

Replies to Pre-bid queries for GEM/2025/B/7036710 dated 23/12/2025 for Selection of insurer for renewal of Commercial Crime Insurance policy coverage for a period of one year from 01/04/2026 To 31/03/2027.

Sl. No.	Page No	Section	RFP Clause/Sub clause	Detailed Clause No	Bidders Query	Bank's Reply															
1	NA	NA	NA	General query	No of Claims Settled and amount paid in the last 3 years (year wise) (FY 2025-26, 2024-25 & 2023-24)	<table border="1"> <thead> <tr> <th colspan="3">Settled Claims</th> </tr> <tr> <th>FY</th> <th>Cases</th> <th>Amount in INR lacs</th> </tr> </thead> <tbody> <tr> <td>2023-24</td> <td>375</td> <td>132.92</td> </tr> <tr> <td>2024-25</td> <td>472</td> <td>194.79</td> </tr> <tr> <td>2025-26(Till 12.12.2025)</td> <td>28</td> <td>8.35</td> </tr> </tbody> </table>	Settled Claims			FY	Cases	Amount in INR lacs	2023-24	375	132.92	2024-25	472	194.79	2025-26(Till 12.12.2025)	28	8.35
Settled Claims																					
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2	NA	NA	NA	General query	No of claims outstanding and the corresponding claim amount.	<table border="1"> <thead> <tr> <th colspan="3">Pending/Outstanding Claims</th> </tr> <tr> <th>FY</th> <th>Cases</th> <th>Amount in INR lacs</th> </tr> </thead> <tbody> <tr> <td>2023-24</td> <td>0</td> <td>0</td> </tr> <tr> <td>2024-25</td> <td>0</td> <td>0</td> </tr> <tr> <td>2025-26(Till 12.12.2025)</td> <td>266</td> <td>331.42</td> </tr> </tbody> </table>	Pending/Outstanding Claims			FY	Cases	Amount in INR lacs	2023-24	0	0	2024-25	0	0	2025-26(Till 12.12.2025)	266	331.42
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3	NA	NA	NA	General query	Loss ratio for the current year.	<table border="1"> <thead> <tr> <th>FY</th> <th>Loss ratio</th> </tr> </thead> <tbody> <tr> <td>2024-25</td> <td>0.67</td> </tr> <tr> <td>2025-26(Till 12.12.2025)</td> <td>0.47</td> </tr> </tbody> </table>	FY	Loss ratio	2024-25	0.67	2025-26(Till 12.12.2025)	0.47									
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4		Annexure-8	scope of work	scope of work	1) Approx. Monthly / Daily transaction (through UPI, IMPS, AEPS, mobile wallet etc) volumes and values 2) Approx. Monthly / Daily cross-border UPI transaction volumes and values	With respect to the volume & values of transactions, it is available in NPCI website under statistci data.															

Date: 06-01-2026

Place: Bengaluru

Internal

  
Deputy General Manager

