

BNPM/SLTE/240/20 25-26 dated 10.09.2025	BANK NOTE PAPER MILL INDIA PRIVATE LIMITED	SHEET 1 OF 3
	<p align="center"><u>TENDER FOR PROVIDING GROUP MEDICLAIM INSURANCE AT BNPM PLANT, MYSURU.</u></p> <p align="center">CORRIGENDUM NO.1</p>	

CORRIGENDUM No. 1, DATED 22.09.2025

FOR

TENDER NO. BNPM/SLTE/240/2025-26 dated 10.09.2025

TENDER FOR PROVIDING GROUP MEDICLAIM INSURANCE AT BNPM PLANT, MYSURU.



BNPM/SLTE/240/20 25-26 dated 10.09.2025	BANK NOTE PAPER MILL INDIA PRIVATE LIMITED	SHEET 2 OF 3
	<u>TENDER FOR PROVIDING GROUP MEDICLAIM INSURANCE AT BNPM PLANT, MYSURU.</u> CORRIGENDUM NO.1	

1.0 SCOPE OF THIS CORRIGENDUM

- 1.1 This corrigendum dated 22.09.2025 is issued for extension of bid submission due date and clarification.
- 1.2 Except for details mentioned herein, all other details contained in the tender no. BNPM/SLTE/240/2025-26 dated 10.09.2025, shall remain applicable and unchanged.

2.0 ADDITION TO THE TENDER:

<u>Sl. No.</u>	<u>Tender Clause</u>	<u>Query from prospective bidder</u>	<u>Action/Clarification incorporated in this Corrigendum</u>
1	Under Sec VI, Scope of coverage	Latest claims report and MIS	Annexure 1
2		Claims MIS with employee id / no. If original employee id cannot be share, kindly provide the data with dummy employee id.	Annexure 2

BNPM/SLTE/240/20 25-26 dated 10.09.2025	BANK NOTE PAPER MILL INDIA PRIVATE LIMITED	SHEET 3 OF 3
	<u>TENDER FOR PROVIDING GROUP MEDICLAIM INSURANCE AT BNPM PLANT, MYSURU.</u> CORRIGENDUM NO.1	

3.0 AMENDMENT TO THE TENDER:

<u>Sl. No.</u>	<u>Tender Clause</u>	<u>Existing Provision</u>	<u>Action/Clarification incorporated in this Corrigendum</u>
1	Due date & time for bid submission and bid opening: Page 1	Due date & time of bid submission: 24.09.25, @ 11:00 hours. Tender opening due date & time: 24.09.25, @ 11:30 hours	Due date & time of bid submission: 30.09.25, @ 11:00 hours. Tender opening due date & time: 30.09.25, @ 11:30 hours

Policy Number	Policy Holder	Policy Start Date	Policy End Date
	Bank Note Paper Mill India Pvt Ltd	November 15, 2024	November 14, 2025

Total Claims Experience Report

Claim Type	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
<div>IP</div>						
<div>1 Cashless</div>						
1.1 Paid	87	60.84%	6,518,490	72.49%	5,308,653	75.57%
1.2 Denied due to document shortfall	0	0.00%	0	0.00%		0.00%
1.3 Denied due to Policy Exclusion	5	3.50%	231,684	2.58%		0.00%
1.4 Processed	7	4.90%	272,132	3.03%	236,078	3.36%
1.5 In Process	10	6.99%	627,292	6.98%	532,249	7.58%
Subtotal	109	76.22%	7,649,598	85.07%	6,076,980	86.50%
<div>2 Reimbursement</div>						
2.1 Paid	25	17.48%	1,050,602	11.68%	849,455	12.09%
2.2 Denied due to document shortfall	0	0.00%	0	0.00%		0.00%
2.3 Denied due to Policy Exclusion	0	0.00%	0	0.00%		0.00%
2.4 Processed	1	0.70%	44,585	0.50%	40,316	0.57%
2.5 In Process	8	5.59%	246,930	2.75%	58,481	0.83%
Subtotal	34	23.78%	1,342,117	14.93%	948,252	13.50%
Total	143	100.00%	8,991,715	100.00%	7,025,232	100.00%
<div>OP</div>						
<div>3 Cashless</div>						
3.1 Paid	0	0.00%	0	0.00%		0.00%
3.2 Denied due to document shortfall	0	0.00%	0	0.00%		0.00%
3.3 Denied due to Policy Exclusion	0	0.00%	0	0.00%		0.00%
3.4 Processed	0	0.00%	0	0.00%		0.00%
3.5 In Process	0	0.00%	0	0.00%		0.00%
Subtotal	0	0.00%	0	0.00%		0.00%
<div>4 Reimbursement</div>						
4.1 Paid	0	0.00%	0	0.00%		0.00%
4.2 Denied due to document shortfall	0	0.00%	0	0.00%		0.00%
4.3 Denied due to Policy Exclusion	0	0.00%	0	0.00%		0.00%
4.4 Processed	0	0.00%	0	0.00%		0.00%
4.5 In Process	0	0.00%	0	0.00%		0.00%
Subtotal	0	0.00%	0	0.00%		0.00%
Total	0	0.00%	0	0.00%		0.00%
Total	143	100.00%	8,991,715	100.00%	7,025,232	100.00%

5 By Claim Status	Claim Count	% Claim Count	Claim Amount (₹)	% Claim Amount	Incurred Amount (₹)	%Incurred Amount
5.1 Paid	112	78.32%	7,569,092	84.18%	6,158,108	87.66%
5.2 Denied due to document shortfall	0	0.00%	0	0.00%		0.00%
5.3 Denied due to Policy Exclusion	5	3.50%	231,684	2.58%		0.00%
5.4 Processed	8	5.59%	316,717	3.52%	276,394	3.93%
5.5 In Process	18	12.59%	874,222	9.72%	590,730	8.41%
Total	143	100.00%	8,991,715	100.00%	7,025,232	100.00%

