



मानव संसाधन प्रबंध विभाग/ Human Resource Management Department
कर्मचारी स्वास्थ्य अनुभाग/ Employee Health Section

Minutes of the Pre-bid Meeting

**RFP for OPD (Annual Health Check-up) Programme for employees of Reserve Bank of India and their eligible spouses -
April 1, 2025 to March 31, 2026, Mumbai**

(Tender No.: [RBI/HRMD-CO Central Office Departments/Others/6/24-25/ET/748](#))

An offline pre-bid meeting on the captioned RFP was held at RBI, COB on January 16, 2025 (Thursday) at 1100 Hrs. The meeting was chaired by Ms. Namrata Shukla, General Manager, EHS, HRMD, Central Office and attended by prospective bidders. The list of participants is furnished in [Annex-I](#).

2. M/s AON Risk Insurance Brokers India Private Limited (AON), the empanelled brokers of the Bank gave the presentation on the Annual Health Check-up Programme and highlighted the following important points to the prospective bidders.

- The health check-up reports should be shared with concerned employees only. Penalty will be imposed for sharing reports with anyone other than the employee.
- Bidders to have a dedicated helpdesk/s and telephone/mobile number/s for the Bank's employees to manage the programme.
- Bidders to submit Non-Disclosure Agreement (NDA) on their letter head, as per Annex – 6 of the RFP document, post which additional documents along with detailed NDA and Service Level Agreement (SLA) with penalty clause will be shared by AON.
- To avoid last minute delay and technical issues, bidders were advised to submit their bid on MSTC Portal well in advance to the closing date and time.

- Bidders to refer to the website for corrigendum issued by the Bank.

3. The queries submitted by the prospective bidders and response of the Bank are furnished below:

Sl. No.	Queries	Bank's Response
1	<p>Whether there is any cutoff date for below condition or running FY list of accounts are also will be considered?</p> <p><i>“The bidder should be presently handling similar programmes for at least one corporate client with coverage of at least 5,000 members with minimum of 75% of tests covered in the health checkup packages during the last five years.”</i></p>	<p>The participants were informed that the cutoff date is March 31, 2024.</p>
2	<p>Do all the documents required to be submitted on the MSTC portal have to be physically signed or can we submit digitally signed documents for the RFQ?</p>	<p>The participants were informed that documents with digital signatures are required to be submitted on the MSTC portal.</p>
3	<p>In point 7 of Annex 2, it is mentioned that the reimbursement towards verified completed Annual health Checkups will be made by the Bank to the selected bidder on a quarterly basis. Whether there can be a consideration of a monthly billing cycle and a payout of 45 days?</p>	<p>The participants were informed that the reimbursement towards verified completed Annual health Checkups will be made by the Bank to the selected bidder on a quarterly basis only.</p>

4	It is requested to provide AHC/ claims dump for the previous 2 years which will have name of the hospital/DC where the annual health checkup was done.	The participants were informed that claims dump for the previous 2 years cannot be shared due to confidentiality. However, utilisation percentage is already mentioned in RFP document.
5	In Annex 5, there is an RBI mentioned list of Hospitals and DCs. Do we need to list all of these or can we share what we currently have in our network?	The Bank has clarified that the list of Hospitals/DCs mentioned in Annex 5 is the preferred list of the Bank. The bidders can include the Hospitals/DCs which are in their network at inception and throughout the tenure of the contract but need to abide by the criteria that out of the total number of Hospitals/DCs in the preferred list of the Bank, at least 70% Hospitals/DCs should be empaneled for metro cities and 65% Hospitals/DCs to be empaneled for non-metro cities.
6	It is mentioned that the bids have to be sent inclusive of brokerage. What % brokerage are we supposed to build?	The Bank has clarified that the rates to be quoted by the insurance companies should be inclusive of brokerage as per IRDAI which is mentioned in the tender. Brokerage is not applicable for Wellness Service Providers.
7	Aditya Birla Health Insurance Company Limited sought clarification regarding how payment will be made to an insurance company.	The Bank clarified that the selected bidder will be required to submit verified utilization statement both on a monthly and quarterly basis (post reconciliation). The reimbursement towards verified completed Annual health Checkups will be made by the Bank to the selected bidder on a quarterly basis.

		In the event the contract is awarded to an insurance company, the Bank will make payment towards health check-up for five employees in advance, due to 64VB compliance of IRDAI Guidelines.
8	Bajaj Allianz General Insurance Company Limited has sought clarification on whether home sample collection is allowed? If so, how the billing to be done.	The Bank clarified that home sample collection for pathology tests is allowed. For other tests, employee will have to visit the hospital/DC. However, the selected bidder has to ensure that a single bill is raised for reimbursement against an employee after all tests are completed.
9	What is the process for MIS Reporting in the last two years?	The participants were informed that Monthly and Quarterly sharing of utilization report by service provider has been in practice in the past, which is followed by reconciliation exercise by Bank's brokers followed by submission to the Bank.
10	Certain clarifications were sought by ICICI Lombard General Insurance Company Limited on Scope of Work, Annexure 1 and Annexure 2 of RFP document.	Revised instructions have been issued through a Corrigendum.

Note: For certain other queries on filling up of technical bid, scoring, process of selection, etc., the participants were advised to refer to the RFP document.

4. General Manager, RBI thanked all the participants and advised them to submit their bids well in advance to avoid last minute technical glitches, if any, on the MSTC portal.

List of Participants Present in the Pre-bid Meeting

Sl. No.	Name	Organisation
1	Ms. Namrata Shukla, General Manager	RBI
2	Shri Saksham Sood, Manager	RBI
3	Shri Anirban Chakraborty, Manager	RBI
4	Shri Joydeep Mondal, Assistant Manager	RBI
5	Dr. M. Srikant, Assistant	RBI
6	Shri Niall D'souza	AON
7	Shri Rajkiran Nampelly	AON
8	Ms. Harshali Satam	AON
9	Dr. Samidha Berde	AON

Sl. No.	Name of the Prospective Bidder	Name of Representative
1	ICICI Lombard General Insurance Company Limited	Dr. Akash Sharma
		Ms. Daya Chavan
2	Bajaj Allianz General Insurance Company Limited	Shri Rohit Parulekar
		Shri Anish Patra
		Shri Gaurav Bagchi
		Ms. Grishma Shrishrimal
3	Aditya Birla Health Insurance Company Limited	Shri Venu M
		Ms. Sukhda Sahani
4	Zuno General Insurance Limited	Shri Mayur Nandwana
5	Connect and Heal Primary Care Pvt Ltd	Shri Cliven Mascarenhas
6	Visit Health	Shri Sharayu Narayanan
7	Mediwheel	Shri Rishabh Saraf
8	HCL Healthcare	Ms. Fatema Dawood Dahodwala
9	Ekin Care	Dr. Noel Coutinho
10	Watchyourhealth.com India Pvt Ltd	Shri Jay Patel
11	Medibuddy	Shri Navin Tamaskar
12	Zyla Health	Shri Aayush Grover