

Minutes of Pre bid meeting on Staff Group Medical Insurance Scheme held on 04-04-2023 at APGB, Head Office, Kadapa – queries and response

Bank has floated a Tender for “Group Medical Insurance Scheme - Family floater policy for the employees of Andhra Pragathi Grameena Bank, Kadapa” by duly placing the Tender Document in our Bank website [www.apgb.in] on 24.03.2023.

In conformity with the tender document, we have conducted the pre-bid meeting at Head Office on 04.04.2023 at 3.00 p.m to clarify the queries/concerns of Bidders, provide the details of the tender, and to clear up any confusion regarding the tender.

The below mentioned four prospective Bidders attended the pre-bid meeting

IFFCO TOKIO Insurance Co.Ltd	The Oreintal Insurance Co.Ltd	United India Insurance Co.Ltd	New India Insurance Co.Ltd
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The following queries were raised by the Insurance Companies and Bank response is furnished below:

<i>Insurance Company</i>	<i>Query</i>	<i>Bank Response</i>	<i>Clause</i>	<i>Page No</i>
01	02	03	04	05
Oriental Insurance Co.Ltd	Whether there is any specific ceiling on size of the family ie., 1+5	There is no specific ceiling on the size of the family.	The Scheme covers existing employee + Spouse + dependent Children + 2 Dependent Parents /Parents – in-laws	Page No.21 of 48
Oriental Insurance Co.Ltd	Whether the limit of Rs.20000/- towards expenses related to new born baby is over and above Sum Insured or Not	The limit of Rs.20000/- towards expenses related to new born baby is within the limit of Sum Insured.	All expenses incurred on the new born baby during maternity is limited upto Rs.20000/- which is in addition to maternity limit of Rs.50000/- and within over all limit of Sum Insured.	Page No.32 of 48
New India Insurance Co.Ltd	Whether there is any ceiling for Corporate buffer per staff	There is no individual ceiling for Corporate buffer per staff.	Corporate Buffer -Rs.30.00 lakh reimbursable to staff & dependents whose claim exceeds the eligible sum insured of Rs.4.00 lakh / 3.00 lakh as the case may be based on merits and as per the bank recommendations.	Page No.18 of 48
Oriental Insurance Co.Ltd	Whether all brothers and sisters are covered apart from dependent children	As per the IBA Guidelines/tender document: Only Widowed daughter and dependent divorced/separated daughters, sisters including unmarried/divorced/abandoned or separated from husband/widowed sisters and crippled child shall be	Widowed Daughter and dependent divorced/separated daughters, sisters including unmarried/divorced/abandoned or separated from husband/ widowed sisters and Crippled Child shall be considered as dependent for the purpose of this policy. Physically	Page No.21 of 48

		considered as dependent for the purpose of this policy. Physically challenged brother/sister with 40% or more disability shall be covered as dependent.	challenged Brother / Sister with 40% or more disability.	
Oriental Insurance Co.Ltd	Requested to provide latest MIS report in pdf format	The same was already provided to the Oriental Insurance Co.Ltd and the same is uploaded.		
Oriental Insurance Co.Ltd	Requested to provide OPD/Domiciliary claims sanctioned during the policy period	The same was already provided to the Oriental Insurance Co.Ltd and the same is uploaded.		
New India Insurance Co.Ltd	Is there is any criteria for sanction of Corporate buffer to the staff ie., in respect of specific diseases	There is no specific criteria for sanction of Corporate buffer.	Corporate Buffer -Rs.30.00 lakh reimbursable to staff & dependents whose claim exceeds the eligible sum insured of Rs.4.00 lakh / 3.00 lakh as the case may be based on merits and as per the bank recommendations.	Page No.18 of 48

The pre-bid meeting held on 04.04.2023 concluded fruitfully at 5.30 pm and all the queries were clarified satisfactorily.