



Bid Number/बोली क्रमांक (बिड संख्या):
GEM/2024/B/5667576
Dated/दिनांक : 06-12-2024

Bid Document/ बिड दस्तावेज़

Bid Details/बिड विवरण	
Bid End Date/Time/बिड बंद होने की तारीख/समय	27-12-2024 12:00:00
Bid Opening Date/Time/बिड खुलने की तारीख/समय	27-12-2024 12:30:00
Bid Offer Validity (From End Date)/बिड पेशकश वैधता (बंद होने की तारीख से)	60 (Days)
Ministry/State Name/मंत्रालय/राज्य का नाम	Ministry Of Finance
Department Name/विभाग का नाम	Regional Rural Banks
Organisation Name/संगठन का नाम	Prathama U P Gramin Bank
Office Name/कार्यालय का नाम	Moradabad
Item Category/मद केटेगरी	Group Term Insurance Service - Permanent Employees; Natural death, Accidental death, Suicide, Animal bite, Pre-Existing Illnesses
Contract Period/अनुबंध अवधि	1 Year(s) 7 Day(s)
Minimum Average Annual Turnover of the bidder (For 3 Years)/बिडर का न्यूनतम औसत वार्षिक टर्नओवर (3 वर्षों का)	450 Lakh (s)
Years of Past Experience Required for same/similar service/उन्हीं/समान सेवाओं के लिए अपेक्षित विगत अनुभव के वर्ष	5 Year (s)
Past Experience of Similar Services required/इसी तरह की सेवाओं का पिछला आवश्यक अनुभव है	Yes
MSE Exemption for Years of Experience and Turnover/ अनुभव के वर्षों से एमएसई छूट	No
Startup Exemption for Years of Experience and Turnover/ अनुभव के वर्षों से स्टार्टअप छूट	No
Document required from seller/विक्रेता से मांगे गए दस्तावेज़	Experience Criteria,Bidder Turnover,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

Bid Details/बिड विवरण	
Do you want to show documents uploaded by bidders to all bidders participated in bid?/	Yes
Bid to RA enabled/बिड से रिवर्स नीलामी सक्रिय किया	No
ITC available to buyer/क्रिता के लिए उपलब्ध आईटीसी	Yes
Type of Bid/बिड का प्रकार	Two Packet Bid
Time allowed for Technical Clarifications during technical evaluation/तकनीकी मूल्यांकन के दौरान तकनीकी स्पष्टीकरण हेतु अनुमत समय	2 Days
Estimated Bid Value/अनुमानित बिड मूल्य	12500000
Evaluation Method/मूल्यांकन पद्धति	Total value wise evaluation
Financial Document Indicating Price Breakup Required/मूल्य दर्शाने वाला वित्तीय दस्तावेज ब्रेकअप आवश्यक है	Yes

EMD Detail/ईएमडी विवरण

Required/आवश्यकता	No
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ePBG Detail/ईपीबीजी विवरण

Required/आवश्यकता	No
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MII Compliance/एमआईआई अनुपालन

MII Compliance/एमआईआई अनुपालन	Yes
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1. The minimum average annual financial turnover of the bidder during the last three years, ending on 31st March of the previous financial year, should be as indicated above in the bid document. Documentary evidence in the form of certified Audited Balance Sheets of relevant periods or a certificate from the Chartered Accountant / Cost Accountant indicating the turnover details for the relevant period shall be uploaded with the bid. In case the date of constitution / incorporation of the bidder is less than 3-year-old, the average turnover in respect of the completed financial years after the date of constitution shall be taken into account for this criteria.
2. 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.
3. 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.

4. 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.

Additional Qualification/Data Required/अतिरिक्त योग्यता /आवश्यक डेटा

Service Provider and it's insurance company must have been in the Insurance business in India for at least XX years:Insurance company should be registered with IRDA with at least 5 years' experience in the field of Life Insurance in India and its registration/ license should be valid as on date of bidding.

Buyer to specify the Service Provider must have a Solvency Ratio more than YYY%:NA

Service Provider and it's insurance company should currently be providing insurance to at least YY Government, Semi-government,PSU,Govt. Undertaking,Autonomous bodies,Educational institutes of national repute,etc.:NA

The Insurer should be providing insurance to at least XX clients in India where the annual premium is more than INR XX for each client:NA

Service Provider and it's insurance company should be providing insurance to at least XX clients in India where the insurance cover (sum insured) is more than INR XX for each client:NA

The bidder should have a claim settlement ratio of more than ZZ% for (Type of Insurance) over the last 3 years:CLAIM SETTLEMENT RATIO SHOULD BE ABOVE 90% IN LAST 3 FINANCIAL YEARS ENDING 2023-24.

More than YY (type of Insurance) Insurance Policies should have been issued to govt depts in past 3 years with Sum Insured not less than INR XX:NA

Gross Total Premium underwritten within India in last XX Financial Years should be more than INR Rs. XXX Crores.:Insurance company should have gross written premium of INR 500 Crores from Indian operations in FY 2022-23 or 2023-24. Kindly attach the balance sheet or CA Certificate in support of the same.

Gross Total Premium for (Type of Insurance) underwritten within India in last XX Financial Years should be more than INR Rs. XXX Crores:NA

Details of Term Insurance needed:[1733463709.pdf](#)

Group Term Insurance Service - Permanent Employees; Natural Death, Accidental Death, Suicide, Animal Bite, Pre-Existing Illnesses (4065)

Technical Specifications/तकनीकी विशिष्टियाँ

Specification	Values
Core	

Sp eci fic ati on	Values
Type of People being Insured	Permanent Employees
Type of Cover to be Provided	Natural death , Accidental death , Suicide , Animal bite , Pre-Existing Illnesses
Premium Payment Options	Annually
List of Insurers from where Insurance to be taken	HDFC Life Insurance Co. Ltd , Max Life Insurance Co. Ltd. , ICICI Prudential Life Insurance Co. Ltd , Life Insurance Corporation of India , Kotak Mahindra Life Insurance Co. Ltd. , Aditya Birla SunLife Insurance Co. Ltd , TATA AIA Life Insurance Co. Ltd. , SBI Life Insurance Co. Ltd. , Exide Life Insurance Co. Ltd. , Bajaj Allianz Life Insurance Co. Ltd. , PNB MetLife India Insurance Co. Ltd , Reliance Nippon Life Insurance Company , Aviva Life Insurance Company India Ltd. , Sahara India Life Insurance Co. Ltd. , Shriram Life Insurance Co. Ltd. , Bharti AXA Life Insurance Company Ltd , Future Generali India Life Insurance Company Limited , Ageas Federal Life Insurance Company Limited , Canara HSBC Oriental Bank of Commerce Life Insurance Company Limited , Aegon Life Insurance Company Limited , Pramerica Life Insurance Co. Ltd. , Star Union Dai-ichi Life Insurance Co. Ltd. , IndiaFirst Life Insurance Company Ltd. , Edelweiss Tokio Life Insurance Company Limited
Addon(s)/एडऑन	
Additional Details/अतिरिक्त विवरण	
Insurance Start Date	15-01-2025

Sp eci fic ati on	Values
Ins ura nce End Dat e	14-01-2026

Input Tax Credit(ITC)/इनपुट कर क्रेडिट(आईटीसी) and/ तथा Reverse Charge(RCM)/रिवर्स प्रभार (आरसीएम) Details

ITC on GST/जीएसटी पर इनपुट कर क्रेडिट	ITC on GST Cess/जीएसटी उपकर कर क्रेडिट
50%	NA

Additional Specification Documents/अतिरिक्त विशिष्टि दस्तावेज़

Consignees/Reporting Officer/परेषिती/रिपोर्टिंग अधिकारी

S.No./क्र. सं.	Consignee Reporting/Officer/ परेषिती/रिपोर्टिंग अधिकारी	Address/पता	Number of People to be insured	Additional Requirement/अतिरिक्त आवश्यकता
1	Prateek Agarwal	244001,PRATHAMA BHAWAN , RAM GANGA VIHAR, PHASE II	4065	N/A

