THE WBSCARD BANK LTD.

THE WEST BENGAL STATE CO-OPERATIVE AGRICULTURE & RURAL DEVELOPMENT BANK LTD.

ICMARD Building, 6th Floor, 14/2, CIT Scheme- VIII (M), Kolkata-700 067
PBX : 033-2967-3012, 033-2356-4028
Email : wbscardb@gmail.com Visit us at: www.wbscardb.com

EXPRESSION OF INTEREST (EOI) FOR GROUP HEALTH INSURANCE POLICY FOR THE: -

PERMANENT EMPLOYEES INCLUDING THEIR DEPENDENT FAMILY MEMBERS AND CONTRACTUAL EMPLOYEES (ASSISTANT)

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INVITATION FOR EXPRESSION OF INTEREST

MEMO NO: 2510/ ২৫১.   DATE: 19.09.2026

The West Bengal State Co-operative Agriculture & Rural Development Bank (The WBSCARD Bank) Ltd. has been providing loans mainly to Farm Sector, Non-Farm Sector, Rural Housing Sector for various purposes as well as Personal Loan to Salary Earners since inception & to the Ultimate Beneficiaries in West Bengal through 24 PCARDBs & 2 District Offices of The WBSCARD Bank Ltd. The Bank has also initiated to create new avenues for augmenting scope of lending process as well as to make economic development in Rural areas of West Bengal by way of constituting Farmers' Clubs (FC), Self Help Groups (SHG), Joint Liability Group (JLG), Empowering Women development Cell etc. The WBSCARD Bank Ltd. avails refinance facilities provided by the National Bank for Agriculture & Rural Development Bank in respect of Term Loans provided by the 24 Primary ARDBs to the ultimate borrowers for the schemes of agriculture & rural development. The WBSCARD Bank Ltd. also avails short term accommodation from the State Government, Commercial Banks and The WB State Co-operative Bank Ltd.

The WBSCARD Bank Ltd. is making efforts to cover all of its Permanent Employees including their dependent Family Members and Contractual Employees (Assistant) under Medical Insurance coverage in case of any Medical Exigency. The Group Health Insurance Plan could be a way of overcoming financial handicaps, improving access to quality medical care and providing financial protection against high cost medical expenses. The Group Health Plan aims at addressing such issues of the employees of The WBSCARD Bank Ltd.

In view of this, The WBSCARD Bank Ltd. invites Expressions of Interest (EOI) from the Insurance Companies (Licensed and Registered with IRDAI) or Agencies / Brokers qualified by Central Legislation to undertake insurance related activities dealing with "Group Health Insurance Plan" for implementation of covering all of its Permanent Employees including their dependent Family Members and Contractual Employees (Assistant) of The WBSCARD Bank Ltd. under Medical Insurance Coverage in case of Medical exigency.

The EOI Document containing the details of qualification criteria, submission requirement, brief situation & scope of work and evaluation criteria etc. can be downloaded from the website www.wbscardb.com

Last date for submission of EOI is on or before Oct 09, 2026.

Interested companies or agencies / Insurance Brokers if desired, may submit its proposals/EOIs in sealed envelope in addition to submission the same in online mode " The Managing Director, The WBSCARD Bank Ltd., ICMARD Building, 6th Floor, 14/2, CIT Scheme- VIII (M), Kolkata- 700 067" so as to reach this office on or before the last date for submission.

Brajesh Kumar Singh
Managing Director
The WBSCARDB Ltd.

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PART – A – TECHNICAL BID

1. NOTICE INVITING BID:-

[illegible] are invited from the experienced, resourceful and reputed Insurance company/ Insurance Broker for providing Group Mediclaim Policy for the *Permanent* Employees including their dependent Family Members and Contractual Employees (Assistant) of The WBSCARD Bank Ltd. at ICMARD, 6th floor, 14/2 CIT Scheme, VIII (M), Kolkata-700067 as per the details given below for a period of 1 (One) year extendable by further period at the discretion of The WBSCARD Bank Ltd. Authority.

1.1 Schedule of activities and events:-

Sl. No.	Particulars / Activity	Date & Time	Remarks
01.	Date of issuance of BID	19.09.2025	
02.	Date of uploading of EOI/NIT and Tender Documents etc. (Publishing Date) through Online	22.09.2025	Will be made available in the wbtenders.gov.in
03.	Date for commencement of Downloading the EOI/Tender Documents etc. through Online	22.09.2025	
04.	Date for commencement of Submission of Bid (i.e. Technical Bid and Financial Bid) through Online	22.09.2025	
05.	Pre-bid Meeting with the applicant Participant at ICMARD, The WBSCARD Bank Ltd.	26.09.2025 2.00 P.M.	
06.	Date of Closing of Submission/Uploading of Bid (i.e. Technical Bid and Financial Bid) through Online	09.10.2025 3.00 P.M.	
07.	Last date for uploading documents through Online	Same as above	
08.	Date and Place for Opening of Technical Bids/Proposals through Online with Preliminary Result based on Technical Bid Opening (TBO) Sheet & Prebid meeting	17.10.2025 4.00 P.M.	
09.	Date of uploading of the Final List of the Technically Qualified Bidders as per TBO Sheet	To be recently decided by the Tender Committee of The WBSCARD Bank Ltd.	
10.	Date of Opening of Financial Bids based on FBO (i.e. Financial Bids Opening) Sheet	-DO-	Will be notified to all the Bidders through e-MAIL/SMS through auto generation by the system
11.	Uploading of CSOR (i.e. Comparative Statement of Opened Rates) and Uploading of Final FBE Sheet (i.e. Final Bid Evaluation Sheet)	-DO-	
12.	Uploading of Award of Contract - AOC (i.e. Work Order)	-DO-	

1.2 Earnest Money Deposit:- Nil

Each Tender set comprises of (I) Part A - Technical Bid and (II) Part B - Commercial Bid. In addition to online submission at wbtenders.gov.in as per the procedure prescribed in the Tender Document.

