

RFP for shortlisting of insurance companies for coverage of Staff Housing Loans

Our response to the queries raised by the participants is as below:

S No.	Query	Our response																		
1	Cause of death corresponding to the count of deceased members	As per our policy terms, Insurance of IHLS of employee is covered irrespective of the reason of the death. So, cause of death is not available with us.																		
2	Salient features of housing loan to staff under IHLS.	Staff Housing Loan is provided to permanent employee of our bank. In our bank, Employee can take more than one Housing loan within his eligibility. Bank does not cover more than the IHLS insurance of employee Eligibility amount. Maximum loan limit as per employee category is as given below: <table><tr><th>Employee Category</th><th>Limit (in Lakhs)</th></tr><tr><td>Subordinate Staff</td><td>60</td></tr><tr><td>Clerical Staff</td><td>80</td></tr><tr><td>Officers from JMGS-I to MMGS-III</td><td>120</td></tr><tr><td>Officers from SMGS-IV to SMGS-V</td><td>150</td></tr><tr><td>Officers from TEGS-VI to TEGS-VII</td><td>175</td></tr><tr><td>Officers from TEGSS-I to TEGSS-II</td><td>250</td></tr><tr><td>MD</td><td>300</td></tr><tr><td>Chairman</td><td>350</td></tr></table>	Employee Category	Limit (in Lakhs)	Subordinate Staff	60	Clerical Staff	80	Officers from JMGS-I to MMGS-III	120	Officers from SMGS-IV to SMGS-V	150	Officers from TEGS-VI to TEGS-VII	175	Officers from TEGSS-I to TEGSS-II	250	MD	300	Chairman	350
Employee Category	Limit (in Lakhs)																			
Subordinate Staff	60																			
Clerical Staff	80																			
Officers from JMGS-I to MMGS-III	120																			
Officers from SMGS-IV to SMGS-V	150																			
Officers from TEGS-VI to TEGS-VII	175																			
Officers from TEGSS-I to TEGSS-II	250																			
MD	300																			
Chairman	350																			
3	Please provide the Number of Employee of SBI in last 3 years.	Number of Employee of SBI in last 3 years is as given:																		

		As on 31st	Mar-23	Mar-24	Mar-25												
		Total Employees: (approx.)	2,35,433	2,31,854	2,35,773												
4	Please mention the Name of the Existing Insurer	SBI Life Insurance Company Limited.															
5	No. of Deaths of employee has been already mentioned in RFP. Kindly provide the number of death of pensioners.	Pease find no of deaths of Pensions up to the age of 80 years as given: <table><tr><td colspan="2">Data of Pensioners who Passed away upto the age of 80 years</td></tr><tr><td>FY</td><td>No of Pensioners</td></tr><tr><td>FY 2021/2022</td><td>5359</td></tr><tr><td>FY 2022/2023</td><td>3118</td></tr><tr><td>FY 2023/2024</td><td>3230</td></tr><tr><td>FY 2024/2025</td><td>3017</td></tr></table>				Data of Pensioners who Passed away upto the age of 80 years		FY	No of Pensioners	FY 2021/2022	5359	FY 2022/2023	3118	FY 2023/2024	3230	FY 2024/2025	3017
Data of Pensioners who Passed away upto the age of 80 years																	
FY	No of Pensioners																
FY 2021/2022	5359																
FY 2022/2023	3118																
FY 2023/2024	3230																
FY 2024/2025	3017																
6	Whether medical examination of individual employee borrower will be undertaken.	No medical examination of individual employee borrower will be undertaken as it will be a group policy.															
7	Member list with relevant details as on 31.07.2025	Will be shared on request through mail as mentioned in RFP.															
8	Please provide member level claim data including Claim Intimation date & Claim event date of last 4 years	Will be shared on request through mail.															