6 Claims Pending With	Medi Assist		Insurer		Member		Provider		Total	
	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)	Claim Count	Incurred Amount (₹)
<div>6.1 IP</div>	5	193,456	11	187,732	2	58,475	8	427,461	26	867,124
6.1.1 Cashless	5	193,456	4	147,410			8	427,461	17	768,327
6.1.2 Reimbursement	0		7	40,322	2	58,475			9	98,797
<div>6.2 OP</div>	0		0		0		0		0	
6.2.1 Cashless	0		0				0		0	
6.2.2 Reimbursement	0		0		0				0	
Total	5	193,456	11	187,732	2	58,475	8	427,461	26	867,124

7 Policy Lives	Count
<div>7.1. At Inception & Addition</div>	1,478
7.1.1 At Inception *	1,283
7.1.2 Addition	195
<div>7.2 Deletion</div>	-26
7.3 Current Lives	1,452

• lives covered from policy inception date

7.4 IPD Claim Count
120

7.5 Percentage of Claims per 100 Lives
8.12%

8 Policy Premium	Amount (₹)
8.1 First Time	7,827,000.00
8.2 Addition	681,627.00
8.3 Deletion	137,782.00
8.4 Total Premium	8,370,845.00
8.5 Earned Premium (EP)	6,971,881.86

9 Claims that are in Error	Claim_count
In Process	4
Total	4

• Claims in all Error Log Categories

Premium details made available and updated in our system as on report date is Rs. 8,370,845.00 (Refer Annexure for Policy & Endorsement wise details)
Based on Total Incurred Amount as shown above, ICR works out to 83.93% on the Total Premium and 100.77% on the Earned Premium.
Ratios based on premium in Insurer's System would prevail.

Policy Wise Premium Summary

Policy Number ▲	Total Premium	Earned Premium	Lives
	8,370,845.00	6,971,881.86	1,452
Total	8,370,845.00	6,971,881.86	1,452

Savings Summary.

Policy No.	Claim Count Copay	Savings due to Copay	Claim Count Defined Benefit	Savings due to Defined Benefit	Claim Count Hospital Discount	Savings due to Amount Hospital Discount	Claim Count Proportionate Deduction	Savings due to Proportionate Deduction
	0	0.00	15	169,976.00	69	379,915.00	7	17,499.00
Total	0	0.00	15	169,976.00	69	379,915.00	7	17,499.00

Distribution Across Providers (In-Patient Claims)

Hospital Name	Claim Count	%Claim Count	Approved Amount (₹)	% Approved Amount
Amri Hospitals	1	0.83%	197,087	3.06%
Apollo Bgs Hospital	16	13.33%	1,247,352	19.39%
Baby Memorial Hospital Kannur	2	1.67%	179,339	2.79%
Bhagwan Mahaveer Cancer Hospital And Research Centre	2	1.67%	474,853	7.38%
Kangaroo Care Womens And Children Hospital	9	7.50%	450,050	6.99%
Manipal Hospitals (Originally Incorporated With The Name Of Columbia Asia Hospital Group)	14	11.67%	734,602	11.42%
Motherhood Hospital	3	2.50%	150,000	2.33%
Narayana Hrudayalaya Surgical Hospital Pvt Ltd	3	2.50%	220,371	3.42%
Other	62	51.67%	2,356,426	36.62%
Sigma Hospital	7	5.83%	174,422	2.71%
The Revive	1	0.83%	250,000	3.89%
Total	120	100.00%	6,434,502	100.00%

Ailment Group wise Summary (In-Patient Claims)

Ailment name	Claim Count	%Claim Count	Approved Amount (₹)	% Approved Amount
CAESAREAN SECTION	13	10.83%	620,876	9.65%
CANCER	2	1.67%	443,732	6.90%
CARDIAC DISORDERS	4	3.33%	293,041	4.55%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	8	6.67%	528,183	8.21%
DISORDERS OF THE GENITOURINARY SYSTEM	7	5.83%	496,351	7.71%
DISORDERS OF THE KIDNEY	8	6.67%	391,725	6.09%
DISORDERS OF THE RESPIRATORY SYSTEM	15	12.50%	907,792	14.11%
INJURIES / FRACTURES / DISLOCATIONS	9	7.50%	655,973	10.19%
NEUROLOGICAL & CEREBROVASCULAR DISORDERS	6	5.00%	318,261	4.95%
NORMAL DELIVERY	11	9.17%	389,010	6.05%
Other	37	30.83%	1,389,558	21.60%
Total	120	100.00%	6,434,502	100.00%

Distribution Across Beneficiary and Age Wise Summary (In-Patient Claims).

Relation Type	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) Self	30	25.00%	2,148,168	33.39%
b) Spouse	42	35.00%	1,892,537	29.41%
d) Parent	29	24.17%	1,871,673	29.09%
c) Child	19	15.83%	522,124	8.11%
Total	120	100.00%	6,434,502	100.00%

Age Wise Summary (In-Patient Claims)

Age Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 0-5	15	12.50%	359,268	5.58%
b) 6-10	1	0.83%	36,535	0.57%
c) 11-15	2	1.67%	74,246	1.15%
d) 16-20	2	1.67%	74,057	1.15%
e) 21-25	4	3.33%	183,887	2.86%
f) 26-30	14	11.67%	691,551	10.75%
g) 31-35	22	18.33%	955,219	14.85%
h) 36-40	13	10.83%	1,106,013	17.19%
i) 41-45	5	4.17%	393,826	6.12%
j) 46-50	17	14.17%	1,133,627	17.62%
k) 51-55	6	5.00%	218,103	3.39%
l) 56-60	1	0.83%	133,200	2.07%
m) 61-65	9	7.50%	527,123	8.19%
n) 66-70	6	5.00%	321,918	5.00%
o) 71-more	3	2.50%	225,929	3.51%
Total	120	100.00%	6,434,502	100.00%

Utilization Report for Employees (In-Patient Claims)

No. of Claims	Employees Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	12	40.00%	701,625	32.66%
b) 2	4	13.33%	294,792	13.72%
c) 3	3	10.00%	589,170	27.43%
k) Above 10	11	36.67%	562,581	26.19%
Total	30	100.00%	2,148,168	100.00%

Utilization Report for Dependents (In-Patient Claims)

