, it is advised not to

include Net-Worth as a criterion for Public Sector General Insurance Companies in General Insurance tenders.:1782723177.pdf

Pre Bid Detail(s)

मूल्य भिन्नता खंड दस्तावेज़/Pre-Bid Date and Time	प्री-बिड स्थान/Pre-Bid Venue
06-07-2026 15:00:00	Virtual Meeting

Group Mediclaim Insurance Service - Permanent Employees; Hospitalization For Accident & Emergency Treatments, Maternity, As Per RFP Document, All Pre-existing Illness; Yes (1)

तकनीकी विशिष्टियाँ /Technical Specifications

विवरण / Specification	मूल्य/ Values
कोर / Core	
Type of People being Insured	Permanent Employees
Coverage	Hospitalization for accident & emergency Treatments , Maternity , As per RFP Document , All pre-existing illness
Family Members (dependants) to be Covered	Yes
Dependent member(s) to be covered	Spouse , Children , Parents / Parents-In-Law
Co-Payment Percentage	As per RFP Document

विवरण / Specification	मूल्य/ Values
Top-Up Cover to be Provided	Yes
Buffer Sum Insured for Group Mediclaim to be used at the discretion of the Buyer	Yes
Amt of Buffer Sum Insured to be provisioned at the organization level (in INR)	As per RFP Document
Premium Payment Options	Single Premium

विवरण / Specification	मूल्य/ Values
List of Insurer from where insurance to be taken (can indicate multiple service providers)	Acko General Insurance Ltd. , Agriculture Insurance Company of India Ltd. , Cholamandalam MS General Insurance Co. Ltd. , ECGC Ltd. , Future Generali India Insurance Co. Ltd. , Go Digit General Insurance Ltd. , HDFC ERGO General Insurance Co.Ltd. , ICICI LOMBARD General Insurance Co. Ltd. , IFFCO TOKIO General Insurance Co. Ltd. , Liberty General Insurance Ltd. , National Insurance Co. Ltd. , Raheja QBE General Insurance Co. Ltd. , Royal Sundaram General Insurance Co. Ltd. , SBI General Insurance Co. Ltd. , Shriram General Insurance Co. Ltd. , Tata AIG General Insurance Co. Ltd. , The New India Assurance Co. Ltd. , The Oriental Insurance Co. Ltd. , United India Insurance Co. Ltd. , Universal Sompo General Insurance Co. Ltd. , IndusInd General Insurance Company Ltd. , Magma General Insurance Ltd. , Navi General Insurance Ltd. , Zurich Kotak General Insurance Company (India) Ltd. , Zuno General Insurance Ltd. , Bajaj General Insurance Ltd. , Aditya Birla Health Insurance Co. Ltd. , Care Health Insurance Ltd. , Galaxy Health Insurance Company Limited , Narayana Health Insurance Ltd. , Manipal Cigna Health Insurance Company Limited , Niva Bupa Health Insurance Co Ltd. , Star Health & Allied Insurance Co.Ltd. , Any IRDA approved Insurance companies
एडऑन /Addon(s)	
अतिरिक्त विवरण /Additional Details	
Type of Insured (Buyer to select type of Insured)	Family
Insurance Start Date	23-07-2026
Insurance End Date	22-07-2027

अतिरिक्त विशिष्टि दस्तावेज़ /Additional Specification Documents

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परेषिती/रिपोर्टिंग अधिकारी /Consignees/Reporting Officer and Quantity

क्र.सं./S.No.	परेषिती/रिपोर्टिंग अधिकारी /Consignee Reporting/Officer	पता/Address	Quantity	अतिरिक्त आवश्यकता /Additional Requirement
1	Mohak Jain	110029,NATIONAL PENSION SYSTEM TRUST,B-302, 3RD FLOOR, WTC BUILDING, NAUROJI NAGAR, NEW DELHI-110029	Project / Lumpsum Based	• Please input the number to be Insured : 137 • Sum Insured (as per Insured selected) : 117750000

क्रेता द्वारा जोड़ी गई बिड की विशेष शर्तें/Buyer Added Bid Specific Terms and Conditions

1. **Generic**

   OPTION CLAUSE 50% : The buyer can increase or decrease the contract quantity or contract duration up to 50 percent at the time of issue of the contract. However, once the contract is issued, the contract quantity or contract duration can only be increased up to 50 percent. Bidders are bound to accept the revised quantity or duration.
   For lumpsum-based service contracts, the buyer may increase the scope of work and contract value up to 50 percent with the consent of the service provider

2. **Buyer Added Bid Specific ATC**

   Buyer uploaded ATC document Click here to view the file .

अस्वीकरण/Disclaimer

The Additional Terms and Conditions (ATC) have been incorporated by the Buyer after approval of their Competent Authority. The Buyer ,is solely responsible for the impact of these clauses on the bidding process, its outcome, and consequences thereof including any restriction arising in the bidding process due to these ATCs and including the modification of technical specifications and / or terms and conditions governing the bid.All representations / grievances pertaining to the ATC clauses shall be raised with the buyer organization directly and not with GeM.If any of the clause(s) is/are incorporated by the Buyer regarding the following, the bid & resultant contract shall be treated as null & void. Further, GeM reserves the right, at its sole discretion, to cancel the bid forthwith, without issuance of any prior notice or intimation :-

1. Publishing Custom / BOQ bids for items for which regular GeM categories are available (unless such Custom / BOQ item is bunched with the major regular product Category Item).
2. Mandating procurement of / from specific Brand / Make / Model / Manufacturer / Dealer except in case of Single Bid / Proprietary Article Certificate (PAC) Buying.
3. Inclusion of disqualification criteria related to suspension of seller / service provider, where such suspension period has already expired.
4. Mandating submission of documents in physical form as a pre-requisite to qualify bidders.
5. Publishing bids on GeM for procurement of works.
6. Procurement of Goods by creating a Service bid on GeM & vice-versa.
7. Seeking sample with bid or approval of samples during bid evaluation process. However, trial / sample, as the case may be, shall be permitted in cases where trial / sample are allowed as per approved and published procurement policy of the Buyers’ controlling Ministry / Department / State / Public Sector Enterprises Headquarters. If there is any violation of trial / sample clause with regard to approved policy of the Buyers’ Ministry / Department / State / Public Sector Enterprises Headquarters, then this is to be determined and redressed by the concerned Buyer Organisation only.
8. Seeking experience from specific organization / department / institute only or from foreign / export

experience.

9. Creating bid for items from incorrect categories.
10. Reference of conditions published on any external site or reference to external documents/clauses.
11. Asking for any Tender fee / Bid Participation fee, as the case may be.
12. Buyer added ATC Clauses which are in contravention of clauses defined in bid detail section, including specifications, EMD Detail, ePBG Detail and MII and MSE Purchase Preference sections of the bid, unless otherwise allowed by the applicable GeM GTC.
13. Any ATC clause in contravention with GeM GTC Clause 4 (xiii) (h) will be invalid. In case of multiple L1 bidders against a service bid, the buyer shall place the Contract by selection of a bidder amongst the L-1 bidders through a Random Algorithm executed by GeM system.
14. In a category based bid, adding additional items, through buyer added, additional scope of work/ additional terms and conditions/or any other document. If buyer needs more items along with the main item, the same must be added through bunching category based items or by bunching custom catalogues or bunching a BoQ with the main category based item, the same must not be done through ATC or Scope of Work.