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Sealed Tenders addressed to The Managing Director, The WBSCARD Bank Ltd, 6th Floor, ICMARD Building, Block 14/2, C.I.T Scheme-VIII (M), Kolkata- 700067 is desired may be submitted in the form of two Bid - systems. The EOI/Tenders shall be submitted in the following manner and shall contai details / documents as listed below:-

A. Superscribed as "**Technical Bid (Part-A) – "EOI for Group Mediclaim for the Permanen Employees including their dependent Family Members and Contractual Employee (Assistant) of The WBSCARD Bank Ltd.**" shall contain the following:-
   i. Forwarding letter (as per proforma given in Annexure-I) on the letter head of the Bidder Profile of the Bidder (as per proforma given in Annexure–A & B) duly filled in.
   ii. A complete set of Tender Document (**Part A - Technical Bid**) as issued, duly filled and signe by the Bidder.
   iii. Other related documents mentioned in **Technical Bid (Part-A).**

B. Superscribed as "**Commercial Bid (Part-B) – "EOI for Group Mediclaim for the Permanen Employees including their dependent Family Members and Contractual Employee (Assistant) of The WBSCARD Bank Ltd.**" shall contain the following:
   i. A complete set of the EOI/Tender document **(Part B – Commercial Bid & Annexure-II)** a issued, duly filled and signed by the Bidder.
   ii. Both the envelopes (Technical Bid as well as Commercial Bid) if desired, may be submitted b the Bidder in a single **sealed envelope superscribing "EOI for Group Mediclaim of th Permanent Employees including their dependent Family Members and Contractua Employees (Assistant) of The WBSCARD Bank Ltd."**
   iii. The full name and postal address of the Bidder shall be written on the bottom left hand corne of the sealed covers.
   iv. Bidder/Authorized Signatory shall sign on each page of the Tender.

In the first stage of evaluation process, the Tenders under only **Technical Bid (Part-A)** of the Bid will be opened at The WBSCARD Bank Ltd. H.O. Those Bidders qualifying the technical requirement and accepting the terms and conditions of these documents shall be short-listed as eligible Bidders t participate in the Financial Bid.

Accordingly, under the second stage of evaluation process, the Commercial **Bid (Part-B)** of onl Technically Qualified eligible Bidders will be opened. Falsification/suppression of information shal lead to disqualification of the Bidder / cancellation of Bid/contract even after issuance of the award.

Before submitting the Bid, the intending Bidder may visit the Head Office to get acquainted wit scope of work, terms and conditions of the EOI. Prior appointment in this regard may be made d period from Sep 21, 2026 to Sep 25, 2026 **(Shri Suman Bhar, DGM (BDD)-in-charge of IT, Th WBSCARD Bank Ltd., Mobile No. 9831226726)**

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While Tenders not submitted as per the guidelines stated above, are liable for rejection. Tenders received after the prescribed time and date via sealed envelope without applying in electronic mode will not be considered. Corrections, if any, in the Quotation should be duly authenticated with full signature. In case of any difference between the figures and the wordings, the wordings will be taken as the correct one. No deviations / conditions will be stipulated by the Bidders in both Technical and Commercial Bids. Conditional Tenders will not be **accepted and will be summarily rejected.**

Note: The WBSCARD Bank Ltd. or any of its designated reserves the right to cancel this request for EOI and/or [illegible] with or without amendments, without liability or any obligation for such request for EOI and without assigning any reason thereof. Information provided at this stage is indicative only and The WBSCARD Bank Ltd. reserves the right to amend/add further details in the EOI.

1. **Key Features**
   The key features of the Health Insurance Plan envisaged are as follows:
   a) Health Insurance Scheme would be for the permanent employees including their dependent family members and contractual employees (Assistant).
   b) **Premium for Insurance coverage:** The WBSCARD Bank Ltd. will pay a insurance premium for Health Insurance during the coverage period, on yearly basis.
   c) **Direct Billing to Service Providers:** The Insurer will ensure direct settlement of Bills and Claims with Hospitals and Medical Service Providers to cover up to the [illegible] and settlement of bills.
   d) **Accessibility to Health Insurance Services:** The Administrative setup should ensure access to health information and services to all the beneficiaries of The WBSCARD Bank Ltd.
   e) The Scheme will include the participation of all Public and Private Sector Health Service Providers.
   f) The Scheme shall conform to the tentative guidelines attached to this Notice and employees details as stated in Annexure-III. If there is any deviation/ addition/ deletion/ suggestions to the prescribed guidelines for coverage, the same should be indicated in the EOI submitted.

2. **Terms and conditions**
   a) **Submission procedure:** Sealed envelope if desired, may be submitted in addition to online submission of [illegible] with superscription as "EOI for Group Health Insurance Policy for The WBSCARD Bank Ltd. Employees".
   b) Advance Copy of the Bid in Sealed Envelope if desired, may be submitted to the Office of the Managing Director within the scheduled time. Those who send the documents by Post must ensure that the documents reach this Office before the prescribed time and date & must be uploaded properly in wbtenders.gov.in. The Authority of the Bank will not take any responsibility under any circumstances for courier / postal delays.
   c) The WBSCARD Bank Ltd. shall assess the ability and credentials of the Service Provider, before deciding on the EOI.
   d) The Authorized Representative of the Bidder should sign on each page of the document affixing Office Seal.
   e) EOI which are not in conformity with the requirements specified shall be rejected, without assigning any reason whatsoever.
   f) EOI sent by mail shall not be considered for evaluation.
   g) The Scheme should have provision for addition / deletion of beneficiaries to the list throughout the Year on Pro-rata basis.

