

Ref: WBGB/HO/HR/ 3250 /2025-26

Date: 05.08.2025

NOTICE

Clarifications in response queries raised by intending bidders

Re: RFP for Renewal of Group Medclaim Policies (GMP) for existing employees and retirees of West Bengal Gramin Bank issued vide RFP Reference No: WBGB/HO/HR/108(1)/2025-26 dated 19.07.2025

Inviting a reference to the captioned RFP for Group Medclaim Policies (GMP) for existing Employees and Retirees of West Bengal Gramin Bank (also referred herein as WBGB).

The intending parties interested in bidding process are requested to take cognizance of Bank's clarifications in response to queries raised by the bidders for the captioned RFP Notice No. WBGB/HO/HR/108(1)/2025-26 dated 19.07.2025 within stipulated time frame and act accordingly.




General Manager (HR)

Encl:

- i. Clarifications in response to queries raised by Participants in reference to RFP Notice No. WBGB/HO/HR/108(1)/2025-26 Dated 19.07.2025.

Clarifications in response to queries raised by Participants in reference to RFP Notice No. WBGB/HO/HR/ 108(1)/ 2025-26 dated 19.07.2025

Sl. No	Point/Section	Provision of RFP dated 10.07.2024	Queries/ Suggestion / Deviation of Bidders	Bank Response
1	SECTION – I: INTRODUCTION & INSTRUCTIONS, POINT NO. 13 (page 6)	The proposal may be submitted along with the covering letter about the proposal, accompanied by the information/documents indicated in the annexures and the declaration signed by the authorized signatory with seal of the company. All pages are required to be signed.	Separate covering letter/envelope for technical and financial bid required or in the same envelope both the bid can be submitted.	Single envelop to be submitted containing both financial & technical bid since the bid is restricted to PSUs only.
2	SECTION – I: INTRODUCTION & INSTRUCTIONS, POINT NO.17 (Page 6)	The successful bidder/insurer as concluded by WBGB shall be bound to sign a service level agreement (SLA) in accordance with the draft agreement and the conditions of contract, within five days of the receipt of intimation. WBGB may, incorporate any portion in the SLA as may be deemed fit and proper so as to safeguard bank interest as a whole & its employees interest in particular. Bank at its sole discretion, incorporate any portion of any successful response of a successful bidder in to the final SLA agreement.	Time limit may be extended upto 15 days. Moreover, format of SLA also required.	Bank shall review the time limit based on convenience of the companies/organisations executing SLA.
3	SECTION 2 B.: EXIT OPTION AND CONTRACT RE-NEGOTIATION: POINT i (Page 10)	Failure of the bidder/vendor to accept the contract /RFP/SLA and furnish the performance guarantee within 3 days from the communication in writing about the successful bid	Submission of Performance Guarantee: as per norms, PSU will not be able to share any Performance Guarantee for any insurance contract or tender.	Bank will not insist for the same as RFP is floated for PSUs only.


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4	SECTION 2: ELIGIBILITY OF FIRMS/COMPANIES: TERMINATION OF AGREEMENT POINT E (Page 12)	Every Bidder shall put their seal and signatures in the Annexures A to P with duly filled up clauses at the time of participation in the Bidding process. The selected Bidder shall issue a Bank Guarantee of at least 10% of the total premium amount (for both the serving and retirees) as a token for performance of their duties under this Contract. Bank shall reserve the right to invoke the said Bank Guarantee if the selected vendor declines or refuses to settle the bills or rejects any claims without assigning any reason or fails to settle the claim within the maximum period of 30 days.	Submission Bank Guarantee: as per norms PSU will not be able to share any Bank Guarantee for any insurance contract or tender	Bank will not insist for the same as RFP is floated for PSUs only.
5	SECTION 2: ELIGIBILITY OF FIRMS/COMPANIES: SUBMISSION OF BID (PAGE 13)	The deadline for submission of the proposals is mentioned in "most important dates for bidders" on page 4 of the document. Proposals received after the specified time on the last date shall not be eligible for consideration and shall be summarily rejected. Bank will not be responsible for any postal delays and submission of the "BID" by way of e-mail is not acceptable.	Besides hard copy, submission of proposal may be considered by email also. In that case, all documents should be password protected and will be shared during the opening of bid.	Both online & physical copy of the proposal to be submitted within 12 th August, 2025, 15:00 hrs. Online copy to be submitted exclusively on mail id: gmhr@wbgb.co.in . However in case of non-submission of physical copy due to some exigency, online copy shall be considered for bidding subject to submission of the same with due time (as noted above). Password of online copy to be shared during opening of bid i.e 16:00 hrs on 12 th August, 2025.