Further, if any seller has any objection/grievance against these additional clauses or otherwise on any aspect of this bid, they can raise their representation against the same by using the Representation window provided in the bid details field in Seller dashboard after logging in as a seller. Buyer is duty bound to reply to all such representations and would not be allowed to open bids if he fails to reply to such representations.

All GeM Sellers/Service Providers shall ensure full compliance with all applicable labour laws, including the provisions, rules, schemes and guidelines under the four Labour Codes i.e. the Code on Wages, 2019; the Industrial Relations Code, 2020; the Occupational Safety, Health and Working Conditions Code, 2020; and the Code on Social Security, 2020 as and when notified and brought into force by the Government of India.

For all provisions of the Labour Codes that are pending operationalisation through rules, schemes or notifications, the corresponding provisions of the pre-existing labour enactments (such as The Minimum Wages Act, 1948, The Payment of Wages Act, 1936, The Payment of Bonus Act, 1965, The Equal Remuneration Act, 1976, The Payment of Gratuity Act, 1972, etc. and relevant State Rules) shall continue to remain applicable.

The Seller/ Service Providers shall, therefore, be responsible for ensuring compliance under:

- **All notified and enforceable provisions of the new Labour Codes as mentioned hereinabove; and**
- **All operative provisions of the erstwhile Labour Laws until their complete substitution.**

All obligations relating to wages, social security, safety, working conditions, industrial relations etc. and any other statutory requirements shall be strictly met by the Seller/ Service Provider. Any non-compliance shall constitute a breach of the contract and shall entitle the Buyer to take appropriate action in accordance with the contract and applicable law.

This Bid is governed by the General Terms and Conditions, conditions stipulated in Bid and Service Level Agreement specific to the Service, as the case may be, as provided in the Marketplace.

However, in case of Service, if any condition specified in General Terms and Conditions is contradicted by the conditions stipulated in Service Level Agreement specific to said Service, then it will over-ride the conditions in the General Terms and Conditions.

This Bid is governed by the सामान्य नियम और शर्तें/General Terms and Conditions, conditions stipulated in Bid and Service Level Agreement specific to this Service as provided in the Marketplace. However in case if any condition specified in सामान्य नियम और शर्तें/General Terms and Conditions is contradicted by the conditions stipulated in Service Level Agreement, then it will over ride the conditions in the General Terms and Conditions.

जेम की सामान्य शर्तों के खंड 26 के संदर्भ में भारत के साथ भूमि सीमा साझा करने वाले देश के बिडर से खरीद पर प्रतिबंध के संबंध में भारत के साथ भूमि सीमा साझा करने वाले देश का कोई भी बिडर इस निविदा में बिड देने के लिए तभी पात्र होगा जब वह बिड देने वाला सक्षम प्राधिकारी के पास पंजीकृत हो।बिड में भाग लेते समय बिडर को इसका अनुपालन करना होगा और कोई भी गलत घोषणा किए जाने व इसका अनुपालन न करने पर अनुबंध को तत्काल समाप्त करने और कानून के अनुसार आगे की कानूनी कार्रवाई का आधार होगा।/In terms of GeM GTC clause 26 regarding Restrictions on procurement from a bidder of a country which shares a land border with India, any bidder from a country which shares a land border with India will be eligible to bid in this tender only if the bidder is registered with the Competent Authority. While participating in bid, Bidder has to undertake compliance of this and any false declaration and non-compliance of this would be a ground for immediate termination of the contract and further legal action in accordance with the laws.

---धन्यवाद/Thank You---

NPST/15/15/7/2021-HRD/229 29 June 2026

To,

Various Life Insurance Companies

Subject: - Inviting bids from IRDAI registered Insurance companies for provision of Group Mediclaim (Family Floater) Policy for officers/staff and their dependents of the National Pension System Trust (NPS Trust) - reg.

1. NPS Trust was established by the Pension Fund Regulatory and Development Authority (PFRDA) as per the provisions of the Indian Trusts Act, 1882 for taking care of the assets and funds under the National Pension System (NPS) and other schemes as authorised by PFRDA in the best interest of the subscribers. The powers, functions and duties of NPS Trust are laid down under the PFRDA (National Pension System Trust) Regulations 2015, besides the provisions of the Trust deed dated 27.02.2008. NPS Trust is the registered owner of all assets under the NPS architecture which is held for the benefit of the subscribers. For more information, please visit the website https://npstrust.org.in. NPS Trust proposes to avail a Group Mediclaim (Family Floater) Policy for its officers/staff and their dependents Group for a period of one year (Policy starting from 23.07.2026) from the date of inception of policy.

2. At present, the coverage under the GMC (Family Floater) is to be provided to a total of 137 members i.e. existing 49 officers/ staff members and their 88 dependents for a sum insured of ₹11,77,50,000/-(Eleven Crore Seventy Seven Lakh Fifty Thousand Rupees only). The list of officials/staff and their dependents along with respective sum insured, date of birth etc. is enclosed as Annexure - I.

3. Eligibility Criteria:

    i. The bidder must be an IRDAI registered Life Insurance Company.
    ii. The bidder should have a minimum of five (5) years of existence/operations as on the date of publication of this RFP.
    iii. The bidder must not be barred / blacklisted (refer Annexure II).

4. The policy should provide comprehensive medical insurance coverage including maternity benefits, etc. on the similar terms and conditions as per the earlier Group Medi-claim policy of NPS Trust dated 31.07.2025. The copy of the earlier GMC policy is enclosed herewith for reference as Annexure-III. Further, the details of the amounts claimed under the earlier GMC policy(s) availed by NPS Trust for the periods 23.07.2023 to 22.07.2024, 23.07.2024 to 22.07.2025 and 23.07.2025 till date along with claim dump for the said period is given at Annexure IV. The details of premium paid during the last three years is

given at Annexure-V. The claim dump and MIS for current policy as on 31.05.2026 is enclosed as Annexure - VI.

5. The bid should comply with the following terms and conditions broadly:

i. Family Floater Extension - Comprising of family composition as Self + Spouse + 3 Dependent Children + 2 Dependent Parents+ unmarried minor brothers as well as unmarried, divorced, abandoned, separated from their husbands or widowed sisters residing with and wholly dependent on the employee. The entire sum insured for the family should be available as floater.

ii. Maternity Benefit Cover - ₹ 1,00,000/- for Normal delivery and ₹ 1,50,000/- for Caesarean delivery, without any waiting period for all existing female employees and in respect of male employees, their dependent spouse, as the case may be.

iii. Maternity cover up to first two deliveries including all the lawful terminators of the insured person up to second delivery.

iv. Ectopic Pregnancy is to be covered

v. Pre- and post-natal expenses to be covered within sum insured.

vi. Day one cover for newborn baby covered overall within Family Floater sum insured.

vii. Mid-term inclusion of spouse on account of marriage during the course of policy, at no extra premium.

viii. Coverage for new joinees and their dependents from the date of joining during the course of policy.

ix. When there is change in Grade/Designation of employee, the Sum Insured applicable to the changed Grade to be provided on payment of additional premium.

x. Pre-existing diseases to be covered.

xi. 30 days and first year exclusions to be waived off (including for new joinees and their dependents).