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h) The qualified Insurance Company/ Insurance Broker shall at its own cost, comply with the provisions of Orders & Notifications issued by IRDAI and Government, from time to time. In case of any unsatisfactory service, suitable Penalty as deemed fit to be decided by the competent Authority of The WBSCARD Bank Ltd. shall be levied after issuing Notice/ giving chance to the Service Provider for rectification.

i) In case of any failure for settlement of any Claim as agreed upon by the Service Provider, within a reasonable time frame to be decided by the competent Authority of The WBSCARD Bank Ltd., Penalty shall be imposed. The period of contract shall be initially for one year, extendable further on mutually agreed terms and conditions, which is also liable to be terminated in case of any unsatisfactory services or lapses of any kind, with one month's notice.

j) An Agreement in the mutually approved Format shall be entered between The WBSCARD Bank Ltd. and the Insurance Company/ Insurance Broker. The WBSCARD Bank Ltd. reserves the right to modify/change/alter any terms and conditions, prior to signing of the Agreement.

k) The Insurance Company shall have to continue the Policy till the Policy completion date without asking any additional premium, except addition of members on Pro rata basis.

l) Any dispute or difference which may arise shall be resolved through conciliation and arbitration proceedings, even after which if there exists any dispute, the same shall be referred to Calcutta High Court for settlement whose decision shall be final and binding. Any dispute raised are subject to the first jurisdiction of the Court in Kolkata only.

3. **Special terms and Conditions**

a) There should be a dedicated helpline (24 X 7) from the TPA of Insurance Company/Insurance Broker available and the contact details including the name of Contact Person, Contact Numbers and Postal/email address, shall be furnished in the EOI documents.

b) If there is any reimbursement to the employees/beneficiaries of the Scheme, the same should be paid directly to the Employees within 30 days on receipt of Bills. The Insurance Company/ TPA/Insurance Brokers shall be responsible for ensuring the smooth process.

c) The permissible time by the TPA at the time of admission and discharge shall be maximum up to 6 hours.

d) Reports including claim of the Employees (Permanent/Contractual) and the details of settlement are to be furnished to the Centre on monthly basis or as and when required by the Centre.

4. **Credentials**

Only Agencies having the following credentials are requested to participate:

a) The Agency should be an IRDAI Accredited Insurance Company (Non-life)

b) The Agency should have experience of providing Group Medical / Health Insurance Cover to Employees of Government/ Semi Government Organizations during the past 3 Financial Years.

c) The Agency should have good Medical Claims Settlement record.

d) The Agency should preferably have Average Annual Turnover of at least Rs.100 Crores during the last three Financial Years 2022-23, 2023-24, and 2024-25.

5. **Evaluation / Selection Procedure:**

Evaluation / selection shall be carried out in the following stages:-

1. A Selection Committee of The WBSCARD Bank Ltd. shall go through the documents of the Agencies and prepare the list of Agencies fulfilling the eligibility conditions.

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ii) The Agencies will be making presentation on Technical and Commercial Parameters on Pre-Bid Meeting date to demonstrate their capabilities, their financial operation and experience covering, inter-alia, the following areas:

a) **Company Profile** – Management Structure, Main Business & Areas of Specialization, Duration of Business, Service Centre in Kolkata
b) **Key Corporate Client**, Value of Contracts and Salient Features of Contract/Agreement with Clients.
c) **List of Empanelled Hospitals in the State of West Bengal**
d) Details of Third Party Administrator (TPA) and their role & responsibilities.
e) Stepwise [illegible] Claim process.
f) Profit & Loss Account of the last three Financial Years and Net Worth.

iii) Based on [illegible] received against this EOI, The Financial Bid will be opened only of those firms who will be found Technically Qualified after evaluation of their Technical Bids.

iv) Agencies are required to sign & place Company's Stamp on all the pages of the Tender document against acceptance of the Tender conditions.

6. **Particulars/Documents to be submitted with seal / signature and a covering letter in the Party's Letterhead:**

i) **Details of establishment:**
   a. Name and address of the Agency with e-mail ID and Contact Numbers.
   b. Address of local Office in Kolkata with e-mail ID & Contact Numbers.
   c. Attested / notarized copy of Certificate of Incorporation.
   d. Attested / notarized copy of Certificate of IRDAI Certificate.
   e. Attested / notarized copy of GST Registration Certificate.
   f. Attested / notarized copy of Permanent Account Number (PAN) Card.
   g. Any other useful information- [illegible] etc.

ii) **Details of Experience & Financial Standing:**
   a. Average Annual Turnover during the last three Financial Years certified by Auditor/ Chartered Accountant in the format at Annexure-A.
   b. Claims Settlement Performance during the last three Financial Years certified by IRDAI/ Auditor/ Chartered Accountant in the format at Annexure-B.
   c. Attested/notarized copies of at least 03 (three) contracts for Group Medical/ Health Insurance executed for Government / Semi Government organizations during the last 03 (three) Financial Years.
   d. Insurance Brokers need to submit Format at Annexure-C.

iii) **Other Details:**
   a. List of empanelled General & Super-Specialty Hospitals in Kolkata and other major cities.

7. **Criteria for Multi-claim Insurance for the Employees & their Family Members:**

The age group of the existing Permanent Employees of Bank is in the range of 18 years to 60 years. The total number of **Permanent Employees** as on 01st Sep, 2026 is 72 (Additional dependent 167 persons in Family floater mode) and **Contractual Employees** as on 01st Sep 2026 is 19. The Permanent Employees and their dependent Family Members will be insured through Family Floater Plan and the insured amount would be **Rs. 3.00 lakh p.a.** for each Permanent

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Employee with Corporate Buffer & Rs. 2.00 lakh p.a. for Contractual Employees. The maximum amount of Corporate Buffer shall be Rs. 20 Lakh for one year. Limit of Corporate Buffer limit per family would be 20% of respective Sum Insured based on Category of Staff. Though Insurance Companies have to seek the prior permission from the Management of The WBSCARD Bank Ltd. for using amount of Corporate Buffer per family, it is not restricted for Critical Illness coverage but it cannot be utilised for Maternity benefit.