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

1. Generic

OPTION CLAUSE: The buyer can increase or decrease the contract quantity or contract duration up to 25 percent at the time of issue of the contract. However, once the contract is issued, contract quantity or contract duration can only be increased up to 25 percent. Bidders are bound to accept the revised quantity or duration

Disclaimer/अस्वीकरण

The additional terms and conditions have been incorporated by the Buyer after approval of the Competent Authority in Buyer Organization, whereby Buyer organization is solely responsible for the impact of these clauses on the bidding process, its outcome, and consequences thereof including any eccentricity / restriction arising in the bidding process due to these ATCs and due to modification of technical specifications and / or terms and conditions governing the bid. If any clause(s) is / are incorporated by the Buyer regarding following, the bid and resultant contracts shall be treated as null and void and such bids may be cancelled by GeM at any stage of

bidding process without any notice:-

1. Definition of Class I and Class II suppliers in the bid not in line with the extant Order / Office Memorandum issued by DPIIT in this regard.
2. Seeking EMD submission from bidder(s), including via Additional Terms & Conditions, in contravention to exemption provided to such sellers under GeM GTC.
3. Publishing Custom / BOQ bids for items for which regular GeM categories are available without any Category item bunched with it.
4. Creating BoQ bid for single item.
5. Mentioning specific Brand or Make or Model or Manufacturer or Dealer name.
6. Mandating submission of documents in physical form as a pre-requisite to qualify bidders.
7. Floating / creation of work contracts as Custom Bids in Services.
8. Seeking sample with bid or approval of samples during bid evaluation process. (However, in bids for [attached categories](#), trials are allowed as per approved procurement policy of the buyer nodal Ministries)
9. Mandating foreign / international certifications even in case of existence of Indian Standards without specifying equivalent Indian Certification / standards.
10. Seeking experience from specific organization / department / institute only or from foreign / export experience.
11. Creating bid for items from irrelevant categories.
12. Incorporating any clause against the MSME policy and Preference to Make in India Policy.
13. Reference of conditions published on any external site or reference to external documents/clauses.
14. Asking for any Tender fee / Bid Participation fee / Auction fee in case of Bids / Forward Auction, as the case may be.
15. 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.

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 within 4 days of bid publication on GeM. 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.

This Bid is governed by the [General Terms and Conditions/सामान्य नियम और शर्तें](#), 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 General Terms and Conditions/सामान्य नियम और शर्तें is contradicted by the conditions stipulated in Service Level Agreement, then it will over ride the conditions in the General Terms and Conditions.

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./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 कार्यवाही का आधार होगा।

---Thank You/धन्यवाद---



Prathama UP Gramin Bank

(sponsored by : Punjab National Bank)
Ram Ganga Vihar Phase –IInd Moradabad
e-mail: hrd@prathamabank.com
website: prathamaupbank.com

Head Office:
Phone: 0591-2492088

BID DOCUMENT

Policy: Group Term Life Insurance Policy for Prathama UP Gramin Bank's Employees for the Policy Period 15th Jan 2025 to 14th Jan 2026

Broker- Anand Rathi Insurance Brokers Limited





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1. Introduction

Insured: Prathama UP Gramin Bank (PUPGB)

PUPGB invites bid for the renewal of **Group Term Life Insurance Policy for Banks Employees for the Policy Period 15th Jan 2025 to 14th Jan 2026** from established Life Insurance companies registered with IRDAI. The interested Life Insurance companies may submit their bid as per the schedule mentioned on the GEM Portal.

- The complete bidding process will be executed through GEM Portal only.
- Addendum/Corrigendum, if any, to this tender will be published on GEM Portal only
- No Physical Document will be required to submit to Bank officials.
- Pre-bid meeting will be held on 17th December 2024 at 4 P.M.
- Online Meeting link will be shared through Email only.

2. DISCLAIMER

The information contained in this Bid Document is provided to the Bidder(s) on the terms and conditions set out in this BID document. The BID document contains statements and information that is believed to be true and reliable as on date of issue of BID DOCUMENT but does not purport to provide all of the information that may be necessary or desirable to enable an intending contracting party to determine their participation or to enter into a contract or arrangement with Bank in relation to the provision of services.

The BID DOCUMENT is not a recommendation, offer or invitation to enter into a contract, agreement or any other arrangement in respect of the services. The provision of the services is subject to observance of duly notified selection process and appropriate documentation between the Bank and any successful Bidder as identified by the Bank, after completion of the selection process as detailed in this document. No contractual obligation whatsoever shall arise from the BID DOCUMENT process unless and until a formal contract is signed and executed by duly authorized officers of Prathama UP Gramin Bank with the Bidder. The purpose of this BID DOCUMENT is to provide the Bidder(s) with information to assist the formulation of their proposals.





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This BID DOCUMENT does not claim to contain all the information each Bidder may require. Each Bidder should conduct their own investigations and analysis and should check the accuracy, reliability and completeness of the information in this BID DOCUMENT and where necessary obtain independent advice. Prathama UP Gramin Bank makes no representation or warranty and shall incur no liability under any law, statute, rules or regulations as to the accuracy, reliability or completeness of this BID DOCUMENT. Prathama UP Gramin Bank may in its absolute discretion, but without being under any obligation to do so, update, amend or supplement the information in this BID DOCUMENT.

3. Bank Profile:

Prathama U.P. Gramin Bank, sponsored by Punjab National Bank one of the leading RRB of India, came into existence by amalgamation of 2 RRBs Viz (Sarva UP Gramin bank Meerut, Prathama Gramin Bank Moradabad) working in the area spread in whole Uttar Pradesh "East to West" under subsection (1) of section 23 A of the Regional Rural Bank Act, 1976 (21 of 1976) vide Govt. of India Notification dated 22.02.2019. The Bank has its Head Office in Moradabad. The Bank's operational area spreads in 20 Districts.

The detail of administrative offices and branches as under:

Prathama UP Gramin Bank	
Head office	1
No. of Regional Offices	13
No. of Branch Offices	962
No. of Employees	4065

4. The bid Documents contains two Parts:

Part I- Terms and conditions related to Bids Submission

Part II- Terms and conditions related to Coverages under the Insurance policy





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Part I

Terms and conditions related to Bids Submission:

Objectives of the BID DOCUMENT

Bank intends to renew the **Group Term Life Insurance Policy for Banks Employees for the Policy Period 15th Jan 2025 to 14th Jan 2026** for sum insured values along with list of coverage as stated in this document for the policy period of one year.

Prathama UP Gramin Bank intends to issue this bid document, hereinafter called BID DOCUMENT, to eligible Insurance Companies in India, hereafter called as "Bidders", to participate in the competitive bidding.

All offers of the bidders shall be unconditional and once accepted whether with or without modifications by the Bank shall be binding between the Bank and such Bidder.

Bank will not accept any deviations from the terms and conditions specified in this BID DOCUMENT. Deviations could result in disqualification of the offer made by the bidder at the discretion of the Bank.

Deviations from BID DOCUMENT specifications:

It is mandatory that the bidder should confirm to BID DOCUMENT's specifications in full and provide a declaration for the same. Bidders are advised not to quote any alternative coverage options/limits/cover design options.

Any deviation will make the bidder liable to be disqualified. The bidder will be bound to comply with the provisions set forth in the BID DOCUMENT

In case of any additional clarification, feel free to connect the following persons

From Prathama UP Gramin Bank (hrd@prathamaupbank.com)		
Mr. Deepak	Assistant General Manager	7217032042
Mr. Anuj Kumar Singh	Senior Manager	7217032043
Mr. Prateek Agarwal	Assistant Manager	9528837020
From M/s Anand Rathi Insurance Broker Ltd		
Shaifali Goyal (VP)	8800283339	shaifaligoyal@rathi.com
Viplav Das (SM)	8130021531	Viplavdas@rathi.com





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PUPGB assume no liability or liability for any cost the bidder may incur in responding to this BID DOCUMENT including travel costs, attending meeting etc.

Note: Any bid received after the target date of the receipt of bids prescribed in GEM Portal, will not be accepted by the Portal. No bid will be modified after submission of bids. No bidder shall be allowed to withdraw the bid.

4. Bidders Eligibility Criteria:

Only those bidders fulfilling these criteria should respond to the tender:

1. Insurance company should be registered with IRDA with at least 5 years' experience in the field of Life Insurance in India and its registration/license should be valid as on date of bidding.
2. Insurance company should have gross written premium of INR 500 Crores from Indian operations in FY 2022-23 or 2023-24. Kindly attach the balance sheet or CA Certificate in support of the same.

Note: Bidder should submit proof in support of above-mentioned criteria while submitting the proposal, the same is to be submitted as of Technical Bid document as per Annexure. Bidders who do not fulfill the above criteria or who fail to submit proof will be rejected ab-initio

Deviations from BID DOCUMENT specifications:

It is mandatory that the bidder should confirm to the BID DOCUMENT specifications in full and provide a declaration to the same. Bidders are advised not to quote any alternative coverage options / limits/ cover design options.

Any deviation from the BID DOCUMENT condition would disqualify the bidder.

Proposal Process Management:

1. Prathama UP Gramin Bank reserves the right to accept or reject any or all proposals, to revise the BID DOCUMENT, to request one or more re- submissions from all bidders or clarifications from one or more bidders, or to cancel the process in part or whole. All claims for functional/technical delivery made by the bidders in their responses to the BID DOCUMENT shall be assumed as deliverable within the quoted financials.





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2. The Bidder shall bear all costs associated with the preparation and submission of its bid, and the Bank will, in no case be responsible or liable for any costs for submission of bids.
3. The bidder must submit a letter signed by an authorized officer of their organization conforming proposal's complete compliance to the RFP specifications and it should be enclosed.
4. Integrity Pact – Bidder must sign and submit an Integrity Pact (IP) as per format prescribed by the Bank. Submission of Integrity Pact will be mandatory criteria for pre-qualification of a vendor and the same must be submitted along with Technical Bid. IP should be signed by the authorized signatory of the vendor/firm/insurance company.
 - I. The Bidder will sign the Integrity Pact which is an integral part of tender/bid documents, failing which the tenderer/bidder will stand disqualified from the tendering process and the bid of the bidder would be summarily rejected.
 - II. Integrity Pact will be submitted by the bidder on Rs.100 Non-Judicial Stamp Paper with witnesses and no deviation will be allowed in the IP format.

Language of Bid

The language of the bid response and any communication with the Bank must be written in English only. Supporting documents provided with the BID DOCUMENT response can be in another language so long as it is accompanied by an attested translation in English, in which case, for purpose of evaluation of the bids, the English translation will govern.

5. Bidding Submission Instruction:

The bidders have to submit bids online on GEM Portal within prescribed timeline. The complete bid documents need to be uploaded by the bidder duly signed and stamped in the portal.

1) Technical Bid

1. The Technical Bid must be submitted as provided templates attached as Annexures in this Bid document.





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2. The Technical Bid - Annexure A, Annexure B, Annexure C, Annexure D and Annexure E should be completed in all aspects and contain all required information asked for in these documents. It should not contain any price information.
3. The following documents are to be submitted to the bank **duly signed & stamped by authorized signatory by the bidders.**

S. No	Particulars	Details
1	Integrity Pact (IP)- On Rs.100 Non-judicial stamp paper	Annexure A
2	Eligibility Criteria- Copy of supporting documents to be provided by the bidders	Annexure B
3	Nil deviation declaration letter- On Bidders letterhead	Annexure C
4	Covering Letter- On Bidders letterhead	Annexure D
5	Undertaking by Bidder- On Bidders letterhead	Annexure E
6	Proof of copy of Signing Authority Letter	be submitted by bidder.

- a) Integrity Pact (IP) as provided in Annexure A. It should be duly signed by authorized signatories IP should be signed by the authorized signatory of the firm, which is an integral part of tender/bid documents, failing which the tenderer/bidder will stand disqualified from the tendering process and the bid of the bidder would be summarily rejected. Integrity Pact will be submitted by the bidder on Rs.100 Non-Judicial Stamp Paper with witnesses and no deviation will be allowed in the format.
- b) Eligibility criteria as provided for in Annexure B, along with supporting documents attached.
- c) Nil Deviation letter to be submitted as provided in Annexure C without deviation in any terms and condition to this Bid document. Deviated terms if any will be discarded as ab- initio.
- d) Annexure C, D and E are to be submitted in portal as per format prescribed by the Bank and should bear the bidders' seal and the name, designation and signature of the Authorized Signatory of the bidder.
- e) The bidder should ensure that all the annexures are submitted as prescribed by the Bank. In case it is not in the prescribed format, it is liable to be rejected.
- f) The Bank further reserves the right to reject any or all offers based on its own evaluation of the offers received, or based on stability, capabilities, track records, reputation among users and other similar features of a bidder.





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- g) The Bank reserves the right to modify any terms, conditions or specifications for submission of bids and to obtain revised Bids from the bidders due to such changes, if any at any time prior to completion of evaluation of technical bids from the participating bidders.
- h) The bidders have to submit bids online on GEM Portal within prescribed timeline. The complete bid documents need to be upload by the bidder duly signed and stamped in the portal.

No Physical presence for technical and commercial bid submission is allowed.

- o The bidder should sign the bid on all the pages by a duly authorized person. The signatory should give a declaration and thorough authenticated documentary evidence, establish that he/she is empowered to sign the tender documents, and bind the bidder.
- o The bid should contain no interlineations, erasures, or over writings except as necessary to correct errors made by the bidder. In such a case, the person signing the bid should initial such corrections.
- o The bidder is expected to examine all instructions, forms, terms, conditions, and technical specifications in the bid documents. Failure to furnish all information required by the Bid Document or submission of a bid not substantially responsive to the bidding documents in every respect will be at the bidder's risk and may result in the rejection of the bid.
- o No rows/ columns of the tender should be left blank. Offers with insufficient information and offers, which do not strictly comply with the stipulations given above are liable for rejection

Note- Financial price bid break up sheet is not to be submitted along with the technical bid documents.

Any Bid instruction beyond mentioned to this Bid document will not be accepted.

In order to allow prospective bidders reasonable time in which to take the amendment into account in preparing their bids, the Bank, at its discretion, may extend the deadline for a reasonable period as decided by the Bank for the submission of Bids.

Other Terms:

- a. The proposal must clearly mention that it is non-cancellable for any reason other than non-payment of premium.
- b. Hard copy of integrity pact (duly signed & stamped) on Rs.100 non-judicial stamp paper to be provided by the L1 bidder at the time of awarding the policy.

NOTE: In case there is any contradiction or overlapping between the standard SLA and General Term & condition of GEM and additional term & conditions uploaded /mentioned by buyer, the additional Term & Conditions will be prevailed /superseded the standard SLA & general term & condition of GEM.





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e-mail: hrd@prathamabank.com
website: prathamaupbank.com

Head Office:
Phone: 0591-2492088

IEMs of Bank are :-

- a. Lt. Gen Raman Dhawan Email- romidhawan4@yahoo.com Mob No – 8894700170
- b. Pramod Kumar Sangewar Email- sangewarer@gmail.com Mob No – 9573306709

2) Commercial Bid:

- a. The Commercial bid must be uploaded in tab given in GEM Portal.
- b. Premium quoted should be as per instruction on GEM portal with or without GST showing on tab.
- c. Opening of the commercial bids will be subject to the Bidders getting shortlisted on the basis of technical evaluation.
- d. The rates quoted must be the final and shall be considered firm regardless of actual claims experience as on the policy effective date.
- e. Premium mentioned in the Gem-Portal financial tab will be considered as final for selection of L1 bidder.

Important Terms:

The rates quoted must be the final and shall be considered firm regardless of actual claims experience as on the policy effective date.

Terms:

1. The bid/terms offered would not have any “premium/claims Review “clause,
2. The proposal must clearly mention that it is non-cancellable for any reason other than non-payment of premium.

6. Bidding Evaluation Process:

- a. It may kindly be noted that a financial bidding process will be followed for the final selection of the Insurance Company for the Group Term Life Insurance Policy for Bank's Employees for the policy period 15th Jan 2025 to 14th Jan 2026.
- b. PUPGB reserves the right to:
 - a) Reject any or all responses received in response to the BID DOCUMENT without assigning any reason.





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- b) Cancel the BID DOCUMENT / tender at any stage, without assigning any reason.
- c) Waive or change formalities, irregularities or inconsistencies in this proposal (format and delivery) such change/waiver would be duly notified to all insurance companies before the scheduled closure of the bid date.
- d) Extend the time of submission of all proposals and such an extension would be duly communicated to all the companies.
- e) Share the information/clarification provided in response to the BID DOCUMENT by any bidder, with all other bidders (s) /others, in the same form as clarified to the bidder raising the query.

7. BID DOCUMENT Conditions:

- a. **Bidder warranties-** By submitting a response, the bidder represents and warrants to Anand Rathi Insurance Brokers Limited / PUPGB that, as at the date of submission:
 - I. The bidder has fully disclosed to Anand Rathi Insurance Brokers Limited / PUPGB in it's response all information that could reasonably be regarded as affecting in any way Anand Rathi Insurance Brokers Limited / PUPGB's evaluation of response
 - II. All information contained in the bidder's response is true, accurate and complete
 - III. And not misleading in any way
 - IV. No litigation, arbitration or administrative proceeding is presently taking place, pending or to the knowledge of bidder threatened against or otherwise involving the bidder which could have an adverse effect on it's business, assets or financial condition or upon Anand Rathi Insurance Brokers Limited & or PUPGB's reputation if the response is successful .
 - V. The bidder will immediately notify Anand Rathi Insurance Brokers Limited and PUPGB of the occurrence of any event, fact or circumstance which may cause a material adverse effect on the bidder's business, assets or financial condition or Anand Rathi Insurance Brokers Limited / PUPGB's reputation or render the bidder unable to perform it's obligations under the policy contract/ service level agreement, if any or have a material adverse effect on the evaluation of the responses by Anand Rathi Insurance Brokers Limited / PUPGB; and
 - VI. The bidder has not and will seek to influence any decisions of PUPGB during the evaluation process or engage in any uncompetitive behavior or other practice which may deny legitimate business opportunities to other bidders.
- b. **Confidentiality-** Bidder must keep confidential any information received from or about PUPGB as a result of or in connection with the submission of the response. All information contained in the response or in subsequent communication shall be deemed confidential and may be used only in connection with the preparation of bidder's response. Unless expressly agreed in writing, prior to





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submission, responses are not confidential and may be used by PUPGB in whole or part. PUPGB however, will not disclose the information provided by bidder in a response other than to its affiliates or to its professional advisors, unless required otherwise by any provisions of law. Additionally, and at any point of evaluation and selection process, PUPGB may require the bidder to execute an NDA (Non-Disclosure Agreement).

The bidder has also to agree:-

- i. To maintain and use the Information only for the purposes of the Agreement and only as permitted by the BANK;
- ii. To only make copies as specifically authorized by the prior written consent of the Bank and with the same confidential or proprietary notices as may be printed or displayed on the original;
- iii. To restrict access and disclosure of Information to such of their employees, agents, strictly on a "need to know" basis, to maintain confidentiality of the Information disclosed to them in accordance with this Clause and
- iv. To treat all Information as Confidential Information.

Except as required by law, the parties shall ensure that confidential information- business or otherwise as disclosed by one party to other/s during negotiation/ implementation/execution of the Agreement to be executed between the parties or which may in any manner by any of its officers comes into the other party's knowledge or possession or control, shall not be used for any purposes other than those required or permitted by the Agreement and shall remain confidential and shall not be disclosed to any other party (including a subcontractor) except insofar as may be required for the proper implementation of the Agreement or permitted by other party expressly in writing.

For the purposes of the Agreement to be executed between the parties, information relating to the Bank's business, of its customers/employees, business systems, business processes, policies, internal notes, third party correspondences and documents shared in confidence or in respect of which no express permission has been obtained from Recipient by Disclosing Party, supplier lists or any other information having potential bearing on its business, trade, standing or reputation, information affecting employee's or an office bearer's right to privacy or bank's proprietary information as defined hereinafter shall be deemed to be confidential information. For the purposes of this clause, Proprietary Information shall include, but not be limited to, domain names, trade secrets- whether or not protected under any patent or copy right or other intellectual property laws- whether contained on computer hard disks or floppy diskettes or otherwise available in any oral, scripted or photographic or electronic form- without any limitation whatsoever, copyrights, business ideas, techniques, know-how, inventions (whether patentable or not), any other information of any type relating to designs, configurations, information concerning technical or financial aspects, intellectual property rights, documentation, policies, board notes, circulars, letters including correspondences received or exchanged via electronic or web-based





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mediums in confidence, recorded data, schematics, layouts, source code, master works, master databases, algorithms, flow charts, formulae, works of authorship, mechanisms, research, manufacture, improvements, assembly, installation, the information concerning the Parties' actual or anticipated business, research or development, or the information which is received in confidence by the disclosing party to the Recipient. It is further agreed that the information relating to the Bank's customers is deemed confidential whether marked confidential or not.

Notwithstanding the foregoing, any information which orally or visually or in writing is disclosed to the recipient by the Disclosing Party shall be deemed to be Confidential Information, if the disclosing party, within 10 (ten) days after such disclosure, sends to the Recipient a written document or documents describing such Proprietary Information and referencing the place and date of such oral, visual or written disclosure and the names of the employees or officers of the Recipient to whom such disclosure was made.

Bidder agrees to regard and preserve as confidential all information related to the business and other activities of the Bank, that of its customers' personal and financial information, suppliers and other entities with whom Bank is presently or in future may enter into business, as may be obtained by Bidder or may be developed as a result of the Agreement. Bidder agrees to hold such information in trust and complete confidence for Bank and not to disclose such information to any person, firm or enterprise or use (directly or indirectly) any such information for its own benefit or the benefit of any other party, unless expressly authorized by Bank in writing, and further agrees to limit access to and disclosure of such confidential information to Bidder's employees on a strictly "need to know" basis only and who have signed or are bound by confidentiality agreements/undertakings at least as stringent as those contained herein. Bidder shall not without the consent of Bank make use of any document or reproduce in any way the information which it may come to know or have, except for the purpose of performance of the Agreement.

The Bidder agrees to protect the confidential information of the Bank with the same standard of care and procedures used by it to protect its own confidential Information. Without limitation of the foregoing, the Bidder shall use reasonable efforts to advise the Bank immediately in the event Bidder learns or has reason to believe that any person who has had access to confidential information has violated or intends to violate the terms of the Agreement and shall reasonably cooperate in seeking injunctive relief against any such person.

Even if a Bidder's employee/staff leaves the job or his services are terminated/expires, the Bidder shall ensure that he does not share any confidential information of the Bank with third parties nor uses such it to derive unauthorized profits out of it. Bidder shall continue to be responsible for any such act of its ex-employee/ex-staff and agrees to indemnify the Bank against any loss suffered by Bank due to disclosure of confidential information in such circumstances.





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The obligation contained in this clause shall survive after the termination of the Agreement. Confidentiality of customer information shall be maintained and survive even after the Agreement expires or is terminated.

The infraction of confidentiality terms shall constitute material breach of the Agreement, and the bank shall be entitled to take appropriate actions as available in law or under the Agreement against the Bidder as the case may be. Bidder agrees to indemnify PUPGB against any loss suffered by PUPGB due to breach of confidential terms as mentioned hereinabove.

An Information shall not be considered confidential to the extent and only to the extent, such information is:

- i. already known to the receiving party free of any restriction at the time it is obtained from the other party;
- ii. Subsequently learned from an independent third party free of any restriction and without breach of the Agreement;
- iii. Is or becomes publicly available through no wrongful act of the other party;
- iv. Is independently developed by one party without reference to any confidential information of the other;
- v. is required to be disclosed pursuant to a requirement of a governmental agency or law so long as the parties provide each other with timely written prior notice of such requirement.

- c. **The BID DOCUMENT** is not an offer to contract, nor should it be construed as such. It is a definition of specific PUPGB requirements and an invitation to recipients to submit a responsive proposal addressing such requirements. PUPGB reserves the right to make no selection and enter into no agreement as a result of this BID DOCUMENT.
- d. It should be understood that your response to this BID DOCUMENT constitutes an offer to do business on the terms stated in your response and that, should a contract be awarded to you. PUPGB may, at it's option, incorporate all or any part of your response to this BID DOCUMENT in the contract. PUPGB reserves the right to accept your offer without further discussion and without any additional opportunity for you to amend, suspend or revise your offer.
- e. **Financial documents:** PUPGB may request additional financial/ business information from the bidder at it's discretion.
- f. **Selection Criteria:** The selection criteria, enquiries, questions or information put forth in the response are meant to be provided on the aforesaid and established through the details submitted by the bidder in the bid.





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- g. **Termination or suspension of the evaluation process-** PUPGB reserves the right to suspend or terminate the bidder in consultation with Anand Rathi Insurance Brokers Limited during evaluation process (in whole or in part) at any time in it's absolute discretion and without liability to the bidder or any third party. Bidders will be notified if any suspension or termination occurs but Anand Rathi Insurance Brokers Limited & PUPGB is not obliged to provide any reason.
- h. **Other rights-** Without limiting it's rights under any other clause of the evaluation process or at law, and without liability to the bidder or any third party, PUPGB may at any stage of the evaluation process:
- Require additional information from a bidder
 - Change the structure and timing of the evaluation process
 - Terminate further participation in the evaluation process by a bidder
 - Negotiate with more than one bidder
- i. **Responsibility for Costs-** Bidder is responsible for all costs, expenses or liabilities incurred by them or on their behalf in relation to the evaluation process (including in relation to providing PUPGB with the response, the revised response or any additional information)
- j. **PUPGB's right to vary-** PUPGB, in consultation with Anand Rathi Insurance Brokers Limited reserves the right to vary any aspect of this valuation process, without liability of the bidder. Where Anand Rathi Insurance Brokers Limited and PUPGB vary any aspect of this evaluation process or the agreement, PUPGB/ Anand Rathi Insurance Broker shall notify the bidder of any variation as far as possible.
- k. **Precedence of documents-** if there are any inconsistency between the terms of this BID DOCUMENT and any of it's appendices, schedules or attachments then, unless the contrary is explicitly stated in this BID DOCUMENT, the terms of the BID DOCUMENT will prevail to the extent of any inconsistency.
- l. **Governing laws & dispute resolution-** The BID DOCUMENT and selection process shall be governed by and construed in accordance with the laws of India and will be subject to the exclusive jurisdiction of Courts at Moradabad.
All disputes or differences or disagreement whatsoever arising between the Parties out of or in relation to the construction, meaning and operation or effect of the Bid Documents or in connection with the agreement shall be settled amicably. If, however, the Parties are not able to





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solve them amicably, the same shall be settled by arbitration in accordance with Arbitration and Conciliation Act, 1996. The matter shall be referred to a sole arbitrator pursuant to issue of a notice invoking arbitration in writing to the other party clearly setting out the specific dispute(s). For the appointment of sole arbitrator, Bank shall suggest a Panel of Arbitrators consisting three names out of which the bidder may agree to any one. In case, bidder fails to convey its determination within a period of 30 days from the date of receiving such names, Bank shall nominate a Sole Arbitrator out of the Panel of Arbitrators and the same shall be acceptable to bidders. The award made in pursuance thereof shall be binding on the Parties. The Arbitrator/Arbitrators shall give a reasoned award. Any appeal arising from order of arbitrator will be subject to the exclusive jurisdiction of courts at Moradabad. The Courts of Moradabad shall have jurisdiction in relation thereto. The Venue /Seat of Arbitration shall be Moradabad.

The bidder shall continue to services under the Agreement during the arbitration proceedings unless otherwise directed in writing by the Bank or unless the matter is such that the services cannot possibly be continued until the decision of the arbitrator or the umpire, as the case may be, is obtained. However, during such a contingency, the Bank shall be entitled to make alternative arrangements to tackle the situation in any manner it deems fit, at the cost of the bidder.

m. Assignment

Neither the agreement to be executed between the parties nor any rights granted under the agreement shall be assigned, sub contracted, or otherwise transferred, in whole or in part, by the bidder without written permission of the Bank.

If the Bank undergoes a merger, amalgamation, take-over, consolidation, reconstruction, change of ownership etc., the agreement shall be considered to be assigned to the new entity and such an act shall not affect the rights and obligations of the successful bidder and such amalgamated/merged entity.

n. Non-Exclusivity

It is expressly agreed that the arrangement hereby agreed between the parties, shall be on a non-exclusive basis. Bank reserves its right to enter into agreement with other parties concurrently during the currency of this Agreement to be executed between the parties.

o. Non-Transferable

This Bid Document is not transferable. Only the bidder who has submitted the bid will be eligible for participation in the evaluation process.

p. No Right to Set Off

In case the Bidder has any other business relationship with the Bank, no right of set-off, counter-claim and cross-claim and or otherwise will be available under this arrangement to the Bidder for any payments receivable under and in accordance with that business.

q. Relationship Between the Parties

The employees engaged by the selected bidder shall be deemed to be the employees of selected bidder only, and the Bank shall not be connected with the employment or the terms and conditions thereof in any way. The selected bidder alone would comply with the statutory





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obligations and Labor Regulations/ Rules in this regard. None of the provisions of the Agreement to be executed between the parties shall be deemed to constitute a partnership/joint venture between the parties hereto, and neither party shall have authority to bind the other except as specifically provided for hereunder

The selected bidder shall be responsible for payments of all statutory dues with respect to each of its personnel/ employees engaged by it to render service under the Service Level Agreement under applicable Labor law, including, the Minimum Wages Act, 1948, the Payment of Wages Act, 1936, the Payment of Bonus Act, 1965, the Employees' State Insurance Act, 1948, the Payment of Gratuity Act, 1972, the Maternity Benefit Act, 1961, the Employees' Provident Funds and Miscellaneous Provisions Act, 1952, etc. and amendments thereto; if substituted with other enactments, by the terms of such Acts. No dues/ contributions under any future laws/labor legislations, as applicable, are payable by the Bank with respect to the successful bidder's personnel/ employees. The successful bidder will have no claims whatsoever against the Bank with respect to payment of statutory dues/contributions to personnel/employees of under applicable labor legislations.

r. Indemnity

The bidder agrees and hereby keeps the Bank indemnified and harmless at all times against all death claims, which the Bank may suffer or incur on account of any deficiency in Services rendered by bidder or breach of any obligations mentioned in bid document, including without limitation, breach of confidentiality obligations, infringement of Intellectual Property Rights of third party, or any acts of commission / omission on the part of employees, agents, representatives or Sub-Contractors, etc of bidder. Bidder agrees to make good the loss suffered by the Bank on first demand made by the Bank in this regard which shall be final conclusive and binding on the bidder. The bidder shall execute, deliver such other further instruments to comply with all the requirements of such laws and regulations as may be necessary there under to conform and effectuate any agreement and to protect the Bank.

In the event of any third party i.e. claimant / nominee raising claim or bringing action against the Bank including but not limited to action for injunction in connection with any rights affecting the products/services supplied by the bidder covered under the arrangement or the use thereof, the bidder agrees and undertakes to defend and / or to assist the Bank in defending at the bidder's cost against such third party's claim and / or actions and against any law suits of any kind initiated against the Bank.

The obligation under this clause shall survive the expiration/termination of the agreement to be executed between the parties.

s. Limitation of liability

The aggregate liability of the parties under this document shall be limited to a maximum of the following:

In the following circumstances limitation of liability shall not apply and the bidder shall be liable for amount of cost, damages, compensation, penalty etc. suffered by the bank: -





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(i) Breach of the confidentiality terms.

(ii) Any other liability that cannot be capped or excluded as a matter of applicable law and imposed by the statutory authority/ government bodies/ court tribunals etc.

(iii) Liability of the Bidder in case of gross negligence or willful misconduct attributable to the Bidder while providing services under the Agreement to be executed between the parties

(iv) Liability of the Bidder in case of fraudulent acts or willful misrepresentation attributable to the Vendor regarding the services provided under the Agreement to be executed between the parties.

The liability of the bidder shall continue even within one year of the expiry of the term of the Agreement to be executed between the parties where cause of action has arisen during the tenure of the Agreement.

The amount of loss, damages suffered by the Bank in the above case shall be determined by the Bank at its sole discretion and the same shall be final, conclusive and binding upon the bidder. The Bank may recover such loss/damage together with costs, expenses, charges etc. from the bidder from any amount payable by the Bank to the bidder or by debit to any of the accounts of the bidder with the Bank apart from initiating legal process for recovery of the loss and/or damage caused to the Bank.

t. Amendments

No variation in or modification of the terms of the Agreement to be executed between the parties shall be made, except by written amendment, signed by the parties.

u. Compliance

The products and services offered to the Bank must be in compliance with all laws, regulations & Government guidelines of India. It should not violate any of the provisions of the IRDAI guidelines in anyway or any other legal provisions relating to such products or services in India.

v. Audit

The Bidder shall at all times whenever required furnish all information, records, data stored in whatsoever form to internal, external, Bank appointed and statutory/IRDAI/ RBI inspecting auditors and extend full cooperation in carrying out of such inspection.

Bidder is required to facilitate the same at no additional cost and shall provide uninterrupted access to the documents required by the auditors. Further the Bidder has to ensure rectification of all the irregularities thus pointed out by the auditor within a given time frame.

The bidder has to ensure compliance of Information Security according to policy of the Bank and mitigate the risk, if any, within the stipulated time without any additional cost to Bank.

In line of above, the selected bidder shall ensure that all regulatory and statutory requirements are adhered to over the period of agreement without any additional cost to Bank.

The evaluation process as communicated earlier shall continue without any changes





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Performa for Integrity Pact

**The General Manager
Prathama UP Gramin Bank
Head office, Ramganga vihar
Phase-2, Moradabad
PIN -244001**

Sub: Group Term Life Insurance Policy for Bank's Employees for the Policy Period 15th Jan 2025 to 14th Jan 2026

Dear Sir,

I/We acknowledge that Prathama UP Gramin Bank is committed to follow the principle of transparency equity and competitive nesses numerated in the Integrity Agreement enclosed with the tender/bid document.

I/We agree that the Notice Inviting Tender (NIT) is an invitation to offer made on the condition that I/We will sign the enclosed integrity Agreement, which is an integral part of tender documents, failing which I/We will stand disqualified from the tendering process. I/We acknowledge that THE MAKING OF THE BID SHALL BE REGARDED AS AN UNCONDITIONA LAND ABSOLUTE ACCEPTANCE of this condition of the NIT.

I/We confirm acceptance and compliance with the Integrity Agreement in letter and spirit and further agree that execution of the said Integrity Agreement shall be separate and distinct from the main contract, which will come into existence when tender/bid is finally accepted by Prathama UP Gramin Bank. I/We acknowledge and accept the duration of the Integrity Agreement, which shall be in the line with Article6 of the enclosed Integrity Agreement.

I/We acknowledge that in the event of my/our failure to sign and accept the Integrity Agreement ,while submitting the tender /bid, Prathama UP Gramin Bank shall have unqualified, absolute and unfettered right to disqualify the tenderer/bidder and /bid is accordance with terms and conditions of the tender/bid.

Yours faithfully

(Duly authorized signatory of the Bidder)

To be signed by the bidder and same signatory competent / authorized to sign the relevant contract on behalf of Prathama UP Gramin Bank.





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INTEGRITY PACT

Prathama UP Gramin Bank, established under the Regional Rural Banks Act 1976 (21 of 1976) and having its Head Office at Ramganga Vihar Phase II, Moradabad 244001, hereinafter referred to as "The Principal", which expression shall mean and include unless the context otherwise requires, its successors in office and assigns of the First Part.

And

M/s. _____ having its registered office at _____ Here in after referred to as "The Bidder/Contractor", expression shall mean and include unless the context otherwise requires, successors and permitted assigns of the Second part.

Preamble

The Principal intends to award, under laid down organizational procedures, contract/s for..... The Principal values full compliance with all relevant laws of the land, rules, regulations, economic use of resources and of fairness/transparency in its relations with its Bidder(s) and/or Contractor(s).

In order to achieve these goals, the Principal will appoint Independent External Monitors(IEMs) who will monitor the tender process and the execution of the contract for compliance with the principles mentioned above.

Section 1- Commitments of the Principal

- (1) The Principal commits itself to take all measures necessary to prevent corruption and to observe the following principles:-
 - (a) No employee of the Principal, personally or through family members, will in connection with the tender for, or the execution of a contract, demand, take a promise for or accept, for self or third person, any material or immaterial benefit which the person is not legally entitled to.
 - (b) The Principal will, during the tender process treat all Bidder(s) with equity and reason. The Principal will in particular, before and during the tender process, provide to all Bidder(s) the same information and will not provide to any Bidder(s) confidential/additional information through which the Bidder(s) could obtain an advantage in relation to the tender process or the contract execution.
 - (c) The Principal will exclude from the process all known prejudiced person.





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(2) If the Principal obtains information on the conduct of any of its employees which is a criminal offence under the IPC/PC Act, or if there be a substantive suspicion in this regard, the Principal will inform the Chief Vigilance Officer and in addition can initiate disciplinary actions.

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

(1) The Bidder(s)/Contractor(s) commit themselves to take all measures necessary to prevent corruption during any stage of bid process/contract. The Bidder(s)/Contractor(s) commit themselves to observe the following principles during participation in the tender process and during the contract execution.

a. The Bidder(s)/Contractor(s) will not, directly or through any other person or firm, offer promise or give to any of the Principal's employees involved in the tender process or the execution of the contract or to any third person any material or the other benefit which he/she is not legally entitled to, in order to obtain in exchange any advantage of any kind whatsoever during the tender process or during the execution of the contract.

b. The Bidder(s)/Contractor(s) will not enter with other Bidders into any undisclosed agreement or understanding, whether formal or informal. This applies in particular to prices, specifications, certifications, subsidiary contracts, submission or non- submission of bids or any other actions to restrict competitiveness or to introduce cartelization in the bidding process.

c. The Bidder(s)/ Contractor(s) will not commit any offence under the relevant IPC/PC Act; further the Bidder(s)/Contractor(s) will not use improperly, for purposes of competition or personal gain, or pass on to others, any information or document provided by the Principal as part of the business relationship, regarding plans., technical proposal and business details, including information contained or transmitted electronically.

d. The Bidder(s)/Contractor(s) of foreign origin shall disclose the name and address of the Agents/representatives in India, if any, similarly the Bidder(s)/Contractor(s) of Indian Nationality shall furnish the name and address of the foreign principals, if any. Further details as mentioned in the "Guidelines on Indian Agents of Foreign Suppliers" shall be disclosed by the Bidder(s)/Contractor(s). Further, as mentioned in the Guidelines all the payments made to the Indian agent/representative have to be in Indian Rupees only.

e. The Bidder(s)/Contractor(s) will, when presenting their bid, disclose any and all payments made, are committed to or intend to make to agents, brokers or any other intermediaries in connection with the award of the contract.





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f. Bidder(s)/Contractor(s) who have signed the Integrity Pact shall not approach the Courts while representing the matter to IEMs and shall wait for their decision in the matter.

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

Section-3 Disqualification from tender process and exclusion from future contracts.

If the Bidder(s)/Contractor(s) before award or during execution has committed a transgression through a violation of Section 2, above or in any other form such as to put their reliability or credibility in question, the Principal is entitled to disqualify the Bidder(s)/Contractor(s) from the tender process or take action as per the existing provisions of GFR, 2017, PC Act, 1988 and other financial Rules/Guidelines etc.

Section 4- Compensation for Damages

1. If the Principal has disqualified the Bidder(s) from the tender process prior to the award according to Section 3, the Principal is entitled to demand and recover the damages equivalent to earnest Money Deposit/Bid Security.

2. If the Principal has terminated the contract according to Section 3, or the Principal is entitled to terminate the contract according to Section 3, the Principal shall be entitled to demand and recover from the Contractor liquidated damages of the contract value or the amount equivalent to Performance Bank Guarantee.

Section 5- Previous transgression

1. The Bidder declares that no previous transgression occurred in the last three years immediate before signing of this integrity pact with any other Company in any country conforming to the anti-corruption approach or with any Public Sector Enterprises or central/state government department in India that could justify his exclusion from the tender process.

2. If the Bidder makes incorrect statement on this subject, he can be disqualified from the tender process or action can be taken as per the procedure mentioned in "Guidelines on Banning of business dealing".

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

1. In case of Sub-contracting, the Principal Contractor shall take the responsibility of the adoption of integrity Pact by the Sub-contractor.





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2. The Principal will enter into agreements with identical conditions as this one with all Bidders and Contractors.
3. The Principal will disqualify from the tender process all the Bidders who do not sign this Pact or violate its provisions.

Section 7-Criminal charges against violating Bidder(s)/Contractor(s)/Subcontractor(s)

If the Principal obtains knowledge of conduct of a Bidder, Contractor or Sub contractor, or of an employee or a representative or an associate of a Bidder, Contractor or Subcontractor which constitutes corruption, or if the Principal has substantive suspicion in this regard, the Principal will inform the same to the Chief Vigilance Officer.

Section 8- Independent External Monitor

1. The Principal appoints competent and credible Independent External Monitor (IEM) Shri Pramod kumar Sangewar , email ID: Email: sanewarer@gmail.com (Mob no-09573306709) and Lt Gen.Raman Dhawan email ID: romidhawan4@yahoo.com, (Mob no- 8894700170) for this Pact after approval by Central Vigilance Commission. The task of the Monitor is to review independently and objectively, whether and to what extent the parties comply with the obligations under the agreement.
2. The Monitor is not subject to instructions by the representatives of the parties and performs his/her functions neutrally and independently. The Monitor would have access to all Contract documents, whenever required. It will be obligatory for him/her to treat the information and documents of the Bidders/Contractors as confidential. He/she reports to the Chairman, Prathama UP Gramin Bank.
3. The Bidder(s)/Contractor(s) accepts that the Monitor has the right to access without restriction to all project documentation of the Principal including that provided by the Bidder(s)/Contractor(s). The Bidder(s)/Contractor(s) will also grant the Monitor, upon his/her request and demonstration of a valid interest, unrestricted and unconditional access to their project documentation. The same is applicable to Sub-contractor.
4. The Monitor is under contractual obligation to treat the information and documents of the Bidder(s)/Contractor(s)/Subcontractor(s) with confidentiality. The Monitor has also signed declarations on „Non-Disclosure of Confidential Information“ and of “Absence of Conflict of Interest“. In case of any conflict of interest arising at a later date, the IEM shall inform Chairman, Prathama UP Gramin Bank and recues himself/herself from that case.





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5. The Principal will provide to the Monitor sufficient information about all meetings among the parties related to the Project provided such meetings could have an impact on the contractual relations between the Principal and Contractor. The parties offer to the Monitor the option to participate in such meetings.

6. As soon as the Monitor notices, or believes to notice, a violation of this agreement, he/she will so inform the Management of the Principal and request the Management to discontinue or take corrective action, or to take other relevant action. The monitor can in this regard submit non-binding recommendations. Beyond this, the Monitor has no right to demand from the parties that they act in a specific manner, refrain from action or tolerate action.

7. The Monitor will submit a written report to the Chairman, Prathama UP Gramin Bank within 8 to 10 weeks from the date of reference or intimation to him by the Principal and, should the occasion arise, submit proposals for correcting problematic situations.

8. If the Monitor has reported to the Chairman, Prathama UP Gramin Bank, a substantiated suspicion of an offence under relevant IPC/PC Act, and the Chairman, Prathama UP Gramin Bank has not, within the reasonable time taken visible action to proceed against such offence or reported it to the Chief Vigilance Officer, the Monitor may also transmit this information directly to the Central Vigilance Commissioner.

9. The word '**Monitor**' would include both singular and plural.

Section 09- Pact Duration

This Pact begins when both parties have legally signed it. It expires for the Contractor 12 months after the last payment under the contract, and for all other Bidders 6 months after the contract has been awarded. Any violation of the same would entail disqualification of the bidders and exclusion future business dealings.

If any claim is made/lodged during this time, the same shall be binding and continue to be valid despite the lapse of this pact as specified above, unless it is discharged as determined by Chairman, Prathama UP Gramin Bank.

Section 10- Other provisions

1. This agreement is subject to Indian Law. Place of performance and jurisdiction is the "Place of award of work".

2. The actions stipulated in this Integrity Pact are without prejudice to any other legal action that may follow in accordance with the provisions of the extant law in force relating to any civil or criminal proceedings.





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3. Changes and supplements as well as termination notices need to be made in writing. Side agreements have not been made.
4. If the Contractor is a partnership or a consortium, this agreement must be signed by all partners or consortium members.
5. Should one or several provisions of this agreement turn out to be valid, the remainder of this agreement remains valid. In this case, the parties will strive to come to an agreement to their original intentions.
6. Issues like warranty/Guarantee etc. shall be outside the purview of IEMs.
7. In the event of any contradiction between the Integrity Pact and its Annexure, the Clause in the Integrity Pact will prevail.

(For & On behalf of the Principal

(For & On behalf of Bidder/Contractor)

(Office Seal)

(Office Seal)

Place.....

Date.....

Witness 1:
(Name & Address)

Witness 2:
(Name & Address)





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Annexure B

Eligibility Criteria

Eligibility Criteria for Bidder	Supporting Documents Required	Complied (Yes/No)
Life Insurance company should be registered with IRDA with at least 05 years' experience in the field of Life Insurance in India and its registration/license should be valid as on date of bidding	Copy of license issued by IRDA / Copy of Premium payment receipt for the license/ or CA Certificate.	
Insurance company should have gross written premium of INR 500 Crores from Indian operations in FY 2022-23 or 2023-24. Kindly attach the balance sheet	CA certificate or Audited balance sheet for the FY 2022-23 OR 2023-24	

Authorized Signatory

(Name, Designation and Seal of the Company)

Date:

Note: All supporting documents in regards to above mentioned eligibility criteria need to be uploaded in the portal duly signed and stamped.





