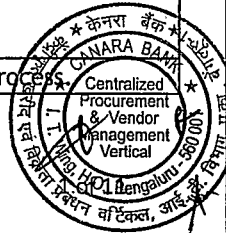
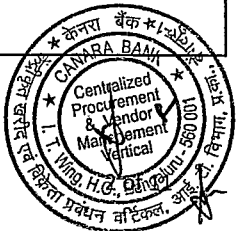


Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	General	General	Is it fresh proposal or market renewal if Market renewal please share expiring policy.	This is a fresh proposal.
2	General	General	Please share demography of members to be covered.	As Bank is offering the cover for the first time, Bank will not be able to share the required information.
3	General	General	Inception sum insured and premium details and claim details for 5 years in below format.	Not Applicable as this is a fresh proposal
4	General	General	Can we still participate in the tender since we will not be quoting for Cancer Indemnity?	Yes
5	General	General	Understand that 200,000 accounts will be enrolled in the policy and sum insured is required from Rs. 1 to 20 Lakh. How will sum insured per account be decided?	Bank will be deciding the Sum Insured based on various factors (internal to the Bank) but mainly on the Quarterly Average Balance maintained, minimum being INR 25,000. However Bank may vary the tenure of Maintaining Minimum Balance as on when required.
6	General	General	On and off duty cover is required. Does this mean that armed forces will also be covered under the policy?	All female Saving Bank Account Holders will be eligible under the program.
7	General	General	Assuming cover will be on a compulsory basis. No choice will be given to accountholders for opting out of the cover.	Bank will be deciding the Sum Insured based on various factors (internal to the Bank) but mainly on the Quarterly Average Balance maintained, minimum being INR 25,000. However Bank may vary the tenure of Maintaining Minimum Balance as on when required.
8	General	General	Has there been a similar insurance arrangement in the past? If yes, please share the number of lives covered, complete terms and conditions, premium and claims for the last 3 years.	This is a fresh proposal.
9	General	General	How many accounts will be covered at inception?	Bank is expecting to cover 2 lac accounts during the policy period, however policy will be placed on actual number of accounts that will be shared by the Bank
10	General	General	Age group of the accountholders.	As Bank is offering the cover for the first time, Bank will not be able to share the required information.
11	General	General	Is a separate sum insured required for Death due to Air and Non-Air Accidents? If yes, please specify.	Quote required for Death due to Air and Non - Air under single sum insured
12	General	General	Name of the intermediary and commission to be built.	Global Insurance Brokers Private Limited. Commission as prescribed by IRDA
13	General	General	Expected premium w/o GST	We cannot comment on this as it is a tender process

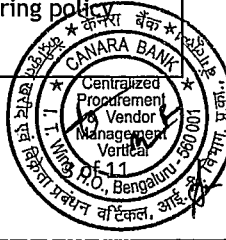


Replies to Pre bid Queries for GeM Bid ref: GEM/2023/B/3459873 dated 17/05/2023 for Selection of Insurer for Group Personal Accident Insurance.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
14	General	General	Approximate age-mix of the customers: 18-35, 36-45, 46-50, 51-55	As Bank is offering the cover for the first time, Bank will not be able to share the required information.
15	General	General	Will there be multiple insurance partners in the program? If yes, what would be our share of the business?	No
16	General	General	Is this going to be a bundled or voluntary proposition?- Bundled (I think)	Bank will be offering the cover to all eligible female Saving Bank account holders
17	General	General	If voluntary, what is the expected rate of attachment?	Not Applicable
18	General	General	Who is going to be paying the premium here - the end customer or the bank?- Bank	Bank will be paying the premium on behalf of the account holders
19	General	General	Is there any CD2 expectation?	Commision as prescribed by IRDA
20	General	General	What is the expected business potential here? How many savings bank accounts for women does Canara Bank expect to open over the course of the next year?	Bank is expecting to cover 2 lac accounts during the policy period, however policy will be placed on actual number of accounts that will be shared by the Bank
21	General	General	What is the age wise split of the customer base for this use case?	As Bank is offering the cover for the first time, Bank will not be able to share the required information.
22	General	General	Coverages Required	Bidder to refer the scope of work for coverages required
23	General	General	Lives at inception	As Bank is offering the cover for the first time, Bank will not be able to share the required information.
24	General	General	No of enrollments in the policy	Bank is expecting to cover 2 lac accounts during the policy period, however policy will be placed on actual number of accounts that will be shared by the Bank
25	General	General	Sum Insured	Bidder to refer the scope of work for sum insured required.
26	General	General	Is program mandatory or voluntary	Bank will be offering the cover to all eligible female Saving Bank account holders
27	General	General	Are females belong to any specific category, i.e., are they involved in defence sector or any other specific profession	All female Saving Bank Account Holders will be eligible under the program.
28	General	General	What is the criteria of maintaining account balance 25000 (it will be within year or for specific period)	Bank will be offering the cover to female Saving Bank account holder who maintain minimum quarterly average balance of INR 25,000. However Bank may vary the tenure of Maintaining Minimum Balance as on when required.



Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
29	General	General	How enrolment will done (Will done with 25000 balance in account or how- please specify)	Bank will be offering the cover to female Saving Bank account holder who maintain minimum quarterly average balance of INR 25,000. However Bank may vary the tenure of Maintaining Minimum Balance as on when required.
30	General	General	What is the deletion criteria from this policy	No deletions will be done
31	General	General	What is the criteria of being Active and Inactive	As per the RBI guidelines
32	General	General	Whether COI will be issued for all insured persons, who will bare the cost.	Bank will not be issuing any COI to account holders, however bank will be sharing list of eligible account holders to be covered under the policy
33	General	General	If someone is joining in mid of the policy, for how many days the premium will be charged	Premium for additions during the mid of the policy will be paid on pro-rata basis for remaining policy period
34	General	General	If someone is joining the policy today and becomes inactive tomorrow, then for how many days the premium will be refunded.	No deletions will be done
35	General	General	If possibilities are being explored to do the reconciliation after end of the policy period, then how shall the coverage days and premium will be calculated considering the fact that one person can be added and deleted multiple times	No deletions will be done
36	General	General	How the SI will be considered in a scenario where one person become inactive after taking claim and again becomes active after few days	No deletions will be done
37	General	General	What will be the frequency of endorsement	Monthly endorsements will be done
38	General	General	Is it possible to allot any unique ids for the insured member for each addition-deletion.	Bank will be sharing unique customer ID which will be allotted to each account holder at the time of inception and endorsements
39	General	General	Basis of SI fixation under GPA policy	Bank will be deciding the Sum Insured based on various factors (internal to the Bank) but mainly on the Quarterly Average Balance maintained, minimum being INR 25,000. However Bank may vary the tenure of Maintaining Minimum Balance as on when required.
40	General	General	Sum Insured Enhancement/reduction is allowed during Mid Term ? If yes, Please provide the basis of the same.	No enhancement/reduction of Sum Insured during policy period

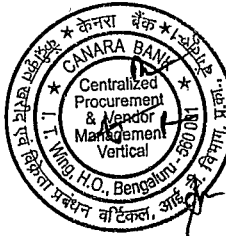


Replies to Pre bid Queries for GeM Bid ref: GEM/2023/B/3459873 dated 17/05/2023 for Selection of Insurer for Group Personal Accident Insurance.

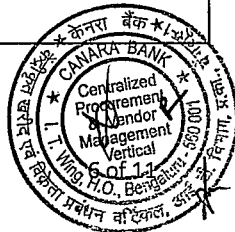
Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
41	General	General	It is mentioned that coverage will be eligible for active accounts as on the date of death of account holder. Please define - Active accounts.	Account opened by the bank and operated by account holder is defined as active account
42	General	General	There is no mention of Entry Age - Please specify	Minimum age - 18 years
43	General	General	Quote is required for 1 Adult only - Please specify	Bank requires quote for 2 lac estimated account holders
44	Additional Terms and Conditions (ATC) to GeM bid Ref. No. GEM/2023/B/ 3458575 dated 17/05/2023	Annexure-1 Scope of Work	There is no mention of Permanent Total Disability and Permanent Partial Disability - Please specify if required or not.	Coverage required for Death due to Air and Non Air accidents only
45	Additional Terms and Conditions (ATC) to GeM bid Ref. No. GEM/2023/B/ 3458575 dated 17/05/2023 Annexure-3 Technical Evaluation Criteria	Sl. No. 2 Technical Evaluation Criteria: Total Gross underwritten Premium collection for Group Personal Accident Insurance policies during last two Financial Years 2020-21 and 2021-22.	Since we have inducted GPA in our portfolio last year we request to relax this clause	Bidder to comply with the GeM/RFP terms and conditions.
46	General	General	No of lives, Designation of employees and are any employee involved in overseas travel	Bank is expecting to cover 2 lac accounts during the policy period, however policy will be placed on actual number of accounts that will be shared by the Bank
47	General	General	Is this a fresh business, if no, please share below details. Please provide detailed Claims for 3 years with date of loss, date of claim report, claim status, claim type, reason for repudiated claims, claim status.	This is a fresh proposal.