The details of the Insured Permanent Employees & their Family Members and Contractual Employees (Associates) will be as per Annexure-III.

8. **Last date and time of submission of EOI: <u>[illegible]</u>**

9. **Interested Agencies** if desired may their EOI in a Sealed Envelope, along with supporting credentials, so as to reach to the Company on or before **<u>[illegible]</u>** at the said address. The Envelope should be super-scribed / marked with: "**Advance Copy-EOI FOR MEDICLAIM INSURANCE FOR The WBSCARD Bank Ltd.**"

10. Medi-claim Insurance Policy for maximum benefit for an employee should include the following points:
    a. Benefit in case of Hospitalization.
    b. Benefit in case of continued Treatment/ Nursing during Post Hospitalization Treatment for a maximum period of 90 days.
    c. Benefit in case of following expense incurred in any type of Medical Treatment i.e.
        i) Room, Boarding, Nursing Charges.
        ii) Visiting Doctors, Surgeons, Anesthetist, Physiotherapist, Consultants special fees.
        iii) Intensive Care unit.
        iv) Surgical fees, OT charges, Anesthesia, Blood, Oxygen, Surgical appliances, Medicines, Any Diagnostic checkup charges, diagnostic Material & X-ray, Dialysis, Chemotherapy, Radio Therapy, Physiotherapy, Cost of Pace Maker, Artificial limbs, Cost of organ transplant and its related expenses.
        v) Drugs and Medicines consumed during hospitalization period.
        vi) Dressing, Ordinary splints and plaster casts.
        vii) Cost of prosthetics devices if implanted during surgical procedures.
        viii) Physiotherapy while being treated as inpatient and being part of the treatment.
        ix) Ambulance Charges.
    d. Any other facility provisions like cashless facility, ID card issuing process and others.
    e. Coverage of [illegible] diseases.

11. **Definition**
    The following words or terms shall have the meaning ascribed to them wherever they appear in this Policy, and references to the singular or to the masculine shall include references to the plural and to the feminine wherever the context so permits:
    a. "**Accident**" means a sudden, unforeseen and involuntary event caused by external and visible means.
    b. "**Accidental Bodily Injury**" means any accidental physical bodily harm solely and directly caused by external, violent and visible means which is verified and certified by a Medical Practitioner but does not include any sickness or disease.

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c. **"Administrator"** means any Third Party Administrator engaged by the Insurer for providing Policy and claims facilitation services to the Insured as well as to the Insurer and who is duly licensed by IRDAI for the said purpose.

d. **"Age"** means completed years as at the commencement Date of the Policy Period.

e. **"Any One Illness"** means any continuous period of illness and which includes a relapse within 45 days from the date of discharge from the Hospital/Nursing Home where treatment may have been taken and for which a claim had been made with the Insurer. Occurrence of same illness after a lapse of 45 days as stated above will be considered as fresh illness for the purpose of this Policy.

f. **"Co-Payment"** means the agreed share of the Claim Amount which is to be borne by the Insured for each Hospitalization claim.

g. **"Day Care Expenses"** means the Reasonable and Customary Expenses incurred towards medical treatment for a Day Care Treatment / Procedure preauthorized by the Administrator and done in a Network Hospital / Day Care Centre to the extent that such cost does not exceed the Reasonable and Customary Expenses in the locality for the same Day Care Treatment / Procedure.

h. **"Day Care Hospital/Centre"** means a special facility, or an arrangement within a hospital set up, that enables the patient to come to the Hospital for treatment during the day and return home or to another facility at night. "Day care Treatment" Day care treatment refers to medical treatment, and/or surgical procedure which is - undertaken under General or Local Anesthesia in a hospital/day care Centre in less than 24 hrs because of technological advancement, and which would have otherwise required a Hospitalization of more than 24 hours. Treatment normally taken on an out-patient basis is not included in the scope of this definition.

i. **"Diagnostic Centre"** means the Diagnostic Centres which have been empanelled by Insurer or Administrator as per the latest version of the Schedule of Diagnostic Centres maintained by Insurer or Administrator, which is available to Insured on request.

j. **"Dependent Child/ Children"** means children / a child (natural or legally adopted), as laid in the service rule of The WBSCARD Bank Ltd.

k. **"Disease / Illness"** means a condition affecting the general wellbeing and health of the body that first manifests itself in the Policy Period and which requires treatment by a Medical Practitioner.

l. **"Domiciliary Hospitalisation"** means Medical Treatment for a period exceeding three days for such Illness/ Disease/Injury which in the normal course would require care and treatment at a Hospital/Nursing Home but actually taken while confined at home in India under any of the following circumstances namely:

- ➢ The condition of the patient is such that he/she cannot be moved to the Hospital/Nursing Home or;
- ➢ The patient cannot be moved to Hospital/Nursing Home for lack of accommodation therein. However, this Domiciliary Hospitalisation benefit shall not cover:-
  - Expenses incurred for pre and post Domiciliary Hospitalisation Treatment or
  - Expenses incurred for treatment for any of the following diseases:
    - Asthma
    - Bronchitis
    - Chronic Nephritis and Nephritic Syndrome
    - Diarrhea and all type of Dysenteries including Gastro-enteritis
    - Diabetes Mellitus and Insipidus.