No. of Claims	Dependents Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 1	60	66.67%	3,089,009	72.07%
b) 2	24	26.67%	1,042,546	24.32%
c) 3	6	6.67%	154,779	3.61%
Total	90	100.00%	4,286,334	100.00%

Distribution Across Amount Bands (In-Patient Cashless Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 10,000	3	3.19%	14,764	0.27%
b) 20,000	7	7.45%	114,985	2.07%
c) 30,000	19	20.21%	447,761	8.08%
d) 40,000	11	11.70%	385,918	6.96%
e) 50,000	10	10.64%	446,084	8.05%
f) 60,000	19	20.21%	992,212	17.89%
g) 70,000	4	4.26%	253,263	4.57%
h) 80,000	2	2.13%	155,187	2.80%
i) 90,000	6	6.38%	505,023	9.11%
j) 1,00,000	1	1.06%	98,669	1.78%
k) 2,00,000	10	10.64%	1,406,424	25.37%
l) 3,00,000	1	1.06%	306,657	5.53%
n) 5,00,000	1	1.06%	417,784	7.53%
Total	94	100.00%	5,544,731	100.00%

Distribution Across Amount Bands (In-Patient Reimbursement Claims)

Amount Band Bucket	Claim Count	% Claim Count	Approved Amount (₹)	% Approved Amount
a) 10,000	8	30.77%	54,161	6.09%
b) 20,000	7	26.92%	96,846	10.88%
c) 30,000	3	11.54%	80,531	9.05%
d) 40,000	1	3.85%	30,267	3.40%
e) 50,000	2	7.69%	82,775	9.30%
f) 60,000	2	7.69%	107,069	12.03%
h) 80,000	1	3.85%	73,805	8.29%
k) 2,00,000	1	3.85%	114,317	12.85%
l) 3,00,000	1	3.85%	250,000	28.10%
Total	26	100.00%	889,771	100.00%

No. of Claims Pending with	Medi Assist	Insurer	Member	Provider	Total
IP					
Cashless					
A.1.1 Documents awaited					
Intimated to Insurer				2	2
Intimation pending					
Member Addition					
Others					
A.1.2 In process - Decision pending					
Intimated to Insurer	2			6	8
Intimation pending					
Member Addition					
Others					
A.1.3 In process - Denial pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.4 In process - Payment pending					
Intimated to Insurer	3	4			7
Intimation pending					
Member Addition					
Others					
Subtotal	5	4		8	17
Reimbursement					
A.1.1 Documents awaited					
Intimated to Insurer			2		2
Intimation pending					
Member Addition					
Others					
A.1.2 In process - Decision pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.3 In process - Denial pending					
Intimated to Insurer		5			5
Intimation pending					
Member Addition		1			1
Others					
A.1.4 In process - Payment pending					
Intimated to Insurer		1			1
Intimation pending					
Member Addition					
Others					
Subtotal		7	2		9
Total	5	11	2	8	26
OP					
Cashless					
A.1.1 Documents awaited					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.2 In process - Decision pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.3 In process - Denial pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.4 In process - Payment pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
Subtotal					
Reimbursement					
A.1.1 Documents awaited					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.2 In process - Decision pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.3 In process - Denial pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
A.1.4 In process - Payment pending					
Intimated to Insurer					
Intimation pending					
Member Addition					
Others					
Subtotal					
Total					
Grand Total	5	11	2	8	26

Glossary

Label	Description
1.0 IP Cashless	In-patient claims where treatment cost is directly settled with the provider as per policy terms.
2.0 IP Reimbursement	In-patient claims where the insured pays first and is reimbursed later as per policy terms.
3.0 OP Cashless	Out-patient claims where the provider is paid directly.
4.0 OP Reimbursement	Out-patient claims where the insured pays and is reimbursed.
5.0 Claim Status	Indicates processing stage of claims.
5.1 Paid	Payment completed and details available.
5.2 Denied – Document Shortfall	Denied due to missing documents.
5.3 Denied – Inadmissibility	Denied as per policy exclusions or inadmissible conditions.
5.4 Processed	Claims where processing is complete and ready for payment upload.
5.5 In Process	Under review, investigation, or awaiting inputs.
6.0 Pending With	Claims pending with Medi Assist, Insurer, Member, or Provider.
6.1 IP Pending	Count and amount of IP claims pending.
6.1.1 Cashless	IP claims processed as cashless.
6.1.2 Reimbursement	IP claims processed as reimbursement.
6.2 OP Pending	Count and amount of OP claims pending.
6.2.1 Cashless	OP claims processed as cashless.
6.2.2 Reimbursement	OP claims processed as reimbursement.
7.0 Policy Lives	Details of insured members.
7.1 At Inception & Addition	Total lives at start and added during policy.
7.1.1 At Inception	lives covered from policy inception date.
7.1.2 Addition	Lives added via endorsement.
7.2 Deletion	Lives removed via endorsement.
7.3 Current Lives	At inception + additions - deletions.
7.4 IP Claim Count	Total number of IP claims that are settled/ outstanding
7.5 Claims per 100 Lives (%)	Claim frequency per 100 insured lives.
8.0 Policy Premium	Breakdown of premium values.
8.1 First Time	Initial premium.
8.2 Addition	Premium added via endorsement.
8.3 Deletion	Premium reduced via endorsement.
8.4 Total Premium	First + Additions - Deletions.
8.5 Earned Premium	Premium applicable to elapsed policy period

