




PASCHIM BANGA GRAMIN BANK  
HEAD OFFICE: NATABAR PAUL ROAD, CHATTERJEE PARA MORE  
TIKIAPARA, HOWRAH, WEST BENGAL, INDIA, PIN CODE -711 101  
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Date : 23.03.2018

In response to RFP PBGB/HO/PAD/INSURANCE/3160/2017-18 dated 14.03.2018 floated in the PBGB website on 14.03.2018 the Insurance Companies raised some queries. The reply of queries are as under:

Sl	Queries of the Company	Bank Response
1	Latest Claims dump of the expiring Policies for both employees and retired personnel	<u>As on 03.03.2018</u>  Claim ratio for Existing officers & Employees Policy(actual) – below 80%  Claim ratio for Retired officers & Employees Policy(actual) – below 80%
2	As I understand the expiring policy coverages is as per 10 <sup>th</sup> Bipartite Settlement ,2015- Kindly Confirm the same or alternatively if you kindly provide the expiring Policy terms.	Policy Coverage is as per Xth Bipartite Settlement.
3	Also as communicated the age band for existing officers and employees policy is between 18- 60 years, and for retired employees (1+1) .It is above 60 years- you may please confirm the same.	Age Band :  Existing Officers & Employees – 18-60 years  Retired employees – above 60 years

  
General Manager

Please upload in website.