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- Epilepsy
- Hypertension
- Influenza, Cough and Cold
- All Psychiatric or Psychosomatic Disorders
- Pyrexia of unknown Origin for less than 10 days
- Tonsillitis and Upper Respiratory Tract Infection including Laryngitis and Pharyngitis
- Arthritis, Gout and Rheumatism.

m. **"Eligible Hospitalization Expenses"** means the expenses which the Insured Person is entitled for applicable room rent and other charges as given in the scope of Cover under the Policy.
n. **"Epidemic Disease"** means a Disease which occurs when new cases of a certain Disease, in a given human population, and during a given period, substantially exceed what is the normal "expected" incidence Rate based on recent experience (the number of new cases in the population during a specified period of time is called the "Incidence Rate").
o. **"Excess"** means the % of sum insured claim or amount up to which all Expenses covered by this Policy are to be borne by the Insured for which the Policy benefits will not be available and before the liability of the Insurer is commenced.
p. **"External Congenital Anomaly"** means a condition(s) which is present since birth, in the Visible and accessible part of the body and which is abnormal with reference to form, structure or Position.
q. **"Family"** means as defined in the Service Rules of The WBSCARDB Ltd. under Clause No. 2 of the Schedule-V (Schedule for Reimbursement of Hospitalization Expenses).
r. **"Grace Period"** means the specified period of 30 days immediately following the premium due date during which a payment can be made to renew or continue a Policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing condition / Diseases. Coverage is not available for the period for which no premium is received.
s. **"Hospital/Nursing Home"** means any Institution established for Inpatient Care and Day Care Treatment of sickness and / or injuries and which has been registered as a Hospital with the Local Authorities, wherever applicable, and is under the supervision of a registered and qualified Medical Practitioner OR must comply with all minimum criteria as under:
   - has at least 10 Inpatient Beds, in those towns having a population of less than 10,00,000 and 15 inpatient beds in all other places
   - has qualified Nursing Staff under its employment round the clock;
   - has qualified Medical Practitioner(s) in charge round the clock;
   - has a fully equipped Operation Theatre of its own where Surgical Procedures are carried out;
   - Maintains daily records of patients and will make these accessible to the Insurer's authorized personnel.
t. **"Hospitalization"** means the Insured's admission into Hospital for a continuous period of not less than 24 hours.
u. **"Insured"** means You/Your/Self/the person named in the Schedule, who is a citizen and resident of India and for whom the insurance is proposed and appropriate premium paid.

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v. **"Insured Person"** means the person named in the Schedule who is a resident of India and for whom the insurance is proposed and appropriate premium paid. This includes Insured Person's family inclusive of dependent parents.

w. **" Insurer"** means Insurance Company.

x. **"Inpatient Care"** means care or treatment for which the Insured Person has to be hospitalized for more than 24 hours.

y. **"Intensive Care Unit"** means an identified section, ward or wing of a Hospital which is under the constant supervision of a dedicated Medical Practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

z. **"Internal Congenital Anomaly"** means Disease not manifested externally resulting from congenital disorder due to defects or damage to a developing fetus. It may be the result of genetic abnormalities, the intrauterine (uterine) environment, errors of morphogenesis, or a chromosomal abnormality.

aa. **"Medical Expenses"** mean reasonable & customary Expenses unavoidably and reasonably incurred by the Insured for Medical Treatment of Disease, Illness or injury that may be the subject matter of claim as inpatient in a Hospital / Nursing Home / Day Care Centre, and includes the costs of a bed, treatment and care by Medical Staff, Medical Procedure, Medical Practitioner's fees, medicines and consumables including cost of Pacemaker, Implants, as long as these are recommended by the attending Medical Practitioner.

bb. **"Medical Practitioner"** means a person who holds a valid registration from the Medical Council of any State of India and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of his licence. The term Medical Practitioner would include Physician, Specialist and surgeon. The registered Medical Practitioner should not be the Insured or any one of the close family members of the insured.

cc. **"Mental Illness/Disease"** means any mental Disease or bodily condition marked by disorganization of personality, mind, and emotions to impair the normal psychological, social or work performance of the individual regardless of its cause or origin.

dd. **"Network Hospital"** means the Institutions (Hospitals / Nursing Homes as defined earlier) Network Hospital means Hospital that has agreed with the TPA to participate for providing Cashless Health Services to the Insured Persons. The list is maintained by and available with the TPA and the same is subject to amendment from time to time.

ee. **"Non Network Hospital"** are those Hospitals/ Nursing Homes which are outside the network of Hospitals/ Nursing Homes as maintained on the list and made available by the Administrator and the Insurer.

ff. **"Out Patient Department"** means a department where patient is not Hospitalized and who is being treated in an office, clinic, or other Ambulatory Care facility by Medical Practitioner for Illness/Disease.

gg. **"Pre-existing Condition"** means any condition, ailment or injury or related condition(s) for which Insured had signs or symptoms, and/or were diagnosed, and/or received medical advice / treatment within 48 months prior to the first Policy issued by the Insurer.

hh. **"Policy Period"** means the period commencing with the commencement date of the Policy & terminating with the expiry date of the Policy as stated in the Policy Schedule.

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ii. "Post – Hospitalization Expenses" means relevant Medical Expenses incurred during period up to 60 days prior to Hospitalization on Disease/ Illness/Accidental Bodily Injury sustained. Such Expenses will be considered as part of claim limited to treatment which is continued after discharge for an Ailment / Disease / Accidental Bodily Injury not different from the one for which Hospitalization was necessary.

jj. "Pre-Hospitalization Expenses" means relevant Medical Expenses incurred during period up to 30 days prior to Hospitalization on Disease/Illness/Injury sustained. Such Expenses will be considered as part of claim limited to treatment which is taken before Hospitalization for an Ailment / Disease / Injury not different from the one for which Hospitalization was necessary.

kk. "Proposal" means the Written Application on a Standard Form which the Insured duly fills and signs in with complete details seeking insurance to be provided to him and includes any other information Insured provides to the insurer in the said form or in any communication with the Insurer, seeking such insurance.

ll. "Proposer" means the person furnishing complete details and information in the Proposal Form for availing the benefits either for himself or towards the person to be covered under the Policy and consenting to the terms of the Contract of Insurance by way of signing the same.

mm. "Qualified Nurse" means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any State in India.