ANNEXURE 2- BNPM/SLTE/240/2025-26 dated 10.09.2025 TENDER FOR PROVIDING GROUP MEDICLAIM INSURANCE AT BNPM PLANT, MYSURU.													
Sl.No.	Employee_code	sum_insured (Rs.)	claim_amo unt	claim stage	date of admission	date of discharge	primary icd group	primary ailment name	primary ailment code	treatment type	treatment name	Incurred amount (Rs.)	Remarks
1	70018	600000	68175	Settled	03-07-2025	04-09-2025	DISORDERS OF THE GENITOURINARY SYSTEM	Hydrocele, unspecified	N43.3	Surgical	Excision of Hydrocele (hydrocelectomy)	61693	
2	70078	500000	17600	Settled	4/17/2025	4/17/2025	CARDIAC DISORDERS	Angina pectoris, unspecified	I20.9	Surgical	CAG-Coronary angiography	17600	
3	70007	600000	81367	Settled	12/21/2024	12/21/2024	CATARACT	Cortical age-related cataract, right eye	H25.011	Surgical	Phaco with IOL-Extracapsular crystalline lens extraction by phacoemulsification with IOL (Removal of cataract-phaco with IOL)	50000	
4	70007	600000	24541	Settled	03-02-2025	03-04-2025	INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	Other specified viral hemorrhagic fevers	A98.8	Non-Surgical	Conservative Management	19330	
5	70071	600000	29020	In Process	05-12-2025	5/21/2025	NEUROLOGICAL & CEREBROVASCULAR DISORDERS	Meralgia paresthetica, unspecified lower limb	G57.10	Non-Surgical	Conservative Management	1	
6	80004	600000	65229	Settled	2/14/2025	2/15/2025	DISORDERS OF THE KIDNEY	Obstructive and reflux uropathy, unspecified	N13.9	Non-Surgical	Conservative Management	52075	
7	70071	600000	22836	Settled	05-01-2025	05-02-2025	CATARACT	Cortical age-related cataract, left eye	H25.012	Surgical	Phaco with IOL-Extracapsular crystalline lens extraction by phacoemulsification with IOL (Removal of cataract-phaco with IOL)	20900	
8	70071	600000	113418	Settled	01-06-2025	01-09-2025	MATERNITY RELATED DISORDERS	Tubal pregnancy with intrauterine pregnancy	O00.11	Surgical	LAPAROTOMY	87462	
9	80043	600000	133200	Settled	12-06-2024	12-09-2024	DISORDERS OF THE GASTROINTESTINAL SYSTEM	Bilateral inguinal hernia, without obstruction or gangrene, not specified as recurrent	K40.20	Surgical	Repair of inguinal hernia-herniorrhaphy	133200	
10	80078	500000	43000	In Process	9/15/2025	9/18/2025	CAESAREAN SECTION	Encounter for cesarean delivery without indication	O82.0	Surgical	Caesarean section (LSCS)	43000	
11	70091	562581	102336	Settled	02-02-2025	02-04-2025	DISORDERS OF THE RESPIRATORY SYSTEM	Acute Sinusitis	J01.0	Surgical	Biopsy of nasal sinuses by FESS (Functional Endoscpc Sinus Surgery)	98669	
12	70091	562581	11109	Settled	3/23/2025	3/26/2025	DISORDERS OF THE RESPIRATORY SYSTEM	Unspecified acute lower respiratory infection	J22.0	Non-Surgical	Conservative Management	11109	
13	70091	562581	50444	Settled	6/13/2025	6/19/2025	INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	Fever, unspecified	R50.9	Non-Surgical	Conservative Management	42720	
14	70091	562581	28903	Settled	04-08-2025	04-09-2025	DISORDERS OF THE KIDNEY	Chronic kidney disease, unspecified	N18.9	Non-Surgical	Dialysis (Haemodialysis)	17700	
15	70091	562581	40000	Denied	04-07-2025	04-10-2025	DISORDERS OF THE KIDNEY	Chronic kidney disease, stage 5	N18.5	Non-Surgical	Conservative Management		
16	70091	562581	4200	Settled	04-01-2025	4/30/2025	DISORDERS OF THE KIDNEY	Chronic kidney disease, stage 5	N18.5	Non-Surgical	Dialysis (Haemodialysis)	4000	
17	70091	562581	27152	Settled	04-08-2025	04-09-2025	DISORDERS OF THE KIDNEY	Chronic kidney disease, unspecified	N18.9	Non-Surgical	Dialysis (Haemodialysis)	27152	
18	70091	562581	368381	Settled	3/23/2025	3/31/2025	DISORDERS OF THE RESPIRATORY SYSTEM	Unspecified acute lower respiratory infection	J22.0	Non-Surgical	Conservative Management	306657	
19	70091	562581	20184	Settled	04-08-2025	04-09-2025	DISORDERS OF THE KIDNEY	Chronic kidney disease, unspecified	N18.9	Non-Surgical	Dialysis (Haemodialysis)	8217	
20	70091	562581	21367	Settled	7/30/2025	7/30/2025	DISORDERS OF THE KIDNEY	Chronic kidney disease, unspecified	N18.9	Non-Surgical	Peritoneal dialysis	14227	
21	70091	562581	40000	Denied	04-07-2025	04-10-2025	DISORDERS OF THE KIDNEY	Chronic kidney disease, stage 5	N18.5	Non-Surgical	Conservative Management		
22	70091	562581	18354	Settled	6/23/2025	6/23/2025	DISORDERS OF THE KIDNEY	Chronic kidney disease, unspecified	N18.9	Non-Surgical	Peritoneal dialysis	18354	
23	70091	562581	13998	Settled	02-02-2025	02-04-2025	DISORDERS OF THE RESPIRATORY SYSTEM	Acute Sinusitis	J01.0	Surgical	Functional Endoscopic Sinus Surgery-Excision procedures on nasal sinuses by FESS	13776	
24	70091	562581	37834	Denied	04-07-2025	04-10-2025	DISORDERS OF THE KIDNEY	Chronic renal failure	N18.0	Non-Surgical	Conservative Management		
25	70179	600000	40000	Processed	09-01-2025	09-01-2025	CATARACT	Cortical age-related cataract, left eye	H25.012	Surgical	Phaco with IOL-Extracapsular crystalline lens extraction by phacoemulsification with IOL (Removal of cataract-phaco with IOL)	40000	
26	70101	500000	33226	Processed	09-04-2025	09-09-2025	NORMAL DELIVERY	Single spontaneous delivery	O80.0	Non-Surgical	Spontaneous vertex delivery / normal delivery	28553	