xii. No capping/restriction on the room rent charges, cost of surgeries etc.

xiii. Pre and Post Hospitalization expenses coverage for 30 and 60 days respectively.

xiv. No disease-wise capping

xv. Co-payment clause, if any, to be waived off.

xvi. Age bracket: No Maximum age limit

xvii. Refund of premium on account of Mid-term Deletion/separation of members to be allowed from the date of separation.

xviii. Psychiatric Treatment subject to Hospitalisation.

xix. Ambulance Charges at actuals and Air Ambulance upto Rs 100,000 or family sum insured whichever is less.

xx. Eye Treatment: Cataract Surgery to be covered within SI, Refractive Eyesight Correction above ±3 diopter, Cost/ Treatment for Injections (Avastin, Lucentis, etc.) with a ceiling of Rs. 1,00,000/- per person.

xxi. Corporate Buffer equal to sum insured may be limited to ₹ 35,00,000/-

xxii. Premium coverage based on Mumbai Zone. Coverage to be extended pan India.

xxiii. Ayurvedic treatment from Government Hospital/ Institute recognized by Government/Accredited by Quality Council of India or NABH.

xxiv. Day care treatment/procedures to be covered as per the definition prescribed by IRDAI.

xxv. After demise of retired employee, the surviving spouse shall continue to be covered under policy.

xxvi. In case of an employee dying in harness, the surviving family shall continue to be covered under the policy.

xxvii. Non-dependent family members may be covered under the GMC policy on payment of proportionate premium. The Insurance Company shall intimate the proportionate premium to the Trust separately. Addition of non-dependent members during the policy period, on payment of an additional premium.

xxviii. Modern treatment methods and advancement in technologies: the following procedures shall be covered (wherever medically indicated) either as in patient or as part of Domiciliary Hospitalization or as part of day care treatment in a hospital upto sum insured, during the policy period:

a. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)

b. Balloon Sinuplasty

c. Deep Brain stimulation

d. Oral chemotherapy

e. Immunotherapy- Monoclonal Antibody to be given as injection

f. Intra vitreal injections

g. Robotic surgeries

h. Stereotactic radio surgeries

i. Bronchial Thermoplasty

j. Vaporisation of the prostrate (Green laser treatment or holmium laser treatment)

k. IONM - (Intra Operative Neuro Monitoring)

l. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered

5. You are requested to submit your bid considering the existing group size, capital sum insured and the terms and conditions mentioned above for premium payable by NPS Trust on an annual basis for the Group Medi-claim policy. The last date for bid submission is 15 days from the date of publication of this document.

6. Important Dates

Details	**Important Calendar Days**
Policy Period	23 July 2026 – 22 July 2027
Date of availability of RFP Document	29 June 2026
Last date for receiving pre-bid queries	03 July 2026 (18:00 hrs)
Date of pre-bid meeting online	06 July 2026 (15:00 hrs)
Pre-bid query clarification / issue of corrigendum by NPS Trust	09 July 2026 (15:00 hrs)

Last Date and Time for submission of bids	14 July 2026 (15:00 hrs)
Opening of bids	14 July 2026 (15:30 hrs)
Announcement of Results	15 July 2026

7. Pre-bid meeting link:

Meeting Link	https://npstrust.webex.com/npstrust/j.php?MTID =m85b8baf606cc32929cb01c53b2ba325d
Meeting Number	2519 067 4153
Meeting Password	7GKhdJye6V3

8. Bids shall only be submitted through Government e Marketplace (GeM) Portal.

9. General Terms & Conditions

   i. Identity Cards to all the officials/staff and their dependents to be provided within one month of the start of the insurance cover.
   ii. There should be a dedicated helpline (24*7) of the TPA of the Insurance Company available and the contact details should be furnished after the start of the insurance cover.
   iii. In case of reimbursement to the official/staff, the same should be paid to the official/staff within 15 working days from the submission of the claim documents.
   iv. The response time by the TPA at the time of admission should be bare minimum but shall not exceed six hours.
   v. The Claim Statement is to be furnished by the Insurance Company to NPS Trust on quarterly basis.
   vi. The Insurance company shall maintain absolute confidentiality and not share the personal data of the employees and their dependents with any third party and shall not give any unauthorized access of the same to any of its employees or agents, other than those who are involved in submission of bid or servicing the policy, if bid is awarded. The details shall not be used for any targeted advertising or unsolicited advices and personal information shall be accorded highest protection in accordance with the prevalent laws in India, failing which the company shall be held liable.
   vii. The Bid submitted/uploaded by the Bidder, as well as all correspondence and documents relating to the Bid will be in English language.
   viii. Conditional and incomplete bids shall not be considered and shall be summarily rejected at the very first instance, without providing any recourse to the bidder, in which event, the decision of NPS Trust shall be final, conclusive and binding.
   ix. The competent authority of NPS Trust reserves the right to annul all the bids received, modify or cancel the selection process, at any time prior to issuing the letter of award of

work or discontinue this RFP process, without assigning any reason, in which event, the decision of NPS Trust shall be final, conclusive and binding.

x. NPS Trust shall be under no obligation to accept the lowest or any other offer received in response to this RFP document and shall be entitled to reject any or all bids without assigning any reason whatsoever, without any obligation to inform and without incurring any liability to any of the bidders/applicant firms.

xi. This RFP document neither constitutes nor should be interpreted as an offer or invitation for appointment.

xii. Prospective bidders are advised to go through the complete RFP document and annexure(s) thereto, including the terms and conditions thereof, carefully before applying. The bid once submitted shall not be ordinarily permitted to be modified, substituted or withdrawn.

xiii. No binding relationship of any nature, whether principal or agent or otherwise shall exist between any of the bidder and NPS Trust until issuance of letter of award of work.

xiv. Submission of bid by the bidder shall mean that they have examined the entire RFP document and annexure(s) thereto and is deemed to have full knowledge of the scope of work.

xv. A bidder shall, by responding to NPS Trust under the present RFP document, be deemed to have accepted all the terms and conditions of this RFP document. The terms of engagement shall be in accordance with RFP.

xvi. This RFP document is meant to provide information only and upon the express undertaking that recipients shall use it only for the purposes set above. No representation or warranty, expressed or implied, is or shall be made as to the reliability or accuracy of any of the information contained herein, nor shall it create any liability or responsibility on NPS Trust or any of its officers. While this RFP document has been prepared in good faith, neither NPS Trust, nor any of its officers make any representation or warranty or shall have any responsibility or liability whatsoever, in respect of any statements or omissions made herein. Any liability or responsibility is accordingly and expressly disclaimed by NPS Trust, its officers and Trustees, even if any loss, harm or damage is caused by any act or omission on the part of NPS Trust, its officers and Trustees, whether negligent or otherwise, in respect of the present RFP document.

xvii. The selected bidder(s) should hold NPS Trust's interest paramount and should observe the highest standard of ethics, values, code of conduct, honesty and integrity while discharging its duties under this bid document.

xviii. By acceptance of this RFP document, the bidders agree that any information contained herewith, shall be superseded by any subsequent written information on the same subject, made available to the recipient(s), with access to any additional information or update to this RFP document or to correct any inaccuracies herein which may become apparent.

xix. For any queries, the prospective bidder(s) may write to NPS Trust at Mohak.jain@npstrust.org.in and Rajeev.raj@npstrust.org.in with subject line "RFP Document – **Inviting bids from IRDAI registered Insurance companies for provision of Group Mediclaim (Family Floater) Policy for officers/staff and their dependents of NPS Trust**" in the format as given below within 5 days from the date of this bid document. Any change in the terms of this bid document will be communicated to all the bidder(s). Any query received after 5 days will not be considered.