nn. "Reasonable and Customary Expenses" means a charge which is a) charged for Medical Treatment, supplies or Medical Services that are medically necessary to treat Insured's condition; and b) does not exceed the usual level of Expenses for similar Medical Treatment, supplies or Medical Services in the locality where the expense is incurred; and c) does not include Expenses that would not have been made if no insurance existed.

oo. "Schedule" means that portion of the Policy which sets out Insured details, the type of Insurance Cover in force, the Policy Period and the Sum Insured. Any Annexure and/or Endorsement to the Schedule shall also be a part of the Schedule.

pp. "Sum Insured" means the specified amount mentioned in the Schedule to this Policy which represents the Insurer's maximum liability for any or all claims under this Policy during the continuation of the Policy subject to terms and conditions as stated in the policy.

qq. "Surgical Operation" means Manual and/or Operative Procedures required for treatment of a Disease / Illness or Accidental Bodily Injury, correction of Deformities and Defects, Diagnosis and cure of Diseases, relief of suffering or prolongation of life, performed in a hospital or Day Care Centre by a Medical Practitioner.

rr. "Waiting Period" All benefit shall be payable during the term of the Policy for the Claim which occurs or where the Hospitalization for the Claim has occurred from day 1 of first Policy Issue Date. Waiting period will also be not applicable for the subsequent continuous uninterrupted renewals and Hospitalization due to accidents.

ss. "Period of Policy" This Insurance Policy is issued for a period of one year as shown in the Schedule.

tt. "Third Party Administrators (TPA)" means a Third-Party Administrator, who, for the time being, is licensed by the Insurance Regulatory and Development Authority, and is engaged, for a fee or remuneration, by whatever name called as may be specified in the Agreement with the Company, for the provision of Health Services.

uu. "ID card" means the Card issued to the Insured Person by the TPA/Insurance Company to avail cashless facility in the Network Hospital. It will not have the photograph printed on it. The patient at the time of

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Hospitalisation will have to submit the Photo ID proof along with the copy of the Card. In case Photo-ID proof of the dependent is not available the ID Card copy along with the Primary Card Holder's photo ID proof will be accepted.

vi. "Cashless Facility" means the TPA may authorise upon the insured's request for direct settlement of admissible claim as per agreed charges between Network Hospital & the TPA. In such cases the TPA will directly settle all eligible amounts with the Network Hospitals and the Insured Person may not have to pay any bills after the end of the treatment at Hospital to the extent the claim is covered under the Policy.

xvi. "Limit of Indemnity" means the amount stated in the Schedule against the name of each Insured Person which represents maximum liability for any and all claims made during the Policy Period in respect of that Insured Person with regard to Hospitalisation taking place during continuation of the Policy.

12. Scope of Services: Insurer shall pay the expenses reasonably and necessarily incurred by or on behalf of the Insured Person under the following categories but not exceeding the Sum Insured and subject to deduction of any excess as reflected in the Policy Schedule in respect of each Insured Person as specified in the Schedule:

(a)	**Room, Boarding, Nursing expenses as charged by the Hospital/Nursing Home Excluding Registration and Services Expenses.** 2% of Sum Insured per day subject to a maximum of Rs.5,000/- for room rent per day. If admitted in ICU unit 4% of Sum Insured per day subject to maximum of Rs.10,000/- per day. All admissible claims under Room, Boarding and Nursing expenses including ICU during the Policy period are restricted maximum amount of the sum insured. Sum Insured of each Permanent Employee is limited to Rs. 5 Lakhs. *Dependents of employees* have also capped SI of Rs. 1 Lakh only (Family floater). Sum Insured of each Contractual Employee is limited to Rs. 2 Lakhs.
(b)	Corporate Buffer : Rs. 20 lakhs Pre and Post Hospitalisation Medical Expenses should be limited up to 30 & 60 days respectively. There will be no Waiting period of pre-existing diseases. Limit of Corporate Floater per family would be 50% of respective Sum Insured based on Category of Staff. Though Insurance Companies have to get prior permission for using amount of Corporate Buffer per family from the management of The WBSCARD Bank Ltd., it is not restricted for Critical illness coverage but it cannot be utilized for Maternity benefit. Expenses of Hospitalisation for minimum period of 24 hours are admissible. However, this time limit is not applied to specific treatments i.e. Dialysis, Parenteral Chemotherapy, Radiotherapy, Eye Surgery Lithotripsy (Kidney Stone removal), D&C, Tonsillectomy, Dental Surgery due to accidents, Hysterectomy, Coronary Angioplasty, Coronary Angiography, Surgery of Gall Bladder, Pancreas & Bile duct, Surgery of Hernia, Surgery of Hydrocele, Surgery of Prostate, Gastrointestinal Surgery, Genital Surgery, Surgery of Nose, Surgery of Ear, Nose and Throat, Surgery of Appendix, Surgery of Urinary System, Arthroscopic Knee surgery, Laparoscopic Therapeutic Surgeries, Any surgery under Anesthesia, Treatment of Fractures/Dislocation excluding hairline fracture, Contracture release & minor reconstructive procedures of limbs which otherwise require hospitalisation taken in the Hospital/ Nursing Home under the network of TPA and the Insured is discharged on the same day. The treatment will be considered under Hospitalisation Benefit.
(c)	**Nursing Allowance** : Nursing charges are included within Room Rent Limit.

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Family expenditure / overall Health Treatment which do not need Hospitalization. Infertility treatment would not be covered on OPD / IPD basis. Weight loss treatment, Infertility and related ailments (included Male Sterility) and alternative methods of treatment should not be included under this Policy. Simultaneously Domiciliary Hospitalization is specially excluded. Any Hospitalization to undergo contraception is excluded under this policy. Treatment of Mental Retardation, arrested or in complete development of a mind of a person, Sub normal Intelligence, Cerebral Palsy, Mental Intellectual disability, Parkinson disease, Alzheimer's disease, Mongolism, Dementia, condition will not be covered under this Policy.