27	70154	600000	202870	Settled	4/15/2025	4/16/2025	CARDIAC DISORDERS	Chronic ischemic heart disease, unspecified	I25.9	Surgical	PTCA with stenting-Transluminal coronary angioplasty with stenting	197087	
28	70151	500000	103424	Settled	07-12-2025	7/13/2025	SKIN DISORDERS	Localized swelling, mass and lump, neck	R22.1	Surgical	Incision & Drainage	78165	
29	70750	600000	29803	Settled	11/23/2024	11/24/2024	MATERNITY RELATED DISORDERS	Maternal care for intrauterine death, not applicable or unspecified	O36.4XX0	Surgical	Dilation and curettage (D&C)	24851	
30	70188	500000	59000	Denied	04-08-2025	04-09-2025	GYNECOLOGICAL DISORDERS	Endometriosis, unspecified	N80.9	Surgical	Examination procedures on uterus (Hysteroscopy)		
31	70701	600000	29170	Settled	4/15/2025	4/19/2025	DISORDERS OF BLOOD & BLOOD FORMING ORGANS, IMMUNE MECHANISM	Hemangioma of skin and subcutaneous tissue	D18.01	Surgical	Application or insertion or removal procedures on cervix	24203	
32	70701	600000	45990	Settled	5/14/2025	5/24/2025	DISORDERS OF THE MUSCULOSKELTAL SYSTEM	Low back pain	M54.5	Non-Surgical	Conservative Management	42459	
33	70701	600000	76900	Settled	05-01-2025	05-04-2025	NORMAL DELIVERY	Single spontaneous delivery	O80.0	Non-Surgical	Spontaneous vertex delivery / normal delivery	50000	
34	70143	600000	46800	Settled	3/28/2025	3/29/2025	NORMAL DELIVERY	Single spontaneous delivery	O80.0	Non-Surgical	Spontaneous vertex delivery / normal delivery	46800	
35	70170	500000	38108	Settled	12-06-2024	12-08-2024	NORMAL DELIVERY	Single spontaneous delivery	O80.0	Non-Surgical	Spontaneous vertex delivery / normal delivery	30267	
36	70719	500000	71993	Settled	7/16/2025	7/21/2025	CAESAREAN SECTION	Encounter for cesarean delivery without indication	O82.0	Surgical	Caesarean section (LSCS)	50000	
37	70771	500000	50446	Settled	12-06-2024	12-08-2024	NEUROLOGICAL & CEREBROVASCULAR DISORDERS	Migraine	G43.0	Non-Surgical	Conservative Management	40292	
38	70771	500000	10591	Settled	12/18/2024	12/20/2024	INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	Diarrhoea & gastroenteritis of presumed infectious origin	A09.0	Non-Surgical	Conservative Management	7963	
39	70137	500000	29714	Settled	12/18/2024	12/19/2024	NORMAL DELIVERY	Single spontaneous delivery	O80.0	Non-Surgical	Spontaneous vertex delivery / normal delivery	27431	
40	70178	500000	30000	In Process	9/13/2025	9/13/2025	CATARACT	Cortical age-related cataract, right eye	H25.011	Surgical	Phaco with IOL-Extracapsular crystalline lens extraction by phacoemulsification with IOL (Removal of cataract-phaco with IOL)	27250	
41	70178	500000	30000	Settled	07-12-2025	07-12-2025	CATARACT	Cortical age-related cataract, left eye	H25.012	Surgical	Phaco with IOL-Extracapsular crystalline lens extraction by phacoemulsification with IOL (Removal of cataract-phaco with IOL)	29750	
42	70117	500000	32000	Settled	01-02-2025	01-02-2025	CATARACT	Cortical age-related cataract, right eye	H25.011	Surgical	Phaco with IOL-Extracapsular crystalline lens extraction by phacoemulsification with IOL (Removal of cataract-phaco with IOL)	29600	
43	70117	500000	3355	Settled	01-02-2025	01-02-2025	CATARACT	Cortical age-related cataract, right eye	H25.011	Surgical	Phaco with IOL-Extracapsular crystalline lens extraction by phacoemulsification with IOL (Removal of cataract-phaco with IOL)	3355	
44	70113	500000	56700	Settled	12-09-2024	12-12-2024	CAESAREAN SECTION	Encounter for cesarean delivery without indication	O82.0	Surgical	Caesarean section (LSCS)	50000	
45	70148	500000	56700	Settled	2/16/2025	2/18/2025	CAESAREAN SECTION	Encounter for cesarean delivery without indication	O82.0	Surgical	Caesarean section (LSCS)	50000	
46	70030	600000	113100	Settled	4/22/2025	4/23/2025	DISORDERS OF THE GENITOURINARY SYSTEM	Calculus of ureter	N20.1	Surgical	PCNL-Nephrolithotomy with removal of calculi	110660	
47	70030	600000	20000	In Process	05-10-2025	05-11-2025	DISORDERS OF THE GENITOURINARY SYSTEM	Calculus of kidney	N20.0	Surgical	Endoscopic removal of ureteric stent ureter (DJ stent removal)	20000	
48	80036	600000	155452	Settled	12-06-2024	12-07-2024	INJURIES / FRACTURES / DISLOCATIONS	Galeazzi's fracture of right radius, initial encounter for closed fracture	S52.371A	Surgical	Immobilisation of fracture of shaft and distal radius or ulna	119782	
49	70001	600000	63000	Settled	4/29/2025	05-01-2025	CAESAREAN SECTION	Encounter for cesarean delivery without indication	O82.0	Surgical	Caesarean section (LSCS)	50000	
50	70069	600000	51959	Settled	7/16/2025	7/19/2025	INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	Fever Of Unknown Origin	R50.0	Non-Surgical	Conservative Management	37519	
51	70046	600000	175920	Settled	02-07-2025	02-12-2025	DISORDERS OF THE GASTROINTESTINAL SYSTEM	Paralytic ileus	K56.0	Non-Surgical	Conservative Management	145027	
52	70046	600000	90352	Settled	02-04-2025	02-06-2025	DISORDERS OF THE GASTROINTESTINAL SYSTEM	Calculus of gallbladder with acute cholecystitis without obstruction	K80.00	Surgical	Cholecystectomy	83289	