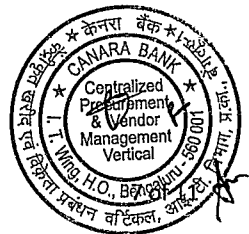
Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
48	General	General	Is this business Compulsory attachment or on Voluntary basis	Bank will be offering the cover to all eligible female Saving Bank account holders
49	General	General	Who is paying the premium	Bank will be paying the premium on behalf of the account holders
50	General	General	Age Band Wise % Distribution of lives (18-35, 36-45, 46-55, 56-60)	As Bank is offering the cover for the first time, Bank will not be able to share the required information.
51	General	General	Are any of lives proposed to be covered, member of a law enforcement agency (including police / para-military / military) or similar risk	All female Saving Bank Account Holders will be eligible under the program.
52	General	General	What is the basis of defining the sum insured	Bank will be deciding the Sum Insured based on various factors (internal to the Bank) but mainly on the Quarterly Average Balance maintained, minimum being INR 25,000. However Bank may vary the tenure of Maintaining Minimum Balance as on when required.
53	General	General	Target segment: Socio economic background of the customers? Age distribution of the target population? Location of the target population?	As Bank is offering the cover for the first time, Bank will not be able to share the required information.
54	General	General	Zone Mix: Zone - I (Delhi & Mumbai) Zone - II (Rest of metros: Bangalore, Hyderabad, Chennai, Kolkata, Pune, Ahmedabad) Zone - III (Rest of India)	As Bank is offering the cover for the first time, Bank will not be able to share the required information.



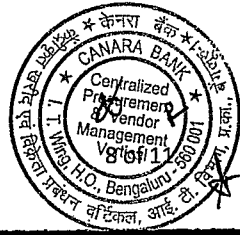
Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
55	General	General	<p>Group details:</p> <ol style="list-style-type: none"> 1. Complete Master policy holder Name 2. Groups Nature of work 3. Please Share group's website, If available 4. Who will be covered in this policy employee or member, please explain 5. If members please explain how members are associate with group and what is the process and criteria to become member of group 6. What is the minimum number of lives commitment for next one year? 7. Who will be the Group administrator & what is the relationship between the Group Administrator and the insured? 8. Confirm if insurance certificate will only be issued to an existing customer & it would not be other way round. i.e. Insurance certificate is provided first & then they are made customers on that ground. 	<ol style="list-style-type: none"> 1. Bidder to refer the scope of work for details. 2. Bidder to refer the tender document for details. 3. Bidder to refer the tender document for details. 4. Bank will be offering the cover to all eligible female account holders. 5. Account holders of the bank. 6. Bank expects to cover 2 lac account holders during the policy period. 7. Bidder to refer the scope of work for details. 8. Bidder to refer the scope of work for details.
56	General	General	<p>Enrollment/ Selling Process (As applicable) Selling process for Non - Mass Schemes</p> <ol style="list-style-type: none"> 1. How will the insurance cover be sold - voluntary cover or non - voluntary? 2. If voluntary, how will minimum volume be achieved? 3. If non voluntary, please explain the selling process? 4. How will the Selling process happen - please explain in brief. 5. Please explain how the minimum volume be achieved? 6. Please share the previous two years customer enrollment pattern on monthly basis. 7. Floater Combinations to be offered 	<ol style="list-style-type: none"> 1. All female Saving Bank account holders will be eligible under the program 2. Bank expects to cover 2 lac account holders during the policy period 3. Not Applicable 4. Bank will be deciding the sum insured based on various factors but mainly on the quarterly average balance maintained minimum at INR 25,000. However Bank may vary the tenure of Maintaining Minimum Balance as on when required. 5. Bank expects to cover 2 lac account holders during the policy period 6. This is a first time policy and hence the query is not applicable, 7. Query raised by the bidder is not clear



Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
57	General	General	<p>Premium collection & Claim servicing:</p> <ol style="list-style-type: none"> 1. Who will pay the premium - the Insured or the Group Administrator or both combined?* 2. What will be the method of premium collection - installment or single; upfront or later? 3. Claims will be serviced In-house or by external TPA? 4. Basis of claim settlement - Cashless / Re - Imbursement or both? 5. What is the expected maximum premium per life/ family (if age band wise data is available please mention) - excl. or incl. S/ Tax - as applicable? 6. If the scheme has both contributory& non - contributory payment structure, kindly explain in detail. 	<ol style="list-style-type: none"> 1. Bank will be paying the premium on behalf of the account holders 2. Premium will be paid on actual number of accounts that will be covered during the policy period 3. This is as per the insurance company's norms 4. Reimbursement basis 5. We cannot comment on this as it is a tender process 6. Bank will be paying the premium on behalf of the account holders
58	General	General	<p>Expenses to be incurred:</p> <ol style="list-style-type: none"> 1. Acquisition expenses (fixed per policy or % of Premium) if any? 2. Enrollment cost/policy? 3. Any one time costs (setup, training, workshops, camps etc.)? 4. Any additional manpower & corresponding costs? 5. If claim is serviced by TPA, then TPA costs 6. (Fixed per policy or % of Premium)? 7. COI Printing and dispatch costs are to be incurred by RHICL or Group? 8. Benefit Matrix (along with waiting periods, exclusions)? 	<ol style="list-style-type: none"> 1. Bidder to refer the scope of work for details 2. Bidder to refer the scope of work for details 3. Bidder to refer the scope of work for details 4. Bidder to refer the scope of work for details 5. Bidder to refer the scope of work for details 6. Bidder to refer the scope of work for details 7. Bidder to refer the scope of work for details 8. Bidder to refer the scope of work for details

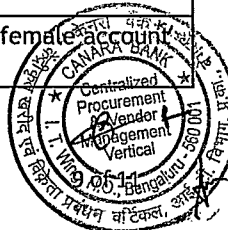


Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
59	General	General	<p>Additional Information:</p> <ol style="list-style-type: none"> 1. If it is voluntary enrollment based deal (and not sold during any kind of loan/service disbursement), whether it will be open or closed? 2. If the target population is in rural area, whether there would be pre-negotiated package rates with the Hospitals or not? If so, will the package rates be in line with RSBY? 3. What is the past claim experience & loss ratio for this scheme (if applicable)? If past claims data available, please share. 4. If quote received from any competitor, please share. 5. Is the proposed client already Corporate Agent of any other non-life/Health insurance company? If yes, please let us know the reason why the Client is selling policies of that Insurer? 	<ol style="list-style-type: none"> 1. Bidder to refer the scope of work for details 2. Bidder to refer the scope of work for details 3. It is a fresh proposal 4. Not Applicable 5. Bidder to refer the tender document for details
60	General	General	<p>Require Coverage Details:</p> <ol style="list-style-type: none"> 1. Coverage Require? 2. Sum Insured Require? 3. Cover Type (Individual/Floater) 4. Desire Floater Combination 5. Relationship Type (Self,Spouse,2 dependent Child, Parent or Parent in-laws 	<ol style="list-style-type: none"> 1. Bidder to refer the scope of work for details 2. Bidder to refer the scope of work for details 3. Bidder to refer the scope of work for details 4. Bidder to refer the scope of work for details 5. Bidder to refer the scope of work for details
61	General	General	Entry Age - Min	18 years
62	General	General	Entry Age - Max	70 years
63	General	General	Policy Tenure	Bidder to refer the scope of work for details
64	General	General	Desire Age band Slab for premium.	Bidder to refer the scope of work for details
65	General	General	Annexure I - Scope of Work - Page no 2 of 3 / Point no 14 - Please clarify	In case bank wishes to alter any coverage under the policy, the said change will be informed to the insurer in advance however will be effective from the following month of the policy
66	General	General	GEM document Page no 4 of 6 - Point no 1. Generic "OPTION CLAUSE" - Please clarify	This GeM bid clause stands deleted