S. No.	RFP Document Page and Clause number	Query

xx. Any information with respect to corrigendum/clarification to the bid document will also be made available at the website of NPS Trust. The bid document can also be downloaded from the website of NPS Trust at https://www.npstrust.org.in.

xxi. In case of any ambiguity, in the interpretation of any of the clauses in bid document, NPS Trust's interpretation of the clauses shall be final, conclusive and binding.

xxii. NPS Trust reserves the right, at any time and without advance notice, to change the procedure for selection of the bidder, at its sole discretion. Accordingly, the interested recipients shall carry out an independent assessment and analysis of the requirements of the information, facts and observations contained herein.

xxiii. This RFP document has not been filed, registered or approved in any jurisdiction. Recipients of this RFP document shall be responsible to inform themselves of and observe any applicable legal requirement.

xxiv. This RFP document constitutes no form of commitment on the part of NPS Trust. Furthermore, this RFP document neither confers the right nor any expectation on any party whatsoever, to participate in the RFP process. The bidder(s) shall be responsible for all acts incurred or omissions made in connection with participation in this process. This RFP document does not bind NPS Trust to award the work or to engage in negotiations.

xxv. The appointed bidder(s) accepts to comply with and abide by such instructions and directions that NPS Trust may issue from time to time.

xxvi. All proposals and accompanying documents received within the stipulated times shall not be allowed to be withdrawn or modified, will become the property of NPS Trust and shall not be returned in any event whatsoever.

xxvii. The bidder warrants that:

a. All information contained in the bidder's response is true, accurate and complete and not misleading in any way.
b. No litigation, arbitration or administrative proceeding is presently taking place, pending or to the knowledge of the bidder or otherwise involving the bidder which could have an adverse effect on its business, assets or financial condition or upon NPS Trust's reputation if the response is successful.
c. The bidder will immediately notify NPS Trust 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, NPS Trust's reputation or render the bidder unable to perform its obligations under the policy or have a material adverse effect on the evaluation of the responses by NPS Trust.

xxviii. Any form of canvassing / lobbying / influence / query regarding short listing, status, etc. under the present RFP, shall be a direct disqualification from the selection process.

xxix. The person(s) signing the bid documents should be authorised and shall affix their initials on all pages of the bid.

xxx. The name, logo, design and other proprietary rights of the NPS Trust is solely the property of NPS Trust and in no case the bidder shall use the same.

xxxi. Bidders must disclose in their bid details of any circumstances, including personal, financial and business activities that will, or might, give rise to a conflict of interest. Where bidders identify any potential conflicts they should state how they intend to avoid such conflicts. NPS Trust reserves the right to reject any bid which, in NPS Trust's opinion, gives rise, or could potentially give rise to, a conflict of interest.

xxxii. The successful bidder(s) shall exercise reasonable skill, care and diligence in the performance of the work and indemnify and keep NPS Trust, its trustees, officers, employees etc., indemnified at all times in respect of any loss, damage, harm or claim whatsoever, arising out of or related to any breach of terms & conditions, violation of any law/rule, breach of statutory duty or negligence by the bidder/firm or by its staff, employees, agents or sub-contractors, including indirect, consequential, or incidental losses in relation to the performance or otherwise of the services to be provided under the present RFP and award of work thereto.

xxxiii. The successful bidder(s) shall not, without the prior written consent of NPS Trust, assign or transfer or cause to be assigned or transferred, whether actually or as the result of takeover, merger or other change of identity or character of the successful bidders, any of its rights or obligations under present RFP document and award of work thereto or any part, share or interest therein.

xxxiv. The Bid is to be submitted for the basic sum insured of ₹ 11,77,50,000/-(Eleven Crore Seventy Seven Lakh Fifty Thousand Rupees only) as per the format given at Annexure-VII.

xxxv. Any of all matters arising out of this process or subsequently at any stage shall be subject to the exclusive jurisdiction of the courts in New Delhi only.

ANNEXURE-I

SI No.	Name of the Employee/Dependent	Employee No.	Date of Joining	Relation with Employee	Date of Birth	Age as on 31.05.2026 (Years)	Proposed Sum Assured for New Policy (in ₹)
1	**Employee 1**	**36**	**22-Jul-24**	**Self**	**05-Aug-65**	**60**	**3750000**
2	Dependent 1			Spouse	24-Feb-64	62	
3	**Employee 2**	**5**	**27-Apr-21**	**Self**	**17-Oct-75**	**50**	**3000000**
4	**Employee 3**	**6**	**03-May-21**	**Self**	**14-Jan-77**	**49**	**3000000**
5	Dependent 1			Spouse	10-Jul-80	46	
6	Dependent 2			Daughter	15-Sep-06	19	
7	Dependent 3			Daughter	21-Jul-08	17	
8	**Employee 4**	**9**	**07-May-21**	**Self**	**13-Dec-85**	**40**	**3000000**
9	Dependent 1			Spouse	04-May-84	42	
10	Dependent 2			Son	15-Jun-19	7	
11	**Employee 5**	**7**	**07-May-21**	**Self**	**07-Mar-81**	**45**	**3000000**
12	Dependent 1			Spouse	25-Jul-81	44	
13	Dependent 2			Son	27-Nov-09	16	
14	Dependent 3			Daughter	07-Mar-12	14	
15	**Employee 6**	**8**	**07-May-21**	**Self**	**19-Mar-85**	**41**	**3000000**
16	Dependent 1			Spouse	29-Oct-88	37	
17	Dependent 2			Daughter	01-Nov-15	10	
18	Dependent 3			Daughter	07-May-20	6	
19	**Employee 7**	**10**	**09-Jul-21**	**Self**	**10-Jul-75**	**50**	**3000000**
20	Dependent 1			Spouse	26-Jun-74	51	
21	Dependent 2			Daughter	15-Sep-04	21	
22	Dependent 3			Son	01-Feb-07	19	
23	**Employee 8**	**34**	**22-Mar-24**	**Self**	**06-Jul-86**	**40**	**3000000**
24	Dependent 1			Spouse	12-Sep-90	36	
25	Dependent 2			Father	24-Apr-65	61	
26	Dependent 3			Mother	01-Jan-66	60	
27	Dependent 4			Daughter	10-Aug-15	11	
28	Dependent 5			Daughter	30-Jul-20	6	
29	**Employee 9**	**42**	**09-Jul-25**	**Self**	**18-Jun-85**	**40**	**3000000**
30	Dependent 1			Spouse	15-Dec-86	39	
31	Dependent 2			Daughter	10-Mar-17	9	
32	**Employee 10**	**20**	**21-Dec-21**	**Self**	**18-Sep-93**	**32**	**2250000**
33	Dependent 1			Spouse	17-Feb-92	34	
34	Dependent 2			Son	25-Mar-23	3	

