Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
1	General	General	Coverages Required	Please refer to the scope of work for coverages required
2	General	General	Lives at inception	As we are offering the cover for the first time, we will not be able to share the required information
3	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
4	General	General	Sum Insured	Please refer to the scope of work for sum insured required
5	General	General	Is program mandatory or voluntary	Bank will be offering the cover to all eligible female Saving Bank account holders
6	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.
7	General	General	If account holder already suffering or has suffered in the past can enrolled for policy? Are we taking declaration for this?	Bank will not be taking any declaration, however cancer detected during the policy period will only be covered
8	General	General	Basis of SI fixation under Critical Illness 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.
9	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 the waiting period and survival period - Please specify	There will be 90 days waiting period in the policy.
10	General	General	Coverages Required	Bidder to refer the scope of work for coverages required *
11	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.

## Replies to Pre bid Queries for GeM Bid ref: GEM/2023/B/3458575 dated 17/05/2023 for Group Critical Illness (Cancer indemnity cover) Insurance.

Sl. No.	GeM Bid Clause	Clause/Technical Specification	Bidder's Query	Bank's Reply
12	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
13	General	Generąl	Sum Insured	Bidder to refer the scope of work for sum insured required.
14	General ·	General	ils program mandatory or vollintary	Bank will be offering the cover to all eligible female Saving Bank account holders
15	General	If acheral		All female Saving Bank Account Holders will be eligible under the program.
16	General	II-anarai	l	All female Saving Bank Account Holders will be eligible under the program.
17	General	General	Criteria for selection of SI for Cancer Indemnity	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