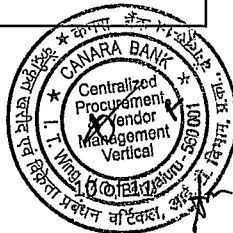


Replies to Pre bid Queries for GeM Bid ref: GEM/2023/B/3459873 dated 17/05/2023 for Selection of Insurer for Group Personal Accident Insurance.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
67	General	General	Expiring Policy details, if any	This is a fresh proposal.
68	General	General	Past 3 years claims experience	This is a fresh proposal.
69	General	General	Please clarify if there is only one Section under which both Air and Non Air PA by Death is to be covered	Quote required for Death due to Air and Non - Air under single sum insured
70	General	General	Risk Group Category of the Female Account Holders.	All female Saving Bank Account Holders will be eligible under the program.
71	General	General	Cover while on and off duty - Kindly specify nature of duty	All female Saving Bank Account Holders will be eligible under the program.
72	General	General	Basis of around 2,00,000 accounts opening projection	Bank is expecting to cover 2 lac accounts during the policy period, however policy will be placed on actual number of accounts that will be shared by the Bank
73	General	General	Occupation of the female account holders proposed for insurance - whether Defence Personnel will also be covered?	All female Saving Bank Account Holders will be eligible under the program.
74	General	General	Will this be an optional or mandatory attachment	Bank will be offering the cover to all eligible female account holders
75	General	General	Who will be paying the premium?	Bank will be paying the premium on behalf of the account holders
76	General	General	is the 2lac committed number to be expected both under Cancer Indemnity and PA?	Bank is expecting to cover 2 lac accounts during the policy period, however policy will be placed on actual number of accounts that will be shared by the Bank
77	General	General	At what stage of the process will the policy be given to the customer?	Bank will be deciding the Sum Insured based on various factors (internal to the Bank) but mainly on the Quarterly Average Balance maintained, minimum being INR 25,000. However Bank may vary the tenure of Maintaining Minimum Balance as on when required.
78	General	General	Bifurcation between agriculture and non-agriculture?	As Bank is offering the cover for the first time, Bank will not be able to share the required information.
79	General	General	That are the criteria to provide varied sum insured option of 1 to 10 lac to the customer?	Bank will be deciding the Sum Insured based on various factors (internal to the Bank) but mainly on the Quarterly Average Balance maintained, minimum being INR 25,000. However Bank may vary the tenure of Maintaining Minimum Balance as on when required.
80	General	General	What is the minimum and maximum holding of the account holders?	Bank will be offering the cover to all eligible female account holders




Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
81	General	General	Please share the bifurcation of age?	As Bank is offering the cover for the first time, Bank will not be able to share the required information.
82	General	General	Please share the Geographical distribution ? Table 2	As Bank is offering the cover for the first time, Bank will not be able to share the required information.
83	General	General	Please share occupation of the customers ? Table 3	As Bank is offering the cover for the first time, Bank will not be able to share the required information.
84	General	General	What would be the mechanism to capture pre-existing disease of Individual customers ?	Bank will not be capturing the information at the time of enrolment
85	General	General	How will nominee details be made available?	Bank will be sharing the nominee details at enrolment and will also certify the same at the time of claim
86	General	General	Please share what do you mean by on duty and off duty cover under PA ?	All female Saving Bank Account Holders will be eligible under the program.
87	General	General	Please share the price expectation under Cancer Indemnity and PA ?	We cannot comment on this as it is a tender process.
88	General	General	Please share the policy wording related to Cancer Indemnity policy ?	Bidder to refer the scope of work for details
89	General	General	What will be the detail of customer shared at the time of policy issuance ?	Account holder and coverage details will be shared at the time of enrolment
90	General	General	Please share the past Insurer details	Not Applicable
91	General	General	Please share the terms and conditions /policy schedule of expiring policy ?	This is a fresh proposal.
92	General	General	Will the policy issuance be online or offline ?	Offline mode
93	General	General	If online whether they have any functional platform which can share us required data for policy issuance?	Not Applicable
94	General	General	Please share the past experience of the product	This is a fresh proposal.
95	General	General	Criteria for selection of SI for GPA	Bank will be deciding the Sum Insured based on various factors (internal to the Bank) but mainly on the Quarterly Average Balance maintained, minimum being INR 25,000. However Bank may vary the tenure of Maintaining Minimum Balance as on when required.
96	General	General	No. of likely members in each S.I range starting from 1 lac to a max of 20 lacs for GPA	As Bank is offering the cover for the first time, Bank will not be able to share the required information.



Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
97	General	General	No. of female account holders at present and whether they will be extended with this benefit. Please clarify both point No.3 and 4	Bank will be deciding the Sum Insured based on various factors (internal to the Bank) but mainly on the Quarterly Average Balance maintained, minimum being INR 25,000. However Bank may vary the tenure of Maintaining Minimum Balance as on when required.

Date: 31/05/2023

Place: Bangalore


Deputy General Manager
