

Ref: AGC67-BNKG/9/2024-BOD-BRCC/E 2412266/PAIS

Date: 21.04.2026



NOTIFICATION

Sealed Quotations are invited from General Insurance companies for Personal Accident Insurance Scheme (PAIS) unnamed policy for period of one year.

The Andhra Pradesh State Cooperative Bank Limited desires to extend Personal Accident Insurance Scheme (PAIS) unnamed policy to borrowing CKCC & non CKCC members of DCCBs/PACS in the state of Andhra Pradesh. APCOB intends to take a policy for Insurance Coverage of Rs. 2,00,000/- (Rupees Two Lakh Only) per member w.e.f. 28.04.2026 00:00:00 hours for a period of One Year as the existing policy is expiring on 27.04.2026 23:59:59 hours.

APCOB requests quotations for PAIS policy for all the members put together a count of 11,10,393 (inclusive of 20,600 Non KCC Members)

The Bank reserves the right to negotiate and the decision of the Bank will be final in the matter.

Your Quotation should be on the terms & conditions of the expiring policy and also contain the following:

- i) Terms & Conditions
- ii) Provisions
- iii) Exclusions
- iv) Definitions
- v) Claim Procedure
- vi) Grievance Redressal
- vii) Eligibility & Applicability of the policy along with premium per person & Group discount as per IRDAI.

The Andhra Pradesh State Cooperative Bank Ltd.,

-----A State Partnered Scheduled Bank-----

Head office: #27-29-28, N.T.R Sahakara Bhavan, Governorpeta, Vijayawada – 520002, N.T.R. Dist., Andhra Pradesh.

Dept: NFIC

Phone: 0866-2429054

Mail: corp_agent@apcob.org

Follow: [f](#) [@](#) [X](#) [v](#) [in](#)

Tollfree: 1800-425-2345

www.apcob.bank.in



In addition to the above, the General Insurance company should accept the following 3 Terms & Conditions and a declaration should be submit to that effect along with the quotation.

- (i) Sealed quotations are invited from General Insurance companies only and no broking companies/agencies were entertained for submission of quotations.
- (ii) Only One quotation will be accepted from One General insurance company and submission of multiple quotations from same General insurance company will lead to cancellation of all the quotations submitted by the General insurance company irrespective of the quotation amount.
- (iii) The General Insurance company which is finalized should accept for adding the new members from any DCCB during the policy period for the same per member premium which is accepted for finalization of the quotation.

The Bank reserves the right to cancel in full or partial or postpone the proposal invitation without sighting any reason.

Please send the quotations in a sealed cover super scribed as "Quotations for Personal Accident Insurance Scheme (PAIS) unnamed Policy" to reach this office on or before 27.04.2026 by 11.00 AM, addressed to


The General Manager (NFIC)

The Andhra Pradesh State Cooperative Bank Limited,

27 - 29 - 28, NTR Sahakara Bhavan,

Help Hospital Road, Governorpet,

Vijayawada - 520002.


General Manager
(NFIC)



DCCB Wise total members for the FY 2026 - 27

S. No	Name of the DCCB	Number of CKCC Members 2026-27	Number of Non CKCC Members 2026-27	Total Members to be covered 2026-27
1	Srikakulam	1,04,816	-	1,04,816
2	Vizianagaram	58,260	-	58,260
3	Kakinada	1,40,000	-	1,40,000
4	Eluru	1,82,000	-	1,82,000
5	Krishna	1,17,000	20,600	1,37,600
6	Guntur	97,247	-	97,247
7	Prakasam	71,000	-	71,000
8	Nellore	31,641	-	31,641
9	Chittoor	56,000	-	56,000
10	Kadapa	63,101	-	63,101
11	Kurnool	93,728	-	93,728
12	Anantapur	75,000	-	75,000
Total		10,89,793	20,600	11,10,393

**Personal Accident Insurance Scheme (PAIS) Policy for the year
2025 - 2026**

Claim Details for the period 2025 - 26

Total Number of Claims intimated as on 15.04.2026	133
Total Number of Claims settled as on 15.04.2026	76
Total Number of Claims repudiated as on 15.04.2026	19
Total Number of Claims pending as on 15.04.2026	38
Total	133

DCCB Wise Claims Details for the policy period 2025 - 26

S.No	Name of the DCCB	Total Claims details			
		Intimated	Settled	Repudiated	Pending
1	Srikakulam	3	2	0	1
2	Vizianagaram	2	1	0	1
3	Kakinada	28	15	4	9
4	Eluru	19	12	4	3
5	Guntur	24	15	1	8
6	Prakasam	15	11	3	1
7	Nellore	1	1	0	0
8	Chittoor	7	3	1	3
9	Kadapa	9	4	1	4
10	Kurnool	14	4	4	6
11	Anantapur	11	8	1	2
Total		133	76	19	38

**Personal Accident Insurance Scheme (PAIS) Policy for the year
2024 - 2025**

Claim Details for the period 2024 - 25

Total Number of Claims intimated	128
Total Number of Claims settled	98
Total Number of Claims repudiated	17
Total Number of Claims closed	13
Total	128

DCCB Wise Claims Details for the policy period 2024 - 25

S.No	Name of the DCCB	Total Claims details			
		Intimated	Settled	Repudiated	Closed
1	Srikakulam	2	1	1	0
2	Vizianagaram	4	3	0	1
3	Kakinada	3	3	0	0
4	Eluru	26	21	3	2
5	Guntur	25	15	6	4
6	Prakasam	12	10	1	1
7	Nellore	0	0	0	0
8	Kadapa	22	21	0	1
9	Kurnool	19	14	3	2
10	Anantapur	15	10	3	2
Total		128	98	17	13

**Personal Accident Insurance Scheme (PAIS) Policy for the year
2023 - 2024**

Claim Details for the period 2023 - 24

Total Number of Claims intimated	121
Total Number of Claims settled	99
Total Number of Claims repudiated	9
Total Number of Claims closed	13
Total	121

DCCB Wise Claims Details for the policy period 2023 - 24

S.No	Name of the DCCB	Total Claims details			
		Intimated	Settled	Repudiated	Closed
1	Vizianagaram	5	4	0	1
2	Kakinada	25	21	1	3
3	Eluru	14	12	2	0
4	Guntur	19	16	2	1
5	Prakasam	7	7	0	0
6	Nellore	1	1	0	0
7	Kadapa	8	8	0	0
8	Kurnool	21	14	2	5
9	Anantapur	21	16	2	3
Total		121	99	9	13