53	70046	600000	168911	Settled	7/26/2025	7/27/2025	DISORDERS OF THE GENITOURINARY SYSTEM	Calculus of kidney with calculus of ureter	N20.2	Surgical	Endoscopic manipulation or extraction of ureteric calculus	129634	
54	70046	600000	18235	Settled	8/18/2025	8/18/2025	DISORDERS OF THE GENITOURINARY SYSTEM	Calculus of kidney with calculus of ureter	N20.2	Surgical	Endoscopic removal of ureteric stent ureter (DJ stent removal)	16480	
55	70077	500000	199045	Settled	07-09-2025	07-12-2025	INJURIES / FRACTURES / DISLOCATIONS	Sprain of anterior cruciate ligament of left knee, initial encounter	S83.512A	Surgical	Arthroscopic repair of anterior cruciate ligament-ACL tear Repair	158641	
56	70077	500000	8891	Settled	04-07-2025	04-09-2025	NUTRITIONAL & METABOLIC DISORDERS	Hypo-osmolality and hyponatremia	E87.1	Non-Surgical	Conservative Management	3109	
57	70077	500000	7162	Settled	11/15/2024	11/16/2024	NUTRITIONAL & METABOLIC DISORDERS	Hypo-osmolality and hyponatremia	E87.1	Non-Surgical	Conservative Management	7139	
58	70077	500000	23457	Settled	11/18/2024	11/20/2024	NUTRITIONAL & METABOLIC DISORDERS	Hypo-osmolality and hyponatremia	E87.1	Non-Surgical	Conservative Management	20698	
59	70146	500000	33875	Settled	12/25/2024	12/28/2024	DISORDERS OF THE GENITOURINARY SYSTEM	Urinary tract infection, site not specified	N39.0	Non-Surgical	Conservative Management	31435	
60	80048	750000	17750	Settled	6/20/2025	6/28/2025	DISORDERS OF THE MUSCULOSKELTAL SYSTEM	Lumbago with sciatica, unspecified side	M54.40	Non-Surgical	Conservative Management	10850	
61	70087	500000	69915	Settled	4/28/2025	05-01-2025	CAESAREAN SECTION	Encounter for cesarean delivery without indication	O82.0	Surgical	Caesarean section (LSCS)	46571	
62	70719	500000	16818	In Process	8/25/2025	8/29/2025	DISORDERS OF THE RESPIRATORY SYSTEM	Acute upper respiratory infection, unspecified	J06.9	Non-Surgical	Conservative Management	16005	
63	70719	500000	11541	Settled	12-01-2024	12-04-2024	DISORDERS OF THE RESPIRATORY SYSTEM	Unspecified acute lower respiratory infection	J22.0	Non-Surgical	Conservative Management	11043	
64	70047	600000	80000	Settled	2/21/2025	2/23/2025	GYNECOLOGICAL DISORDERS	Leiomyoma of uterus, unspecified	D25.9	Surgical	Vaginal hysterectomy	73805	
65	70004	600000	22274	In Process	09-01-2025	09-04-2025	DISORDERS OF THE RESPIRATORY SYSTEM	Unspecified acute lower respiratory infection	J22.0	Non-Surgical	Conservative Management	17720	
66	80044	500000	279000	Settled	5/14/2025	06-03-2025	DISORDERS OF THE KIDNEY	Chronic kidney disease, unspecified	N18.9	Non-Surgical	Conservative Management	250000	
67	70041	600000	49672	Settled	1/24/2025	1/27/2025	INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	Typhoid fever, unspecified	A01.00	Non-Surgical	Conservative Management	36727	
68	70048	600000	60000	In Process	9/14/2025	9/17/2025	Others	Chest pain, unspecified	R07.9	Surgical	CAG-Coronary angiography	39000	
69	70184	500000	63000	Settled	04-03-2025	04-05-2025	CAESAREAN SECTION	Encounter for cesarean delivery without indication	O82.0	Surgical	Caesarean section (LSCS)	50000	
70	70096	600000	36192	Processed	09-06-2025	09-08-2025	DISORDERS OF THE EAR	Vertigo of central origin, unspecified ear	H81.49	Non-Surgical	Conservative Management	33346	
71	70106	500000	44266	Settled	8/28/2025	8/30/2025	MATERNITY RELATED DISORDERS	Maternal care for (suspected) chromosomal abnormality in fetus, not applicable	O35.1XX0	Surgical	Dilation and curettage (D&C)	25749	
72	70106	500000	34490	Processed	7/28/2025	08-02-2025	MATERNITY RELATED DISORDERS	Spotting complicating pregnancy, unspecified trimester	O26.859	Non-Surgical	Conservative Management	24251	
73	70158	500000	150853	Settled	07-09-2025	7/14/2025	NEUROLOGICAL & CEREBROVASCULAR DISORDERS	Cerebrovascular disease, unspecified	I67.9	Non-Surgical	Conservative Management	123653	
74	70158	500000	228406	In Process	8/14/2025	8/16/2025	NEUROLOGICAL & CEREBROVASCULAR DISORDERS	Occlusion and stenosis of right carotid artery	I65.21	Surgical	CRANIOPLASTY	219686	
75	70187	500000	182896	Settled	5/30/2025	06-04-2025	SKIN DISORDERS	Cellulitis of left lower limb	L03.116	Surgical	Incision & Drainage	149719	
76	70718	500000	66382	Settled	4/14/2025	4/17/2025	CAESAREAN SECTION	Encounter for cesarean delivery without indication	O82.0	Surgical	Caesarean section (LSCS)	46052	
77	70731	500000	56000	In Process	9/13/2025	9/15/2025				Non-Surgical	Surgical Management	44800	
78	70731	500000	31811	Processed	09-08-2025	09-09-2025	DISORDERS OF THE RESPIRATORY SYSTEM	Acute bronchitis, unspecified	J20.9	Non-Surgical	Conservative Management	24064	
79	70731	500000	127780	In Process	09-10-2025	09-12-2025	DISORDERS OF THE RESPIRATORY SYSTEM	Acute bronchitis, unspecified	J20.9	Non-Surgical	Conservative Management	86915	
80	70731	500000	165533	Settled	09-02-2025	09-05-2025	DISORDERS OF THE RESPIRATORY SYSTEM	Acute bronchitis, unspecified	J20.9	Non-Surgical	Conservative Management	139021	
81	70731	500000	63750	Settled	08-03-2025	08-06-2025	CAESAREAN SECTION	Encounter for cesarean delivery without indication	O82.0	Surgical			