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6	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS (Page 14)	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.	Maximum no. of children to be covered & family definition.	Definition of Family is noted in Appendix I (point 1.1). As per revised guidelines of IBA, income criteria for dependent is ₹ 18000/- per month instead of ₹ 10000/- keeping other criteria unaltered. There is no restriction in number of children as per IBA guidelines.
7	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS (Page 14)	Physically challenged brother / sister with 40% or more disability shall also be covered as dependent.	Maximum number of dependent sister to be covered if sisters including unmarried / divorced / abandoned or separated from husband/ widowed sisters. in that case, what will be the definition of family.	No limit for maximum no. of dependent sisters including unmarried / divorced / abandoned or separated from husband/ widowed sisters as per IBA guidelines. For Family definition please refer Sl. No. 6 as noted above. Physical disability certificate to be submitted to Bank for inclusion of physically disabled dependent.
8	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS (Page 15)	The GMP would also cover the existing retired officers/ employees of the banks and dependent spouse subject to payment of stipulated premium by them. For retirees: mentally/physically challenged dependent family member shall be included by way of add-on. Premium to be paid by retiree/ spouse.	Retired policy family definition if dependent children (mentally challenged) is considered.	Definition of Family for Retiree includes Self +dependent spouse (if any) + mentally/physically challenged dependent family member (if any). As per IBA guidelines, there is no restriction in number of mentally/physically



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				challenged dependent family members.
9	ANNEXURE I POINT NO.6 (Page 28)	All Annexures (Annexure I, II & III) and Declaration Formats to be submitted in Insurer letter head under seal and signature of Competent Authority.	Except Annexure I, II, III, which declaration format have to be shared.	There is no separate declaration format, Annexure I, II & III includes declaration format.
10	NA	NA	List of documents to be submitted for Financial bid	As noted in the RFP (Annexure I).
11	NA	NA	TOP UP	Top Up premium will not be the deciding factors of L1 bidder. However, Bank may separately decide L1 bidder for Top Up at its own discretion. Bidders hereby needs to accept standalone Top Up Policy other than main/retired policy if awarded by bank.
12	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS: TOP UP OPTION (Page 21)	The bidders have to commit for offering options of top ups of ₹ 1 lakh, ₹ 2 lakhs ₹ 3 lakhs and ₹ 4 lakhs, direct to employees (for illnesses including infertility treatments)	Details of the coverage for infertility treatment under the top-up policy.	Bidders have to commit for offering options of top ups of ₹ 1 lakh, ₹ 2 lakh ₹ 3 lakh, ₹ 4 lakh and 5 lakh. Though Infertility treatment not covered in base policy, but the same needs to be covered in Top Up Policy.
13	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS (Page 16)	Domiciliary Treatment	Extent of coverage for domiciliary treatment for retirees.	10% of sum insured for retirees and 100% for existing employees as per the IBA norms and appendix I



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14	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS (Page 19)	Maternity expenses benefit extension	Is maternity limited upto two children	No limit for number of children as per IBA guidelines.
15	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS (Page 14)	A child would be considered dependent if his/her monthly income does not exceed ₹18,000/- per month.	What if child age is more than 26 yrs and still not working, would he be considered dependent.	No capping on age of dependent children as per IBA guidelines.
16	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS (Page 14)	PARENTS WOULD BE CONSIDERED DEPENDENT IF THEIR MONTHLY INCOME DOES NOT EXCEED 18000/- PER MONTH	How to sort parents whether they are working or not or else if their monthly income is more than 18000/- per month.	Due diligence will be executed by the bank in this regard.
17	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS (Page 15)	Officers/Employees in service would be continued beyond their retirement / superannuation/resignation subject to payment of stipulated premium and dependent spouse will also be covered with the payment of stipulated premium.	What if the employee after resignation join another company and still want to continue the aforesaid GMP policy. Similarly after the death of the employee whether his/her spouse can continue the GMP policy.	Intimation shall be given by Bank to insurer for deletion in case of resignation. Pro-rata refund of the deleted member to be initiated by the insurer in case member has no claim. After the death of the employee his/her spouse can continue the GMP policy till end of the existing policy period.
18	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS (Page 18)	Additional ex- gratia for critical illness	For how many people will it be required	Additional ex- gratia for critical illness shall be based on the requirement as one - time payment (per employee/family basis) as per Bank Management's discretion.