SI No.	Name of the Employee/Dependent	Employee No.	Date of Joining	Relation with Employee	Date of Birth	Age as on 31.05.2026 (Years)	Proposed Sum Assured for New Policy (in ₹)
35	**Employee 11**	**22**	**23-Dec-21**	**Self**	**24-Apr-95**	**31**	**2250000**
36	Dependent 1			Spouse	23-Aug-89	36	
37	Dependent 2			Mother-in-law	23-May-62	63	
38	Dependent 3			Father-in-law	06-Sep-55	70	
39	Dependent 4			Daughter	07-Nov-25	1	
40	**Employee 12**	**23**	**20-Jan-22**	**Self**	**07-Jul-95**	**30**	**2250000**
41	Dependent 1			Father	01-Jul-61	64	
42	Dependent 2			Mother	01-Jul-62	63	
43	Dependent 3			Sister	10-Dec-92	33	
44	Dependent 4			Brother	20-Sep-09	17	
45	**Employee 13**	**24**	**30-Mar-22**	**Self**	**06-Dec-90**	**35**	**2250000**
46	Dependent 1			Spouse	27-Oct-93	32	
47	Dependent 2			Daughter	02-Jan-25	1	
48	**Employee 14**	**31**	**23-Feb-23**	**Self**	**25-May-94**	**32**	**2250000**
49	Dependent 1			Father	29-Feb-68	58	
50	Dependent 2			Mother	07-Jul-71	55	
51	Dependent 3			Spouse	15-Dec-95	30	
52	**Employee 15**	**37**	**23-Oct-24**	**Self**	**03-Aug-94**	**31**	**2250000**
53	Dependent 1			Father	01-Jan-70	56	
54	Dependent 2			Mother	01-Jan-73	53	
55	Dependent 3			Spouse	20-Sep-00	25	
56	Dependent 4			Daughter	27-Jun-24	2	
57	**Employee 16**	**44**	**18-Jul-25**	**Self**	**11-Jul-97**	**28**	**2250000**
58	Dependent 1			Spouse	15-Jan-95	31	
59	Dependent 2			Father	25-Jun-74	52	
60	Dependent 3			Mother	05-Jan-76	50	
61	**Employee 17**	**50**	**04-Aug-25**	**Self**	**10-Sep-93**	**32**	**2250000**
62	Dependent 1			Spouse	19-Jan-93	33	
63	Dependent 2			Father	01-Jan-63	63	
64	Dependent 3			Mother	01-May-72	54	
65	**Employee 18**	**51**	**06-Aug-25**	**Self**	**18-Nov-94**	**31**	**2250000**
66	**Employee 19**	**52**	**08-Aug-25**	**Self**	**07-Dec-93**	**32**	**2250000**
67	Dependent 1			Spouse	27-Jun-95	30	
68	**Employee 20**	**57**	**30-Sep-25**	**Self**	**25-Jun-95**	**31**	**2250000**

SI No.	Name of the Employee/Dependent	Employee No.	Date of Joining	Relation with Employee	Date of Birth	Age as on 31.05.2026 (Years)	Proposed Sum Assured for New Policy (in ₹)
69	Dependent 1			Spouse	01-Dec-94	31	
70	**Employee 21**	**59**	**08-Dec-25**	**Self**	**27-Jan-95**	**31**	**2250000**
71	Dependent 1			Spouse	10-Oct-95	30	
72	Dependent 2			Father	29-Jun-65	60	
73	Dependent 3			Mother	20-Feb-68	58	
74	**Employee 22**	**16**	**16-Jul-21**	**Self**	**22-Apr-91**	**35**	**2250000**
75	Dependent 1			Spouse	30-Jun-90	36	
76	**Employee 23**	**15**	**16-Jul-21**	**Self**	**07-Dec-92**	**33**	**2250000**
77	Dependent 1			Spouse	21-Dec-93	32	
78	**Employee 24**	**12**	**16-Jul-21**	**Self**	**10-Oct-93**	**32**	**2250000**
79	Dependent 1			Spouse	11-Sep-94	31	
80	Dependent 2			Daughter	12-Nov-23	2	
81	**Employee 25**	**11**	**16-Jul-21**	**Self**	**06-Jul-97**	**29**	**2250000**
82	Dependent 1			Father	12-Jan-60	66	
83	Dependent 2			Mother	26-Mar-61	65	
84	**Employee 26**	**13**	**16-Jul-21**	**Self**	**27-Sep-95**	**30**	**2250000**
85	Dependent 1			Spouse	28-Nov-00	25	
86	**Employee 27**	**18**	**20-Jul-21**	**Self**	**09-Feb-96**	**30**	**2250000**
87	**Employee 28**	**25**	**07-Jul-22**	**Self**	**03-Sep-94**	**31**	**2250000**
88	Dependent 1			Spouse	12-Sep-96	29	
89	**Employee 29**	**26**	**02-Feb-23**	**Self**	**22-Sep-94**	**31**	**2250000**
90	Dependent 1			Father	05-Apr-61	65	
91	Dependent 2			Mother	12-May-66	59	
92	**Employee 30**	**27**	**03-Feb-23**	**Self**	**28-Feb-93**	**33**	**2250000**
93	Dependent 1			Father	27-Jun-69	56	
94	Dependent 2			Mother	01-Jul-71	54	
95	Dependent 3			Spouse	20-Aug-96	29	
96	**Employee 31**	**28**	**13-Feb-23**	**Self**	**04-Mar-96**	**30**	**2250000**
97	Dependent 1			Spouse	05-Aug-95	31	
98	Dependent 2			Daughter	12-Jun-24	1	
99	Dependent 3			Father	11-Dec-64	61	
100	Dependent 4			Mother	22-Jun-72	54	
101	**Employee 32**	**30**	**21-Feb-23**	**Self**	**01-Jan-96**	**30**	**2250000**
102	Dependent 1			Spouse	17-Jun-94	31	
103	Dependent 2			Mother	01-Jan-58	68	

