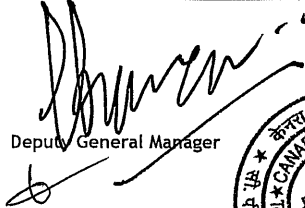
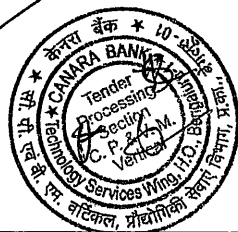


Replies to Pre Bid Queries for GEM/2025/B/7042141 dated 26/12/2025 for Selection of Insurer for renewal of Group Personal Accident Insurance policy for salaried and pension account holders with Canara Bank for a period of one year from 10/04/2026 to 09/04/2027

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
12	47	Annexure-2 Pre-Qualification Criteria	The bidder should have a minimum claim settlement ratio (on admissible claims) of above 75% in each of the financial year (2023-24 and 2024- 2025) in GPAL.	Bidder should submit CA Certificate with Unique Document Identification Number certifying the same. Or Separate declaration on company letterhead signed by authorised signatory	Can we submit a single CA certificate (with single UDIN) mentioning all the details to be certified by CA, or we have submit separate certificates (with separate UDINs) for each qualification criteria? Kindly clarify?	It is preferred to give separate CA Certificate with UDIN . However, in case a single Certificate is given by CA, all the details sought should be online verifiable.
13	55	Annexure-8 Scope of Work	General Query	General Query	Last 3 years ICR data	Information Sought Cannot be shared.
14			General Query		New Account Holder or Existing Account Holders or Both?	Both
15			General Query		If Renewal- Please help with: How long is the policy running from? 5 Years (or Since the inception of policy)- Complete Claim Dump with Bifurcation with Nature of claims 5 years (or Since the inception of policy)- inception lives, end lives, inception premium, end premium and previous policy copy 5 years (or Since the inception of policy)- Per mille rate Expiring COI Copy	Bidder to refer Scope of work. Bidder to refer Corrigendum-1 , Claim details shared as per Bank's format. Other details cannot be Shared.
16			General Query		Demography: Age Wise Occupation wise Location Wise	Information Sought Cannot be shared. Bidder to refer Scope of work.
17			General Query		Defence/police and people working in similar profession covered ? If yes, then share the demography details with bifurcation of occupation, location etc	Bidder to refer Scope of work. Information Sought Cannot be shared.
18			General Query		Who will be covered?	Salary account and pension account holders will be covered. Bidder to refer Scope of work.
19			General Query		Who will pay the premium?	Bank will pay the premium.
20			General Query		Bundled or Non-Bundled?	Yes bundled with Salary Account and Pension Account.
21			General Query		Personal Loan Cover Clarity required. Since all are account holders , how will the loan information will be captured and how will the same flow to the insurer?	Bidder to refer Scope of work and comply with RFP terms & Conditions.

Place: Bengaluru
Date: 14/01/2026


Deputy General Manager



Replies to Pre Bid Queries for GEM/2025/B/7042141 dated 26/12/2025 for Selection of Insurer for renewal of Group Personal Accident Insurance policy for salaried and pension account holders with Canara Bank for a period of one year from 10/04/2026 to 09/04/2027

Sl. No.	Page No.	Section/ Annexure/ Appendix	RFP Clause	Sub-Clause/ Technical Specification	Bidder's Query	Bank's Response
1			General Query		Claim details for past 3 years	Bidder to refer Corrigendum-1 , Claim details shared as per Bank's format.
2.			General Query		Expiring premium and insurer	Information Sought Cannot be shared.
3			General Query		is it named policy?	It is a Unnamed Policy.
4			General Query		On Duty cover for defence is required or not?	Yes it is covered . Bidder to refer Scope of Work and comply with RFP terms & Conditions.
5			General Query		Claim dump data for the last three years	Bidder to refer Corrigendum-1 , Claim details shared as per Bank's format.
6			General Query		Previous Insurance history details.	Information Sought Cannot be shared.
7	60	Annexure-8 Scope of Work	CLAIM PROCEDURE	Claim Details	Please provide updated claim history as on current date since as per tender, the claim data is provided only upto 31-10-2025.	Bidder to refer Corrigendum-1, Updated claims upto 31 Dec 2025 is shared as per Bank's format.
8			General Query		Please confirm, the variations proposed for renewal in comparison to the existing policy terms.	Bidder to refer Scope of Work.
9	44	Annexure-2 Pre-Qualification Criteria	The Bidder (including OEM and OSD/OSO, if any) should either be Class-I or Class-II local supplier as defined in Public Procurement (Preference to Make in India) Revised Order (English)- dated 19/07/2024.	Certificate of local content to be submitted as per Annexure-5 as applicable.	Can we submit a single CA certificate (with single UDIN) mentioning all the details to be certified by CA, or we have submit separate certificates (with separate UDINs) for each qualification criteria? Kindly clarify?	It is preferred to give separate CA Certificate with UDIN . However, in case a single Certificate is given by CA, all the details sought should be online verifiable.
10	46	Annexure-2 Pre-Qualification Criteria	Insurance Companies should have minimum Paid- up Capital of Rs.100 Crores as on 31/03/2025.	Bidder has to submit the Copy of Audited Balance Sheet for the financial year ending 31st March 2025. and Bidder must produce a certificate from the Company's Chartered Accountant/s/Company Secretary to this effect and the documents certified by the Chartered Accountant/s should mandatorily contain Unique Document Identification Number.	Can we submit a single CA certificate (with single UDIN) mentioning all the details to be certified by CA, or we have submit separate certificates (with separate UDINs) for each qualification criteria? Kindly clarify?	It is preferred to give separate CA Certificate with UDIN . However, in case a single Certificate is given by CA, all the details sought should be online verifiable.
11	46	Annexure-2 Pre-Qualification Criteria	Total Gross written Premium collection should be more than INR 1000 crores during the financial Year 2024-25.	Insurance company should submit the Copy of Audited Balance Sheet for the Financial Year ending 31st March 2025 duly attested by authorized signatory. and Bidder must produce a certificate from the Company's Chartered Accountant/s/Company Secretary to this effect and the documents certified by the Chartered Accountant/s should mandatorily contain Unique Document Identification Number.	Can we submit a single CA certificate (with single UDIN) mentioning all the details to be certified by CA, or we have submit separate certificates (with separate UDINs) for each qualification criteria? Kindly clarify?	It is preferred to give separate CA Certificate with UDIN . However, in case a single Certificate is given by CA , all the details sought should be online verifiable.