Surgery Expenses of the disease like Cataract, Hernia, Kidney Stone, Fistula & Fissure in ano / Bilateral Hydrocele/ Appendicitis/ Gall Bladder & [illegible] should be covered (Pre & Post expenses) under the Policy.

Congenital Internal / External disease : Internal Congenital diseases are covered. External Congenital cases are covered only in life threatening emergencies. To be covered upto family Sum Insured

Appendix : Eye related, Gall Bladder, Hernia, Hydrocele, Hysterectomy, Piles, Urinary Stone, Ureteral DJ stent removal for stent insert, Joint Replacement including Vertebral joints [illegible] / hip replacing

Cataract : Covered upto limit Rs. [illegible]/- per eye

Cyberknife Treatment / Stem cell Transplantation : Covered with 50% Co-pay

Cochlear Implant Treatment : Covered upto 50% of SI

Organ donor Expenses : Covered upto base Sum Insured

Lasik / Laparoscopic : Lasik to be covered if eye power is + or – 7

Psychiatric ailments : Policy also covers hospitalization arising out of Psychiatric ailments within a limit of INR 30000

Modern treatment method should be 50% of SI

Ambulance cover : Covered Upto 2k per emergency instance & total Rs. 5000/- per employee in a Policy year

Emergency Air Ambulance : No coverage of Emergency Air Ambulance

Hospital Cash Benefit : No Coverage of Hospital Cash Benefit

iii) Relaxation to 24 hours minimum duration for hospitalization will be applicable

1) If they are carried out in Day Care Center networked by TPAs where requirements of minimum number of beds are overlooked but it must have (a) fully equipped Operation Theatre (b) Fully qualified Day Care staff (c) Fully qualified Surgeons / Post Operative attending Doctors.
2) If it necessitates Hospitalization & involves Specialized Infrastructural Facilities available only in Hospital but due to technological advancement Hospitalization is required for less than 24 hours and/or the Surgical Procedure involved has to be done under General Anesthesia.
3) Procedures/treatments usually done in Out Patient Department (OPD) are not payable under the Policy even if converted to Day Care Surgery Procedure or as inpatient in Hospital for more than 24 hours.
4) Pre Hospitalization: Relevant Medical Expenses incurred during period up to 30 days prior to Hospitalization / Domiciliary Hospitalization on disease/illness/injury sustained will be considered as part of Claim.
5) Post Hospitalization: Relevant Medical expenses incurred up to 60 days after Hospitalization / Domiciliary Hospitalization on disease/illness/injury sustained will be considered as part of Claim.

	ii) Day Care Expense: Insurer shall pay for Day Care Expenses incurred on any disease excluding Diarrhea and Dehydration.
(e)	**Maternity Expenses Benefits:** Initial waiting period on also Pregnancy coverage should also be 9 months. **The Maternity Expenses benefits will be applicable only if the Primary Members or Spouse of Primary Members are admitted in Hospital / Nursing Home.** 1) Claims in respect of deliveries for only first two children and/or Operations associated therewith will be considered in respect of any one Insured person covered under the Policy or any renewal thereof. Those Insured Persons who are already having two or more living children will not be eligible for this benefit. 2) Lumpsum Benefit of Rs.25,000/- be made per employee in case of Pregnancy which is in between 0-9 months from the Policy commencement date. 3) Expenses incurred on new born baby will be covered from Day 1 with no limit of the amount. 4) Maternity benefits should be included. For Normal delivery upto Rs. 30,000/- should be covered and for Caesarean delivery upto Rs. 35,000/- should be covered under this scheme. 5) New Born Baby should be covered under Medical Insurance from Day 1/. 6) Pre & post Natal Expenses : Covered upto INR 10k within Maternity sum insured.
(f)	Free Basic Health Check-up camp should arrange by Insurance Companies/Insurance Broker at their own cost in our Kolkata/Burdwan/Purulia & Siliguri location preferably for the Primary Members. **Day Care :** Covered, Less than 24 hrs. Hospitalization and also provide complete list of Day Care Procedures. Day Care treatment should be covered as per Industry Practice. Following charges levied by Hospital will not be payable under this Policy. **Admission Charge/ Sur-charge/ Service charges/ Miscellaneous charges/ Registration Fees/ Admission Fee/** Other non medical or non treatment related expenses. Dental OPD & Treatment & other OPD : a. Accidental Dental damage cover included. b. All Dental IPD/OPD treatments such as Root Canal, Implants, OPD Dental treatment to be covered. Subject to Non-Cosmetic in nature. Maximum upto Rs. 5,000/- would be covered under such Dental OPD treatment along with all OPD benefit [for each family of the Permanent Employees and for each Contractual Employee (Antiseptic)] in a Policy year. For such cases, original Bills should be placed to the Insurance companies by The WBSCARD Bank Ltd. in quarterly basis for necessary reimbursement. **Ayush / Allopathic / Ayurveda, Homeopathy, Unani /Siddha - other forms of treatments** : Covered at Government recognized Hospitals with a sub-limit of 50% of Sum Insured.
(g)	Ambulance Charges up to 2% of sum Insured subject to maximum limit of Rs.2000/- in a Policy Year will be reimbursed. This benefit is available only for shifting patient from Residence to Hospital if admitted in ICU or Emergency Ward or from one Hospital to another Hospital (transfer). a.) The liability of the Insurer in respect of all claims admitted during the period of Insurance shall not exceed the Sum Insured for the person as mentioned in the Schedule. b.) The Mediclaim Policy shall have waiver of 30 days Waiting Period. The Mediclaim coverage of the employees shall be from Day 1. c.) The Mediclaim Policy shall have immediate coverage of Pre-Existing Diseases. d.) The child cover from Day One(1) is desired under Floater Sum Insured/Corporate buffer. e.) The Mediclaim Policy shall have options of Top-up Plan/additional cover opted at individual level on supplementary basis.