SI No.	Name of the Employee/Dependent	Employee No.	Date of Joining	Relation with Employee	Date of Birth	Age as on 31.05.2026 (Years)	Proposed Sum Assured for New Policy (in ₹)
104	**Employee 33**	**32**	**06-Mar-23**	**Self**	**18-Feb-93**	**33**	**2250000**
105	Dependent 1			Spouse	05-Aug-90	35	
106	**Employee 34**	**38**	**04-Nov-24**	**Self**	**15-Jul-95**	**30**	**2250000**
107	**Employee 35**	**39**	**18-Nov-24**	**Self**	**02-Aug-93**	**32**	**2250000**
108	Dependent 1			Spouse	01-Oct-96	29	
109	Dependent 2			Daughter	01-Nov-25	1	
110	**Employee 36**	**40**	**24-Jun-25**	**Self**	**18-Apr-98**	**28**	**2250000**
111	**Employee 37**	**41**	**04-Jul-25**	**Self**	**14-Sep-96**	**29**	**2250000**
112	**Employee 38**	**43**	**18-Jul-25**	**Self**	**15-Aug-96**	**29**	**2250000**
113	Dependent 1			Spouse	29-Mar-95	31	
114	Dependent 2			Father	20-Dec-64	61	
115	Dependent 3			Mother	09-Sep-71	54	
116	**Employee 39**	**45**	**21-Jul-25**	**Self**	**20-Jul-97**	**28**	**2250000**
117	**Employee 40**	**47**	**21-Jul-25**	**Self**	**27-Sep-97**	28	**2250000**
118	Dependent 1			Father	14-Mar-67	59	
119	Dependent 2			Mother	01-Jan-71	55	
120	**Employee 41**	**46**	**21-Jul-25**	**Self**	**29-Jul-00**	**25**	**2250000**
121	Dependent 1			Father	01-Mar-69	57	
122	Dependent 2			Mother	10-Oct-71	54	
123	**Employee 42**	**48**	**28-Jul-25**	**Self**	**25-Dec-01**	**25**	**2250000**
124	**Employee 43**	**49**	**30-Jul-25**	**Self**	**12-May-97**	**29**	**2250000**
125	Dependent 1			Mother	01-May-71	55	
126	Dependent 2			Father	09-Mar-68	58	
127	**Employee 44**	**54**	**21-Aug-25**	**Self**	**13-Mar-00**	**26**	**2250000**
128	**Employee 45**	**53**	**11-Aug-25**	**Self**	**11-Apr-01**	**25**	**2250000**
129	**Employee 46**	**55**	**19-Sep-25**	**Self**	**10-Sep-97**	**28**	**2250000**
130	Dependent 1			Mother	03-May-67	59	
131	**Employee 47**	**56**	**22-Sep-25**	**Self**	**03-Jan-96**	**30**	**2250000**
132	Dependent 1			Spouse	27-Jun-98	27	
133	**Employee 48**	**58**	**06-Oct-25**	**Self**	**28-Nov-95**	**30**	**2250000**
134	**Employee 49**	**D001**	**20-Apr-26**	**Self**	**06-Apr-70**	**56**	**2250000**
135	Dependent 1			Mother	25-Dec-55	71	
136	Dependent 2			Son	25-Aug-01	25	
137	Dependent 3			Spouse	13-Feb-68	58	
						Total	**117750000**

ANNEXURE II

Undertaking from the Bidder

Non-Blacklisting / Non –Debarment/ No Legal Action (On Organization's letterhead)

1. We hereby declare that we, M/s. _______, submitting the accompanying Bid/Tender and any partner (in case of partnership firm) involved in the management of the said firm either in his individual capacity or as proprietor or managing partner of any firm or concern have not been placed on blacklist declared by any Bank, Financial Institution, Govt's Vendor Blacklist or debarred, except as indicated below:

   (Here give particulars of blacklisting/debarment and in absence thereof state "NIL")*

   * We hereby declare that we have not withdrawn any bid after being selected as L1

2. We declare that, as on date, no legal action has been initiated against us for any cause in any legal jurisdiction or that, as on date legal action has been initiated against us in respect of ....(as per details enclosed), however, the same does not affect our ability to deliver the RFP requirements.
3. It is also understood that if this declaration is found to be false in any particular, NPS Trust shall have the right to reject my/our bid, and if the bid has resulted in a contract, the contract is liable to be terminated.

Signature of the Authorised signatory with stamp Name:

Designation:

Place:

Date:

ANNEXURE - III

Current Policy (July 23, 2025 to July 22, 2026)

SBI general INSURANCE
SURAKSHA AUR BHAROSA DONO

To
NATIONAL PENSION SYSTEM NPS TRUST
3RD FLOOR,TOWER B WORDL TRADE CENTRE
NAUROJI NAGAR ,NEW DELHI
Delhi, DELHI - 110029, INDIA

Date : 31-07-2025

Subject : Policy Number : 4101250700000339-00

Dear Customer,

Welcome to SBI General.Thank you for choosing SBI General's Group Health Insurance Policy.We are delighted to have you as our esteemed Customer.

We enclose the following documents pertaining to your Policy :

- Policy Schedule
- Policy Clauses & Wordings
- Grievance Redressal Letter

We have taken care that the documents reflect details of risk and cover as proposed by you. We request you to verify and confirm that the documents are in order. Please ensure safety of these documents as they form part of our contract with you. For all your future correspondence you may have with us, kindly quote your Customer ID and Policy Number.

Customer ID : C17962
Policy Number : 4101250700000339-00

The Postal Address of your SBI General Branch that will service you in future is :
Sixth Floor, Level-6,Punj Essen House,17-18,Nehru Place,New Delhi - 110019

In case of any queries or suggestions, please do not hesitate to get in touch with us. You can contact us at customer.care@sbigeneral.in or call our Customer Care Number 1800-102-1111 / 1800-22-1111.

We look forward to a continuing and mutually beneficial relationship.

Yours sincerely,

Authorized Signatory

SBI General Insurance and SBI are separate legal entities and SBI is working as Corporate Agent of the company for sourcing of insurance products

SBI General Insurance Company Ltd., Registered Office: & Corporate Office:
SBI General Insurance Company Ltd. 9th Floor, A&B Wing, Fulcrum Building,
Sahar Road, Andheri East, Mumbai-400099.

SURAKSHA AUR BHAROSA DONO

GROUP HEALTH INSURANCE POLICY - POLICY SCHEDULE
UIN - SBIHLGP21330V022021

SCHEDULE

Policy No : 4101250700000339-00	Servicing Branch Office : Sixth Floor, Level-6,Punj Essen House,17-18,Nehru Place,New Delhi - 110019	Issue Date : 31-07-2025

Intermediary Details :

Intermediary Name	SBI General Insurance Direct Code	
Intermediary Code	0061174	
Intermediary Contact Details	Mobile No.	Landline No.

Insured Details :

Name of the Insured/Proposer	:	NATIONAL PENSION SYSTEM NPS TRUST
Address	:	3RD FLOOR,TOWER B WORDL TRADE CENTRE NAUROJI NAGAR ,NEW DELHI Delhi, DELHI - 110029, INDIA
Period of Insurance	:	From 23-07-2025 (00:00:00 Hrs) to 22-07-2026 (23:59:59 Hrs)
Previous insurance policy no, if any	:	N/A
Name of the Administrator / TPA	:	SBI General Insurance
No of Primary Insured Persons covered	:	29 Employees
Total No of Insured Persons Covered	:	91 [Commencement of Policy]
Total Sum Insured	:	72,000,000.00
Details of Insured Persons	:	As per annexure attached
Compulsory Co-pay (If Applicable)	:	As per Category Sheet (Annexure A)
Add on Covers Opted	:	As per Category Sheet (Annexure A)
GST No	:	
Coinsurance Details	:	100.00%

Attached to and forming part of Group Health Policy No 4101250700000339-00

*Maternity Expenses-Maternity benefit is applicable for employee and spouse (If spouse cover opted in the policy) only and applicable for 2 living births only. Normal delivery Limit - INR 100000 and Cesarean delivery Limit - INR 150000. Pre-natal/ Post natal hospialization expenses not covered

9 month waiting period not applicable for maternity.

*Vision Correction cover-Covered with refractive error equal to greater than +/- 7.5

*Air Ambulance cover-Not covered

*Emergency Ground Ambulance -As per actual

*New Born Baby Cover from Day 1-Covered from day 1 subject to intimation within window period and sufficient CD balance available

*Infertility Cover and Surrogacy Cover-Not Covered

*Co-payment-Co-pay not applicable

*Corporate Floater-Overall corporate buffer is INR 3500000 and available Up to Family SI. Corporate buffer cannot be utilised for maternity claims, Restricted Ailments/SI and non allopathic treatment. Corporate buffer allowed after exhaustion of full family base SI and subject to corporate HR approval. Corporate buffer would be allowed for ongoing claims only and reopening of earliar claims for payment of corporate buffer would not be allowed.