ANNEXURE 2- BNPM/SLTE/240/2025-26 dated 10.09.2025 TENDER FOR PROVIDING GROUP MEDICLAIM INSURANCE AT BNPM PLANT, MYSURU.													
93	70744	600000	59495	Settled	6/14/2025	6/15/2025	INJURIES / FRACTURES / DISLOCATIONS	Fracture of other specified skull and facial bones, left side, initial encounter for	S02.82XA	Surgical	Open reduction of fracture of nasal bone	36535	
94	70739	600000	54380	Settled	12/13/2024	12/14/2024	INJURIES / FRACTURES / DISLOCATIONS	Unspecified fracture of the lower end of left radius, initial encounter for closed	S52.502A	Surgical	Implant removal procedure on radius or ulna	47250	
95	70786	500000	6665	Settled	5/19/2025	5/19/2025	CATARACT	Cortical age-related cataract, right eye	H25.011	Surgical	Phaco with IOL-Extracapsular crystalline lens extraction by phacoemulsification with IOL (Removal of cataract-phaco with IOL)	6066	
96	70786	500000	32000	Settled	5/19/2025	5/19/2025	CATARACT	Cortical age-related cataract, right eye	H25.011	Surgical	Phaco with IOL-Extracapsular crystalline lens extraction by phacoemulsification with IOL (Removal of cataract-phaco with IOL)	32000	
97	70784	600000	132759	Settled	03-07-2025	03-08-2025	Others	Severe sepsis with septic shock	R65.21	Non-Surgical	Conservative Management	114317	
98	70784	600000	541391	Settled	2/20/2025	03-07-2025	CANCER	Acute myeloblastic leukemia, not having achieved remission	C92.00	Non-Surgical	Conservative Management	417784	
99	70784	600000	103881	Settled	2/17/2025	2/20/2025	DISORDERS OF THE RESPIRATORY SYSTEM	Pneumonia, unspecified organism	J18.9	Non-Surgical	Conservative Management	57069	
100	70784	600000	12089	Settled	02-06-2025	02-07-2025	NORMAL DELIVERY	Single spontaneous delivery	O80.0	Non-Surgical	Spontaneous vertex delivery / normal delivery	10830	
101	70787	500000	101635	Settled	12/17/2024	12/19/2024	HYPERTENSIVE DISORDERS	Essential (primary) hypertension	I10.0	Non-Surgical	Conservative Management	77022	
102	70787	500000	52000	Settled	12-11-2024	12/13/2024	NORMAL DELIVERY	Single spontaneous delivery	O80.0	Non-Surgical	Spontaneous vertex delivery / normal delivery	50000	
103	70773	600000	25150	Settled	04-01-2025	04-05-2025	NORMAL DELIVERY	Single spontaneous delivery	O80.0	Non-Surgical	Spontaneous vertex delivery / normal delivery	24765	
104	70781	600000	26624	Settled	01-01-2025	01-03-2025	DISORDERS OF THE RESPIRATORY SYSTEM	Acute obstructive laryngitis [croup]	J05.0	Non-Surgical	Conservative Management	20134	
105	70787	500000	98578	Settled	5/16/2025	5/19/2025	INJURIES / FRACTURES / DISLOCATIONS	Unspecified fracture of the lower end of left radius, initial encounter for closed	S52.502A	Surgical	Reduction of fracture of shaft of radius and ulna	83151	
106	70787	500000	2694	In Process	5/16/2025	5/19/2025	INJURIES / FRACTURES / DISLOCATIONS	Unspecified fracture of the lower end of left radius, initial encounter for closed	S52.502A	Surgical	Reduction of fracture of shaft of radius and ulna	2155.2	
107	70304	500000	80104	Settled	2/13/2025	2/17/2025	GYNECOLOGICAL DISORDERS	Other ovarian cyst, right side	N83.291	Surgical	Ovarian Cystectomy	65188	
108	70317	500000	59874	Settled	4/26/2025	4/29/2025	DISORDERS OF THE GASTROINTESTINAL SYSTEM	Unspecified acute appendicitis	K35.80	Surgical	Appendicectomy	56472	
109	70317	500000	4201	Settled	4/25/2025	4/26/2025	DISORDERS OF THE GASTROINTESTINAL SYSTEM	Unspecified acute appendicitis	K35.80	Non-Surgical	Conservative Management	2801	
110	70317	500000	35854	Settled	12/30/2024	01-04-2025	NORMAL DELIVERY	Single spontaneous delivery	O80.0	Non-Surgical	Spontaneous vertex delivery / normal delivery	31864	
111	70317	500000	54850	Denied	2/17/2025	2/22/2025	Others	Encounter for sterilization	Z30.2	Surgical	Procedures for female sterilisation		
112	70301	500000	53903	Settled	8/22/2025	8/25/2025	NEUROLOGICAL & CEREBROVASCULAR DISORDERS	Simple febrile convulsions	R56.00	Non-Surgical	Conservative Management	39378	
113	70316	500000	106100	Settled	08-04-2025	08-07-2025	DISORDERS OF THE RESPIRATORY SYSTEM	Unspecified acute lower respiratory infection	J22.0	Non-Surgical	Conservative Management	86747	
114	70316	500000	74123	Settled	05-02-2025	05-04-2025	DISORDERS OF THE RESPIRATORY SYSTEM	Unspecified acute lower respiratory infection	J22.0	Non-Surgical	Conservative Management	58625	
115	70316	500000	98373	Settled	08-03-2025	08-07-2025	INJURIES / FRACTURES / DISLOCATIONS	Contusion of left eyelid and periorcular area, initial encounter	S00.12XA	Non-Surgical	Conservative Management	80557	
116	70795	500000	44585	Processed	7/25/2025	7/31/2025	CAESAREAN SECTION	Encounter for cesarean delivery without indication	O82.0	Surgical	Caesarean section (LSCS)	40316	
117	70796	500000	30289	Settled	8/21/2025	8/23/2025	DISORDERS OF THE RESPIRATORY SYSTEM	Unspecified acute lower respiratory infection	J22.0	Non-Surgical	Conservative Management	20775	
