



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA



Minutes of Pre-Bid Meeting on Group Mediclaim Policy (GMP)- Out Patient Department (OPD) Policy for Executives (Serving and Retired) of Reserve Bank of India (January 01, 2023 to December 31, 2023) at the Bank`s Central Office Building, Fort, Mumbai.

(Tender: [RBI/Central Office/HRMD/47/22-23/ET/392](#))

An offline Pre-bid meeting on the captioned subject was held at Human Resource Management Department, 20th floor, COB on November 14, 2022 (Monday) at 1500 Hrs.

(a) List of the Bank`s Officials who attended the meeting:

1	Ms. Namrata Shukla	General Manager
2	Ms. Radhika Menon	Assistant General Manager
3	Shri Anirban Chakraborty	Assistant Manager

(b) List of representatives from vendors and empanelled brokers who attended the meeting:

	Name of the representative	Name of Vendor/ Broker
1.	Shri Rahul Bagree	ICICI Lombard General Insurance Company Limited
2.	Ms. Trupti Singh	ICICI Lombard General Insurance Company Limited
3.	Shri Niall S D'Souza	M/s Global Insurance Brokers Pvt. Ltd.
4.	Ms. Harshali Satam	M/s Global Insurance Brokers Pvt. Ltd.
5.	Shri Ravindra Misal	M/s Global Insurance Brokers Pvt. Ltd.

Queries were sent via email by two vendors, ICICI Lombard General Insurance Company and Go Digit General Insurance Limited, which were discussed in the meeting.

The queries sent by ICICI Lombard General Insurance Company, and the clarifications/comments given by the Bank are given below:

Sr. No.	Queries/suggestions	Clarifications/comments
1	Kindly find attached the notification wherein EMD / bank guarantee is not valid for insurance companies. Hence request that this condition be waived off.	The attachment pertains to an advice by General Insurance Council to its members and is not an official notification from the government or regulatory body. EMD (unless the company is in exempted category) and Performance Bank Guarantee are essential part of the RFP.
2	Vendors / Third Party Administrators / PPI card partners, etc. should have Data Security Certification – Request that this condition be deleted.	For query no. 2 and 3 To ensure end-to-end data security, insurance company should:

3	Vendor should confirm that they conduct regular Information Security audit on Vendors / Third Party Administrators / PPI card partners, etc. by CISA certified auditor for the processes outsourced – Request that this condition be deleted.	(a) have CISA certification and (b) certify that the partnering vendors / Third Party Administrators / PPI card partners, etc. having access to the data of beneficiaries under the policy, also has Data Security Certification/ audit done by CISA.
4	Vendor to enter into a Non-Disclosure Agreement (NDA) and Service Level Agreement (SLA) including to but not limited to partnering Vendors / Third Party Administrators / PPI card partners, etc – NDA & SLA will be signed by ICICI LOMBARD. Others vendors may or may not sign. Request modification of this condition.	Insurer should have NDA and SLA with partnering Vendors / Third Party Administrators / PPI card partners, etc.
5	TPAs to share detailed MIS on medical and non-medical expenses- Non-medical expenses will be rejected. Kindly share the MIS format which needs to be reviewed & signed off by the claims team.	MIS to have general information such as amount utilised, balance, date of usage, information on medical and non-medical items, grade-wise usage, serving or retired category, etc. Detailed format will be shared with the successful bidder.

The queries sent by Go Digit General Insurance Limited, and the clarifications/comments given by the Bank are given below:

Sr. No.	Queries/suggestions	Clarifications/comments
1	Is this is a fresh policy or there is a running policy?	For query 1 and 2:
2	If Rollover policy then please share the PYP details and claims dump for the same.	The Group Medclaim Policy (GMP)- Out Patient Department (OPD) Policy for Executives (Serving and Retired) of Reserve Bank of India is a fresh policy.
3	Is there any GMC Policy as well for which we are quoting?	The query is not clear. The present RFP has been floated for Group Medclaim Policy (GMP)- Out Patient Department (OPD) Policy for Executives (Serving and Retired) of Reserve Bank of India.

The intending participants was advised that no deviation in RFP terms and conditions will be accepted by the Bank and all bids have to strictly adhere to conditions mentioned in the RFP. It was also informed that the above points/clarifications will also form part of the tender specifications and agreement.

The meeting concluded with a vote of thanks to the participants.