*Internal Congenital Diseases-Covered

*External Congenital Diseases-Covered only in case of life threatening conditions

*Wellness/Health check up Benefit-This Quote is without wellness benefit & without Health check up facility.

* Eye-Treatment -Cataract surgery to be covered upto 10% of sum assured, refractive eyesight correction above Â± 5 diopter, cost/treatment for injections (Avastin, Lucentis etc.) with a celling of Rs. 1,00,000/- Per person

*Lucentis coverage -Cost/treatment for injections (Avastin, Lucentis etc.) with a celling of Rs. 1,00,000/- Per person

*Special Condition -Liability for Nasal Sinus Surgeries upto Rs.35,000

* Ailment/ Conditions not covered -Robotic surgery/treatment done using this technology/Robotically assisted Surgery, RFQMR - Rotational Field Quantum Magnetic Resonance Device - Cytotron, C3R, Balloon Sinuplasty, Bariatric surgery, Inj Avastin /Lucentis/Macugen, Ozone Therapy, Enhanced External Counter Pulsation Therapy (EECP), Rejuvenation therapy are not covered until specificly mentioned in terms & conditions

*Quote is subject to condition that incurred claims(paid + outstanding+Rejected) considered as per below claims details table

*Non-disclosure of facts material to the assessment of the risk or providing misleading information will nullify the cover under the policy issued thereafter. We reserve the right to charge extra premium / cancel the policy. If there are any additions / alterations to the shared data after the submission of this quotation, then the same will be communicated to the insurer immediately in writing to revalidate the quote.

*Expiring Policy copy with benefit chart and latest claims data to be provided at the time of binding of the quote. Also above quoted premium in this quote is subject to final inception data would be same as demography mentioned above.

*Employees shall be covered from date of joining in the company subject to sufficient CD balance being maintained with insurer and subject to intimation received within 45 days from the employee DOJ in the company.

*Addition/deletion shall be done on prorata basis once in a month only subject to data being provided to us by 15th of succeeding month (or predecided date) subject to sufficuent CD balance being maintained.

*Mid term inclusion of Spouse & children shall only be allowed only in case of natural additions I.e marriage, child birth and legal adoption. The same is to be intimated to us within 45 days from date of marriage/child birth/adoption and Subject to 64Vb compliance.

* Mid term inclusion of parents/In-law allowed only for new joinee employees subject to parental cover opted, Intimated within window period and CD balance available.

* Out of parents/ parents-in-laws, only one set of relation shall be covered. Selection of parents is not permitted. Also cross selection of parents and Inlaws not allowed

*Hospitlization related to terrorism covered

*Cochlear Implant covered upto 50% SI

GROUP HEALTH INSURANCE POLICY - POLICY SCHEDULE

Attached to and forming part of Group Health Policy No 4101250700000339-00

Additional Conditions : Subject to the following additional Conditions and attached Clauses / Endorsements / Warranties :

-
-
-
-

*Base Sum Insured-INR 2250000, INR 3000000, INR 3750000

*Sum Insured Basis-Family Floater

*Family Definition-Self+ Spouse + 2 Dependent Children upto age of 25 years+ 2 Dependent Parents+ unmarried minor brothers as well as unmarried, divorce,abandoned, separated from their husbands or widowed sisters residing with and wholly dependent on the employee. The entire sum insured for the family should be available as floater. (Child upto 30 years under existing data covered as exception on continuity basis.)

*Min and Max Entry Age - Adult-18 years and 100 years respectively

*Min and Max Entry Age - Child-0 years and 25 years respectively and up to 100 Years for disabled and financially Dependent children

*Waiting period for Pre- Existing Diseases (PED)-Pre- Existing Diseases (PED) covered from day 1

*Initial Waiting Period - 30 days-Not Applicable

*Disesase Specific Waiting Period -Not Applicable

*Inpatient care-1. Nursing charges excluding private nursing charges

2. Medical practitionernulls fees, excluding any charges or fees for stand-by services
3. Medicine,Drugs and consumables
4. Physiotheraphy,investigation and diagnostics procedures directly related to admission
5. Anaesthesia, Blood, Oxygen
6. Intravenous fluids,blood transfusion, injection administration charges and /or consumables
7. Operation theatre charges
8. The cost of prosthetics and other devices or equipment if implanted internally during surgery

*Room Rent Capping-No Room rent capping applicable

*Day Care Treatment-Covered up to base SI

*Pre-hospitalization Medical expenses -Covered up to 30 days

*Post-hospitalization Medical expenses -Covered up to 60 days

*Modern Treatment-Modern Treatments covered Up to 50% of Sum Insured. List of Modern Treatments:-

A. Uterine Artery Embolization and HIFU (High Intensity Focused Ultrasound)
B. Balloon Sinuplasty
C. Deep Brain Stimulation
D. Oral Chemotherapy
E. Immunotherapy - Monoclonal Antibody to be given as injection
F. Intra Vitreal Injections
G. Robotic Surgeries
H. Stereotactic Radio Surgeries
I. Bronchial Thermoplasty
J. Vaporisation of the Prostrate (Green Laser Treatment or Holmium Laser Treatment)
K. IONM - (lntra Operative Neuro Monitoring)
L. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

*Alternative Treatment Inpatient expenses (AYUSH)-AYUSH treatment covered up to base sum insured on IPD basis subject to 24 hrs hospitalization and subject to treatment taken in a government Hospital or in any institute recognized by government and/ or accredited by Quality Council of India or National Accreditation Board on Health

*Domiciliary Hospitalization-Not Covered

GROUP HEALTH INSURANCE POLICY - POLICY SCHEDULE

Attached to and forming part of Group Health Policy No 4101250700000339-00

*Interchange of dependents will not be allowed during policy period & subsequent renewal also.
*External Congenital diseases covered for Life threatening conditions :-
1. inguinal and abdominal Hernia
2. Casudal Regression Syndrome
3. Imperforate Anus
4. Spina Bifida
5. Congenital Cataract
6. Bicronal Cranio Synthesis

Above will be consider as life threatning and can be covered. Other conditions will be out of scope of the policy.

*Pre Natal Period would mean period during pregnancy from conception till birth and Post Natal would mean up to six weeks from date of delivery. Only hospitalization expneses are allowed under this benefit.

*No individual can be covered more than once in the policy ? specifically if an employee and spouse are working for the same organization both cannot cover each other. In case at the time of claim it is found that the member is covered more than once, a deletion endorsement (without any refund) of such member will be effected to ensure he/she is covered only once.

*Mid term increase in SI is not allowed. (No change in sum insured/ no addition of any new sum insured slab allowed after commensment of policy)

*Administration/ Registration/ Service Charges & Misc. Charges are not payable

*Reasonable and Customary Charges will be applied on re-imbursement claims from non network hospitals where medical treatment taken by the Insured Person during the Policy Period following an Illness or Injury that occurs during the Policy Period, subject to availability of the Sum Insured and any specific limits specified in the Schedule of Benefits and the terms, conditions and exclusions specified in the Policy document.