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25	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS (Page 21)	For Retirees: mentally/physically challenged dependent family member shall be included by way of add-on. Premium to be paid by retiree/ spouse.	Retiree Family Definition	Please refer to Sl. No. 8 as noted above
26	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS (Page 21)	PPN charges not applicable.	PPN charges needs to applicable. Clarification on the waiver of the PPN (preferred provider network) clause.	PPN not applicable as per IBA norms. No deviation shall be allowed in this regard.
27	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS: AMBULANCE CHARGES (Page 19)	Ambulance charges are payable up to Rs. 2500/- per trip to hospital and / or transfer to another hospital or transfer from hospital to home if medically advised. taxi and auto expenses in actual maximum up to Rs. 750/- per trip will also be reimbursable.	Clarification on taxi and auto expenses in actual maximum up to Rs. 750/- per trip.	Covered only for patient in case of hospitalisation on declaration basis & restricted to non-availability of ambulance.
28	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS: CORPORATE BUFFER (Page 21)	Corporate Buffer (CB) amount covered for Rs. 3 crores.	Corporate Buffer restrictions, conditions & utilisation limit.	Corporate Buffer is restricted to Rs. 3.00 crore with coverage upto to base Sum Insured only for self & family. It is applicable for existing employees and their family only and not applicable for Retirees as per IBA norms.
29	Section 4: Declaration Financial Bid Format	No. of Employees	No. of lives to be mentioned in the RFP or in the price bid.	Bank shall publish the revised Financial Bid formats mentioning no. of Employees/family through its website: https://wbgb.co.in/


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19	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS (Page 20)	Taxes & other charged.	Taxes & other charges cannot be covered	No deviation allowed as per IBA norms.
20	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS :DOMICILIARY HOSPITALIZATION / DOMICILIARY TREATMENT: (Page 16)	Medical expenses incurred in case of the following diseases which need domiciliary hospitalization /domiciliary treatment as may be certified by the recognized hospital authorities and bank's 'medical officer shall be deemed as hospitalization expenses and reimbursed to the extent of 100%.	Definition and details of - bank's 'medical officer	Definition of medical officer: Medical officer empanelled with bank on regular or contractual basis (if any).
21	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS :DOMICILIARY TREATMENT: (Page 16)	Hepatitis –B, Hepatitis - C,	Hepatitis –B, Hepatitis – C: whether injection only will also be covered as "Domiciliary hospitalization/Domiciliary treatment "	Domiciliary hospitalization/Domiciliary treatment without any limit/capping.
22	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS (Page 18)	Additional ex-gratia for critical illness	(A) Rs.100000/- limit will be within Floater sum insured of the employee? (b) Corporate Buffer will be utilized for this?	Rs.100000/- Sum Insured over and above the base sum insured based on Bank Management's discretion.
23	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS (Page 18)	Additional ex-gratia for critical illness	Hospitalization is not required to claim this benefit (page no. 18) - elaborate sought.	Hospitalization is not required to claim the said benefits as noted in page no.18 of the RFP under reference.
24	SECTION: 3 POLICY COVERAGES / TERMS AND CONDITIONS: BABY DAY ONE COVER (Page 19)	New born baby is covered from day one. all expenses incurred on the new born baby during maternity will be covered in addition to the maternity limit and up to Rs 20,000/-	Clarification on baby expenses of Rs. 20,000/- over and above maternity limit.	The coverage is for well-baby expenses, which is over &above the maternity limit.

