



जम्मू एवं कश्मीर ग्रामीण बैंक
JAMMU AND KASHMIR GRAMEEN BANK

Scheduled Bank Owned by Government

Head Office: Near Fruit complex Narwal, Jammu-180006

Ph: 8082187899

Email Id: personnel.hoj@jkgb.in

Expression of Interest (EOI) for providing Group Medical claim Insurance Coverage to the In service staff members of Jammu and Kashmir Grameen Bank and their dependents

HUMAN RESOURCE DEVELOPMENT DEPARTMENT

SCHEDULE

EOI Reference No.	JKGB/HO/HRDD/2025-26/7132
Issuing Department Name	Human Resource Development Department (HRDD), Jammu and Kashmir Grameen Bank, Head Office Narwal, Jammu, J&K Email: PERSONNEL.HOJ@JKGB.IN , Ph. +918082187899
EOI Details	Expression of Interest (EOI) for providing Group Mediclaim Insurance Coverage to the In-service employees and their dependents
EOI Type	Open
Last Date of Submission	15.01.2026

INVITATION OF EOI

This expression of Interest (EOI) is to invite proposals from interested bidders desirous of showcasing their services for providing Group Medical Claim Insurance Coverage to the In Service employees of Jammu and Kashmir Grameen Bank and their dependents.

SCOPE OF WORK

1. To provide comprehensive, efficient and cost effective Medical Insurance coverage to all eligible staff members of Jammu and Kashmir Grameen Bank and their dependents.
2. To ensure access to quality health care services across a wide network of medical providers
3. To provide Cashless Service at network hospitals of Insurance company and option for reimbursement at non network hospitals.
4. The medical Insurance coverage shall comply with and incorporate all the guidelines and benefits outlined in the Jammu and Kashmir Grameen Bank Medical Reimbursement Scheme (copy enclosed).
5. Any other requirement decided by the Bank from time to time.

The bidders interested to participate shall submit their comprehensive proposals in the soft form at personnel.hoj@jkgb.in . The bidding Insurance company should be

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registered with IRDA with at least 05 years of experience in the field of General Insurance/Standalone Health Insurance in India and its registration/license should be valid as on the date of EOI. Insurer to submit a valid copy of IRDA license and should have experience of managing One Group Mediclaim Insurance policies for at least one Public Sector Organization (PSUs) for a group size of at least 5000 lives covered in the last 3 financial years ending 31st March 2025. Bank will evaluate the bidders on the proposals and may ask shortlisted bidders to showcase their presentation for further evaluation.

The EOI is not an offer by Jammu and Kashmir Grameen Bank, but an invitation for bidder's response who intend to propose their Group Medical Claim Insurance Coverage scheme to the bank. No contractual obligation on behalf of Jammu and Kashmir Grameen Bank, whatsoever, shall arise from the offer process unless and until a formal contract is signed and executed by duly authorized officials of Jammu and Kashmir Grameen Bank and the bidder.