*This Quote is based on the details provided by you. Premium and rates would be revised with change in insured member (Employees / Dependents) data

*In case employees/ Dependents are covered on voluntary basis, it is mandatory to declare it at the time of quotation only else we reserve the rights to revise or withdraw our quote.

*Rate chart given with quotation is valid for demography enclosed in this quotation only. In case of change of member demography the premium and rate chart would be revised.

*Group to Retail portability clause Continuity benefit will be provided as per retail medical underwriter.

*In case of deletion, there will be no refund for members who have claimed. If policy have per family rate chart then there would be no refund for entire family if any member from family have any claim.

*In case of deletion, if intimation will be provided later than the DOL and any claim has been taken by the member in that period, Recovery of the claim amount need to be made from the corporate.

*Any Doctors/ Surgeons fees charged/paid over and above the Hospital Standard Tariff/Package stand excluded from the scope of the policy. In case of Chamber cases or outside visiting consultant has conducted the surgery or is being consulted, Insurance company would be liable to pay up to the agreed tariff/ package rates with the hospital. The over & above limit will have to be borne by the customer .

*Beneficiary name for issue of claim cheques will be assumed as name of the corporate unless otherwise specified. Any additions for new employee, spouse/ children would be allowed within 45 days of date of joining, marriage / birth respectively subject to sufficient CD balance available.

*Additional premium for each additional member would be charged for all addition endorsements as per final rate chart. The list of members submitted at the inception of the policy will be considered as final.

*Quote validity 30 days from date of released or policy expiry date whichever is earlier.

*Client to ensure that they maintain sufficient CD balance though out the policy period to avoid 64vb compliance issue at the time of endorsements.

*Rest all terms and condiitons as per standard SBIG Group Mediclaim (GMC) Policy wording.

*Cashless and Reimbursement Policy.

* Coverage applicable is as per the benefit chart, annexure A attached along with.

* All other terms and conditions as per Group Health Insurance Policy wordings.

ANNEXURE IV

Policy Period: 23.07.2023 to 22.07.2024

Name of the Client	NATIONAL PENSION SYSTEM TRUST		
Name of the TPA	ITG		
ITGI Branch Code	GHI		
ITGI Share (in case of Coinsurance)			
Period of Insurance - From	7/23/2023		
To	7/22/2024		
Statement As on	28-May-25		
Description	No	Amount	Projected
Paid	4	399036	220,679
Outstanding	0	0	0
Claims Closed /Rejected	1	142773	
Total Liability	4	399,036	220,679
TPA Fee	0.00%	0	0
Incurred Claims	5	399,036	220,679
Earned Premium		2,505,797	1,354,986
Incurred Claims Ratio		15.9%	16.3%
Average Claim Amount	99,759		

Policy Period: 23.07.2024 to 22.07.2025

Family Health Plan Insurance TPA Limited FHPL-MI-FT-01					
Corporate Name:	National Pension System NPS Trust : 98				
Policy No :	P0025200002/6115/100098				
Policy Plan Period	23 Jul 2024 to 22 Jul 2025				
CLAIM STATUS WISE ANALYSIS					
Status	Number	Amount	Number %	Amount %	ACS
REPORTED	6	561,657			93610
SETTLED	4	462,661	66.7 %	88.2 %	115665
OUTSTANDING	0	0	0.0 %	0.0 %	0
Under Process	0	0	0.0 %	0.0 %	0

Document Pending from Member	0	0	0.0 %	0.0 %	0
Document Pending from Hospital	0	0	0.0 %	0.0 %	0
For Verification	0	0	0.0 %	0.0 %	0
Refer to Insurer	0	0	0.0 %	0.0 %	0
For Payment	0	0	0.0 %	0.0 %	0
For Settlement	0	0	0.0 %	0.0 %	0
Open Preauths	0	0	0.0 %	0.0 %	0
REJECTED & CLOSED	2	61,810	33.3 %	11.8 %	30905

Policy Period: 23.07.2025 to 22.07.2026

Family Health Plan Insurance TPA Limited FHPL-MI-FT-01					
Corporate Name:	National Pension System NPS Trust : 98				
Policy No :	4101250700000339-00				
Policy Plan Period	23 Jul 2025 to 22 Jul 2026				
Claim Analysis Report As on	31 May 2026				
CLAIM STATUS WISE ANALYSIS					
Status	**Number**	**Amount**	**Number %**	**Amount %**	**ACS**
REPORTED	16	2969799			
SETTLED	15	2786799	93.75%	93.84%	-
OUTSTANDING	1	183000	6.25%	6.16%	-
Under Process	0	0			-
Document Pending from Member	1	183000	6.25%	6.16%	-
Document Pending from Hospital	0	0	0.0 %	0.0 %	-
For Verification	0	0			-
Refer to Insurer	1	183000	6.25%	6.16%	-
For Payment	0	0	0.0 %	0.0 %	-
For Settlement	0	0	0.0 %	0.0 %	-
Open Preauths	0	0	0.0 %	0.0 %	-
REJECTED & CLOSED	0	0	0.0 %	0.0 %	-

ANNEXURE V

S. No.	Policy Period	Initial Premium Quoted/Paid (In ₹)
1	2023-24	17,11,000
2	2024-25	13,68,800
3	2025-26	11,68,200

ANNEXURE VI

Family Health Plan Insurance TPA Limited FHPL-MI-FT-01					
Corporate Name:		National Pension System NPS Trust : 98			
Policy No :		4101250700000339-00			
Policy Plan Period		23 Jul 2025 to 22 Jul 2026			
Claim Analysis Report As on		31 May 2026			
CLAIM STATUS WISE ANALYSIS					
Status	**Number**	**Amount (in ₹)**	**Number %**	**Amount %**	**ACS**
REPORTED	16	2969799	100	100	
SETTLED	15	2786799	93.75	93.84	
OUTSTANDING	1	183000	6.25	6.16	
Under Process	0	0			
Document Pending from Member	1	183000	6.25	6.16	
Document Pending from Hospital	0	0	0	0	
For Verification	0	0	0	0	
Refer to Insurer	1	183000	6.25	6.16	
For Payment	0	0	0	0	
For Settlement	0	0	0	0	
Open Preauths	0	0	0	0	
REJECTED & CLOSED	0	0	0	0	

ANNEXURE VII

FORMAT FOR SUBMITTING BID BY THE INSURANCE COMPANIES

A. BASIC DETAILS

S. No.	Particulars	Details
1.	Name of the Insurance Company	
2.	Complete details of the Office	
	a) Address	
	b) Telephone No.	
	c) Email ID	
	d) IRDAI Registration No.	
	e) PAN No.	
	f) GSTIN	
3.	Name & Designation of the Office Head (with contact details)	
4.	Complete Details of Third Party Administrators (TPAs). If more than one TPA is available, all TPAs to be indicated	

B. FINANCIAL BID

The premium quotation for sum insured of ₹ 11,77,50,000/-(Eleven Crore Seventy Seven Lakh Fifty Thousand Rupees only) for 137 members as per list given as Annexure I of tender document is submitted as under:

S. No.	Particulars	Amount (in Rs.)
1.	Basic Premium	
2.	Taxes @ %	
3.	Total	

C. DECLARATION

a. I/We have carefully read and understood all the terms and conditions of the tender document and hereby accept the same.
b. The information furnished above is true and authentic to the best of knowledge and belief.

Date:
Place:

Authorized Signatory

Name:

Designation: