

Nainital District Co-operative Bank Ltd



Nainital District Co-op. Bank Ltd.

*Head Office :- Nainital Road, Near SDM Court, Haldwani
Nainital, Uttarakhand - 263139*

Tender for Staff Mediclaim

Last date of submission : 30.03.2026 Till 1.00 P.M.

Nainital District Co-operative Bank Ltd



Tenderer's Profile

Annexure 1: Details of the Insurance Company

Sr. No.	Question	Response			
1	Name of Company				
2	Company Head Office and registered office address				
3	Telephone and Fax numbers				
4	Name and designation of the person authorized to make commitments to the Bank				
5	E-mail Address				
6	GST & Service Tax Number				
7	Company PAN				
8	IRDA Registration Certificate				
9	Details of Claim settlement ratio of company (Please fill all details to avoid cancellation of bids)	Year	No. of claims	No Case Settled	%
		2022-23			
		2023-24			
		2024-25			

Nainital District Co-operative Bank Ltd



GENERAL INFORMATION AND INTRUCTIONS FOR BIDDERS

Nainital District Co-operative Bank Ltd. is a Central Financial Institute for all Co-operatives in District Nainital Uttarakhand. Bank is licensed by Reserve Bank of India for conducting Banking Business. Bank is having 1 Head Office, 37 Branches,. Apart from catering needs of Co-operative Societies it also finance Individuals and Sugar Mills. The annual turnover of the Bank is more than ` 2,000.00 Crores. Bank is a part of Co-operative Credit Structure. More than 250 Co-operative Societies are member / shareholder of the Bank.

Objective:

To procure Mediclaim Insurance for Banks Staff from Government / Pvt. Insurance Companies.

Mediclaim Insurance should cover Employee himself and his dependents which includes 3 Dependent Children's upto 30 age and Husband / Wife of the employee.

The Mediclaim Policy should cover maximum illness / medical treatment / hospitalization / diseases / geographical cover – Hospitals and minimum coverage terms & conditions should be not less than previous year's policy taken from Niva Bupa Health Insurance Company which has expired on 27-02-2026.

The Company / Bidder should provide good service and sanction the claim without any delay and with minimum compliance / procedures.

Instruction to fill & submit the Tender document:

1. Bid should be on Companies letter head. Scan copy of the Tender / Bid duly filed in and duly stamped and signed on each page should be submitted by using Companies / Firms official E-mail ID before last date of submission. Physical copy of the same shall be submitted whenever required by the Bank.
2. Quote should include details like Number of Employees, Number of Dependents and Net Premium, GST, etc.

Nainital District Co-operative Bank Ltd



Policy Terms and Conditions		Insurer
Insured Name	Nainital DCB	
Policy Inception Date	Renewal	
No of Lives		
BENEFITS	TERMS	Y/N
Family Definition	1+4 (Employee+Spouse+3 Dependent Children up to 30 Years)	
Type of Cover	Floater	
Sum Insured Slab	Rs 10,00,000/-	
Age Bracket	0 to 60Yrs	
1 st , 2 nd , 3 rd , 4 th year exclusion clause	Waived	
1 st 30 days exclusion clause	Waived	
Pre-existing Disease Clause	Covered	
Room Eligibility	As per Actual	
Pre-Hospitalization Cover	30 Days	
Post-Hospitalization Cover	60 Days	
Copay	No co-pay on all claims	
Day care procedures	Yes	
Cataract	(Bifocal & Multifocal Lenses for Cataract Operation- No Capping for Cataract Claim)	
If Maternity Benefit Covered- 9 Months Waiting Period	Waived	
Sub-limit	50000.00 for Normal & 1 Lakh for C-section	
Baby Day 1 Cover	Covered	
Ambulance	Required	
Organ Donor	Required	
Congenital Internal Disease	Covered	
Congenital External Disease	Covered	
Ayush treatment	Covered in Govt. Recognized hospitals only up to 100% of sum insured	
Psychiatric External Disease	Policy also covers hospitalization arising out of Psychiatric ailment within a limit of SI per family	
Dental Treatment	Covered in case of hospitalization due to accident on IPD basis only	
Modern Treatment	Required	
Terrorism	Any hospitalization due to terrorism activities will be covered up to IPD sum insured	
Cochlear Implant treatment	Cochlear Implant treatment	
Emergency Air Ambulance	Required	
Epidemic	Required	
Corporate Buffer	20 Lakh	
Zero Capping	Required & Consumable Charges will Covered	

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General Terms and Conditions

1. Objective of the Bank is to procure Medical Insurance from Insurance Companies for the Employees of the Bank and engage services of the reliable Mediclaim Insurance provider who will provide maximum benefits with minimum cost and hence the proposal should mentioned cost of premium in details and procedure for submitting the claim, cover, cash less aspect, illness, diseases covered, hospitalization with pre and post details, follow-up charges, home treatment, details of capping in terms of treatment, diseases, hospitalization - minimum / maximum period required, day care treatment, medicines, implants, surgical appliances, facilities for female employees, cosmetic treatment, etc.
2. Tenderer should guarantee that once the proposal is finalized, there will be no breach of trust and all claims will be settled within the parameters agreed between Bank and Company at the time of finalization.
3. Clarifications/queries, if any, should be directed to : HR Department : by E-mail: ho.admin@ndcbank.com Questions should be submitted prior so that response shall be provided to all the vendors.
4. The tender should be quoted as per the given format no changes should be made in this tender document.
5. Tender must reach on or before 30.03.2026 Till 1.00 P.M. through by hand or Speed post/Courier only.
6. Correction in the proposals after submission is not allowed in any circumstances.
7. Tenderer should submit name, title, and telephone number of the responsible person(s) in their organization to whom Bank can address questions during the evaluation of proposal submitted.
8. The proposal should be complete in all respects and contain all information asked for, along with all the product details. The proposal should include all items asked for in the attached Annexure. Impression of Company seal is required on each page of this tender document and same should be signed by company's authorized representative.
9. Each page of original tender document must be duly signed & stamped as a token of acceptance of terms & conditions.

Nainital District Co-operative Bank Ltd

10. If, in the opinion of bank, a proposal / quote/documents contain false or misleading statements or references that do not support a function, attribute, capability or condition as contended by the Tenderer, the tender will be rejected.
11. Bank reserves the rights to contact clients / call information from them to verify details submitted by the bidder in the tender document.
12. This tender is subject to standard Force Majeure and the bank reserves the rights accept the tender as per Banks choice or reject any or all tenders without assigning any reason.
13. For any dispute, the Registrar, Co-operative Societies, Uttarakhand, Dehradun will be the sole jurisdiction whose decision will be binding on all parties.

No. of Lives (Approximately)

Staff / Employees	162
Dependent Family Member	364
TOTAL	526

Nainital District Co-operative Bank Ltd

On Insurance Company's Letter Head

FINANCIAL BID FOR
GROUP HEALTH INSURANCE POLICY FOR
NAINITAL DISTRICT CO-OPERATIVE BANK LTD.
EMPLOYEES AND THEIR FAMILY MEMBERS

S.No.	Particulars	Total Premium (for all Emp. Family)
01	Premium for coverage of Rs.10,00,000.00 (Ten lakh) per family for a period of one year	
	Taxes (GST etc. if any)	
	Total in figures	
	Total in words	

Note:

- All terms & conditions as stated in the tender document are accepted.
- Conditional bids are not acceptable.
- Bids submitted in the above format is only acceptable.

Name -
Address -
Signature of the -
(Authorized Person of Insurance Company)