118	70794	600000	129799	Settled	02-03-2025	02-05-2025	DISORDERS OF THE GENITOURINARY SYSTEM	Bladder-neck obstruction	N32.0	Surgical	Endoscopic resection of bladder neck (BNI)	83817	
119	70799	500000	56700	Processed	09-05-2025	09-08-2025	CAESAREAN SECTION	Encounter for cesarean delivery without indication	O82.0	Surgical	Caesarean section (LSCS)	50000	
120	70791	600000	74563	Settled	05-03-2025	05-05-2025	NEUROLOGICAL & CEREBROVASCULAR DISORDERS	Lesion of ulnar nerve, left upper limb	G56.22	Surgical	Other procedures on nerves	57226	
121	70791	600000	10950	Settled	05-03-2025	05-05-2025	NEUROLOGICAL & CEREBROVASCULAR DISORDERS	Lesion of ulnar nerve, left upper limb	G56.22	Surgical	Other procedures on nerves	9250	
122	70370	500000	82952	Settled	5/28/2025	5/30/2025	DISORDERS OF THE GENITOURINARY SYSTEM	Calculus of ureter	N20.1	Surgical	PCNL-Nephrolithotomy with removal of calculi	62632	
123	70334	500000	47000	Settled	05-05-2025	05-07-2025	CAESAREAN SECTION	Encounter for cesarean delivery without indication	O82.0	Surgical	Caesarean section (LSCS)	47000	
124	70373	500000	70853	Settled	03-02-2025	03-07-2025	INJURIES / FRACTURES / DISLOCATIONS	Unspecified fracture of lower end of left ulna, initial encounter for closed fractu	S52.602A	Surgical	Open reduction of fracture of shaft of radius or ulna with dislocation	55800	
125	70339	600000	33987	Settled	02-01-2025	02-03-2025	DISORDERS OF THE RESPIRATORY SYSTEM	Unspecified acute lower respiratory infection	J22.0	Non-Surgical	Conservative Management	21521	
126	70367	500000	7780	Settled	2/15/2025	2/18/2025	DISORDERS OF THE GASTROINTESTINAL SYSTEM	Acute Appendicitis	K35.0	Surgical	Appendicectomy	7780	
127	70367	500000	70104	Settled	04-11-2025	04-12-2025	Others	Infection following a procedure, initial encounter	T81.4XXA	Surgical	Dressing of other wound with VAC	52303	
128	70367	500000	75000	Settled	2/16/2025	2/18/2025	DISORDERS OF THE GASTROINTESTINAL SYSTEM	Acute Appendicitis	K35.0	Surgical	Appendicectomy	63750	
129	70385	600000	22352	Settled	6/18/2025	6/19/2025	CARDIAC DISORDERS	Atherosclerotic heart disease of native coronary artery without angina pectoris	I25.10	Surgical	CAG-Coronary angiography	20000	
130	70365	500000	61296	Settled	1/16/2025	1/20/2025	CAESAREAN SECTION	Encounter for cesarean delivery without indication	O82.0	Surgical	Caesarean section (LSCS)	50000	
131	70367	500000	70152	Settled	3/25/2025	3/26/2025	INJURIES / FRACTURES / DISLOCATIONS	Unspecified fracture of upper end of right ulna, initial encounter for closed frac	S52.001A	Surgical	Open reduction of fracture of shaft of radius or ulna with dislocation	51357	
132	70366	500000	31400	Settled	02-04-2025	3/22/2025	CANCER	Multifocal and multisystemic (disseminated) Langerhans-cell histiocytosis	C96.0	Non-Surgical	Chemotherapy infusions - Cycle 1	25948	
133	70351	500000	32750	Settled	04-09-2025	04-09-2025	CATARACT	Cortical age-related cataract, right eye	H25.011	Surgical	Phaco with IOL-Extracapsular crystalline lens extraction by phacoemulsification with IOL (Removal of cataract-phaco with IOL)	32750	
134	70397	500000	27175	Settled	12-10-2024	12-11-2024	INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	Diarrhoea & gastroenteritis of presumed infectious origin	A09.0	Non-Surgical	Conservative Management	21982	
135	70086	600000	28038	Settled	6/19/2025	6/21/2025	DISORDERS OF THE RESPIRATORY SYSTEM	Unspecified asthma with (acute) exacerbation	J45.901	Non-Surgical	Conservative Management	20082	
136	70137	500000	12674	Settled	12/18/2024	12/19/2024	NEONATAL DISORDERS	Respiratory distress of newborn, unspecified	P22.9	Non-Surgical	Conservative Management	9245	
137	70787	500000	21796	In Process	12-11-2024	12-12-2024	NEONATAL DISORDERS	Neonatal jaundice, unspecified	P59.9	Non-Surgical	Conservative Management	1	
138	70408	500000	39713	Processed	7/18/2025	7/22/2025	DISORDERS OF THE GASTROINTESTINAL SYSTEM	Unspecified intestinal obstruction	K56.60	Non-Surgical	Conservative Management	35864	
139	70756	600000	71246	In Process	05-02-2025	05-10-2025	NEONATAL DISORDERS	Congenital pneumonia, unspecified	P23.9	Non-Surgical	Conservative Management	1	
140	70001	600000	13411	In Process	4/29/2025	05-01-2025	NEONATAL DISORDERS	Newborn affected by unspecified maternal condition	P00.9	Non-Surgical	Conservative Management	1	
141	70701	600000	26680	In Process	05-02-2025	05-04-2025	Others	Health examination for newborn under 8 days old	Z00.110	Non-Surgical	Conservative Management	1	
142	70719	500000	20355	Settled	7/17/2025	7/21/2025	NEONATAL DISORDERS	Neonatal jaundice, unspecified	P59.9	Surgical	Other phototherapy of skin	16791	
143	70101	500000	23014	In Process	09-05-2025	09-09-2025	NEONATAL DISORDERS	Neonatal jaundice, unspecified	P59.9	Non-Surgical	Conservative Management	17873	