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Annexure C Nil Deviation Declaration

To,

Date

The General Manager- HRD,
Prathama UP Gramin Bank,
Head Office, Ram Ganga Vihar,
Phase II, Moradabad, Pin 244001

Sub: Group Term Life Insurance Policy for Bank's Employees for the Policy Period 15th Jan 2025 to 14th Jan 2026

Dear Sir,

Declaration	Yes/No
We confirm that we offer our technical bid to the Bank with NIL deviations with all the terms as mentioned in the BID DOCUMENT.	

If the reply to the above declaration is NO, please mention the deviations.

1. _____
2. _____

Enclosure

1. Copy of duly signed and stamped Bid Document.	YES / NO
--	----------

Yours faithfully

Authorized signatory

(Name, Designation and Seal of the Company)





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Annexure D

Covering Letter (on the bidder's letterhead)

To,

Date

The General Manager- HRD,
Prathama UP Gramin Bank,
Head Office, Ram Ganga Vihar,
Phase II, Moradabad, Pin 244001

Dear Sir,

Sub: Group Term Life Insurance Policy Renewal for Bank's Employees for the policy period 15th Jan 2025 to 14th Jan 2026

With reference to the captioned BID DOCUMENT, having examined and understood the instructions, terms and conditions, we hereby enclose our Bid for the captioned insurance policy of the Bank. We confirm that the offer is in conformity with the terms and conditions as mentioned in your above referred BID DOCUMENT.

We further confirm that the information furnished in the proposal, annexure formats etc. is correct. Bank may make at its own discretion inquire for verification of submitted information and we understand that the Bank has the right to disqualify and reject the proposal, if any of the information furnished in the proposal is not correct or false without assigning any reasons thereof.

We have appointed following Official to deal with the Bank in regard to the captioned insurance policy.

Name of the Official:

Designation:

Mobile No:

E-Mail ID:

Yours faithfully,

Authorized Signatory

(Name, Designation and Seal of the Company)





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Annexure E Undertaking by Bidder

To,

Date

The General Manager- HRD,
Prathama UP Gramin Bank,
Head Office, Ram Ganga Vihar,
Phase II, Moradabad, Pin 244001

Undertaking (To be submitted by all Bidders' on their letter head)

We _____ (bidder name), hereby undertake that

- As on date of submission of tender, we are not blacklisted by the IRDAI/RBI/IBA and / or Central Government / any of the State Governments in India.
- We also undertake that; we are not involved in any legal case that may affect the solvency / existence of our company or in any other way that may affect capability to provide / continue the services to the Bank.
- We will not hold client responsible for any gaps in Reinsurance support and approvals. (Insurer will not deny coverage due to lack of Reinsurance capacity or approval once the bid is opened).

Yours faithfully,

Authorized Signatory

(Name, Designation and Seal of the Company)





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Part II

RFP FOR THE RENEWAL OF GROUP TERM LIFE INSURANCE POLICY FOR BANK STAFF

Name of the Insured	Prathama UP Gramin Bank			
Insured Address	Head Office, Ram Ganga Vihar, Phase II, Moradabad, Pin 244001			
Policy Period	15 th Jan 2025 to 14 th Jan 2026			
Expiring Insurer	Shri Ram Life Insurance Company			
Nature of Group	Engaged in various activities of banking			
Description of persons covered	All the Employees of the Bank			
Type of Policy	Group Term Life Cover for Bank Staff			
Sum Insured	Staff Grade	No. of Employees	Sum Insured	Per Employee
	Office Assistant & Sub staff	1544	10,00,000/-	
	Officers & Above	2521	20,00,000/-	
	Total	4065		
Total Sum Insured	Rs. 658,60,00,000			
Definition of Death	All types of death to be covered for insured lives from day one of the policy including death due to Terrorist activity / Suicide / Murder/ any type of Accident/ Natural calamity etc.			
Free cover limit (FCL) (INR)	Maximum Sum Insured Limit (Rs 20,00,000)			
Actively at work (AAW) Clause	Waived for all the staff			
Geographical Area	24 hours / Worldwide*			

*If any country which has been excluded by bidder/ insurance co. Please mention the name of country.

Territory & Jurisdiction: The policy's territory and jurisdiction shall be worldwide.





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Other Terms & Conditions:

1. Employees who exit from the Bank during the period of the policy will automatically excluded from the policy.
2. Mid-term additions/deletions on pro-rata basis (monthly) at the premium rate fixed for the existing employee.
3. Sufficient balance to be maintained in the cash deposit account so that the risk will effect from respective date of joining or from the date of premium payment.
4. The premium will be paid on annual basis.

Mortality History of last 3 years:-

<u>Policy Year</u>	<u>Status of Claims</u>	<u>No. of Losses</u>	<u>Amount of Claims</u> <u>(In Rs.)</u>
<u>2022</u>		13	
<u>2023</u>		7	
<u>15th Jan 2024 to 14th Jan 2025 **</u>	Settled	11	1,70,00,000
	O/S	5	1,00,00,000
	Rejected	NIL	Nil
	Total	16	2,70,00,000

****Bank has taken first time policy on 15th Jan 2024 only.**

Special Conditions: -

- a. Additions and Deletions to be allowed on prorata basis including GST on monthly basis.
- b. Premium payment to be strictly adhere to sec 64VB of the Insurance Act.
- c. The insurance company shall on receipt of a complete set of documents, process the Claim. Any deficiency / additional requirement in the documents submitted shall be sought by the insurance company within **10** working days of receipt of claim documents. All the documents being in order, the insurance company will settle the claim within **15** working days from the date of receipt of documents at insurance company.
- d. No claim will be rejected by the insurer unless it has been decided in a tripartite meeting of The Insurer, the appointed broker, and the Bank.
- e. All other terms and conditions of the policy will be as per the standard GTLI policy of the Company and in conformity with IRDA guidelines.
- f. The Term life cover will be available even in case of death in a Terrorist activity / Suicide / Murder/ any type of Accident/ Natural calamity etc.





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- g. No claim will be denied/ rejected because of delay in intimation / document Submission.
- h. The policy will remain in force for the entire policy period. The Insurance Company will not cancel the policy midway until its expiry date.
- i. All claims will be settled on scanned documents basis to insurer to waive off physical submission of claim related documents.

11. Claim Documents Criteria –

A. Listed Claim documents to be provided by the bank to the insurance company:

- i. Claim Form.
- ii. Employee's last salary slip or certificate by the bank of staff declaring the staff in service.
- iii. Attested copy of Death Certificate by bank.
- iv. KYC details of the nominee as per bank records.
- v. No documents will be asked other than mentioned above.

B. Waiver of requirements of following documents for claim processing

- i. Waiver of police FIR / Punchnama / Visra Report for any nature of claim including Naxalite/terrorist attack/mob violence/riots/Natural Calamity claims.
- ii. Detailed cause of the accident as certified by medical practitioner.
- iii. Any Error in the name/age should be accepted during the claim/monthly endorsement.





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FINANCIAL BID FORMAT

To,

Date

The General Manager- HRD,
Prathama UP Gramin Bank,
Head Office, Ram Ganga Vihar,
Phase II, Moradabad, Pin 244001

Sub: Financial Bid for the Renewal of Group Term Life Insurance Policy of Prathama UP Gramin Bank for the period 15th Jan 2025 to 14th Jan 2026

S.N.		No. Of Emp.***	Sum Insured
1.	Office Assistant & Office Attendant	1544	Rs.10,00,000/- Per employee
2.	All Officers	2521	Rs.20,00,000/- Per employee
3.	Total	4065	Rs. 658,60,00,000
4.	Rate (Per Thousand)		
5.	Net Premium	Rs.	
6.	Add Goods & Services Tax @ 18%	Rs.	
7.	Total Premium payable including GST	Rs.	

Total Premium payable in words:

*** Number of employee is tentative. Exact list of employees will be provided to the L1 Bidder at the time of issuance of the policy.

L 1 Bidder will be finalized on the basis of lowest total premium inclusive of GST as per serial no 7 of the financial bid.

Note: Financial bid format is not to be submitted along with the technical bid documents.

END OF RFP