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<table>
<tr><td>(h)</td><td>Covid Coverage or any other associated after features: Cases with positive diagnosis for Corona Virus indicating presence of SARS-CoV-2 or any other variant who are admitted in Hospital for fever/respiratory related infections for more than 24 Hours will be covered in the Policy.
Covid & other Pandemic Cover, including Domiciliary expenses; IP covered upto SI, Home Health Care covered upto 5% of SI maximum upto INR 25k per family.</td></tr>
<tr><td>(i)</td><td>Coverage for Dependents in case of Death of an Employee should be continued until the last date of Current Policy Year.
In case there is Hospitalisation and Tests are conducted, however, post the Tests, no major ailments are detected, costs of Tests and hospitalisation expenses should be covered in the following manner :-
➢ Cover for expenses for Attendant i.e. a relative or third party : Not Covered.
➢ 50% co pay for non absorbable stent / Toric lens / multifocal lens.
➢ Cashless Benefit : As per Insurer or Insurer TPA network list
➢ Addition / Deletion : On Pro rata basis
➢ Mid - term addition of Newly wedded spouse and new born baby and New joiners : Allowed subject to timely intimation within 30 days from day of event.
➢ Mid Term addition from date of joining premium to be charged on pro rata basis : Additions and deletions to be carried out within 30 days
➢ Mid- term deletion from date of relieving – premium refund on pro-rata basis : Allowed subject to timely intimation and no claims confirmation
➢ No deduction in case of death of an employee during Hospitalisation: Case to case basis of Insurer
➢ There should be a scope for generation of separate Individual Policy top up policy viz.,
i) persons wish to continue this Policy after retirement/ voluntary retirement from this service.
ii) Scope of top up in Sum Insured.
iii) Coverage of OPD treatment.
iv) Coverage of single Private Room or no capping of ICU.
v) Coverage of PED from day one.
vi) Coverage of Domestically treatment.
vii) Coverage of additional Air Ambulance
viii) Coverage of critical illness.

Bank authorities will not be held responsible as also be not liable for additional insurance premium arises for such additional benefit stated above against such individual policy, if any.</td></tr>
</table>

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Annexure A - Day Care List

The following are the listed Day Care Procedures and such other Surgical Operation that necessitate less than 24 hours Hospitalisation due to Medical / Technological Advancement/ Infrastructure facilities and the coverage of which is subject to the terms, conditions and exclusions of the Policy.

1. Microsurgical Operations on the middle ear- Stapedotomy, Revision of a stapedectomy, Other operations on the auditory ossicles, Myringoplasty (Type-I Tympanoplasty), Tympanoplasty (Closure of an eardrum perforation/ reconstruction of the auditory ossicles), Revision of a tympanoplasty, Other microsurgical operations on the middle ear
2. Other Operations on the middle & internal ear- Myringotomy, Removal of a tympanic drain, Incision of the mastoid process and middle ear, Mastoidectomy, Reconstruction of the middle ear, Other excisions of the middle and inner ear 14. Fenestration of the inner ear, Revision of a fenestration of the inner ear, Incision (opening) and destruction (elimination) of the inner ear, Other Operations on the middle and inner ear
3. Operations on the nose & the nasal sinuses- Excision and destruction of diseased tissue of the nose, Operations on the turbinates (nasal concha), Other operations on the nose, Nasal sinus aspiration.
4. Operations on the eyes- Incision of tear glands, Other operations on the tear ducts, Incision of diseased eyelids, Excision and destruction of diseased tissue of the eyelid, Incision of diseased eyelids, Operations on the canthus and epicanthus, Corrective surgery for entropion and ectropion, Corrective surgery for blepharoptosis, Removal of a foreign body from the conjunctiva, Removal of a foreign body from the cornea, Removal of a foreign body from the lens of the eye, Removal of a foreign body from the cornea, Incision of the cornea, Operations for pterygium, Other operations on the cornea, Removal of a foreign body from the lens of the eye, Removal of a foreign body from the posterior chamber of the eye, Removal of a foreign body from the orbit and eyeball 18.Operation of cataract.
5. Operations on the skin & subcutaneous tissues- Incision of a pilonidal sinus, Other incisions of the skin and subcutaneous tissues, Surgical wound toilet (wound debridement) and removal of diseased tissue of the skin and subcutaneous tissues, Local excision of diseased tissue of the skin and subcutaneous tissues, Other excisions of the skin and subcutaneous tissues, Simple restoration of surface continuity of the skin and subcutaneous tissues, Free skin transplantation, donor site, Free skin transplantation, recipient site, Revision of skin plasty, Other restoration and reconstruction of the skin and subcutaneous tissues, Chemosurgery to the skin 30. Destruction of diseased tissue in the skin and subcutaneous tissues, Abscess.
6. Operations on the tongue- Incision, excision and destruction of diseased tissue of the tongue, Partial glossectomy, Glossectomy, Reconstruction of the tongue.
7. Operations on the salivary glands & salivary ducts- Incision and lancing of a salivary gland and a salivary duct, Excision of diseased tissue of a salivary gland and a salivary duct, resection of a salivary gland, Reconstruction of a salivary gland and a salivary duct.
8. Others operations on the mouth & face- External incision and drainage in the region of the mouth, jaw and face, Incision of the hard and soft palate, excision and destruction of diseased hard and soft palate, Incision, excision and destruction in the mouth, Palatoplasty, Other operations in the mouth.
9. Operations on the tonsils & adenoids- Transoral incision and drainage of a pharyngeal abscess, Tonsillectomy without adenoidectomy, Tonsillectomy with adenoidectomy, Excision and destruction of a lingual tonsil, Other operations on the tonsils and adenoids.

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10. Trauma surgery and orthopaedics, Incision on bone, septic and aseptic, Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis, Suture and other operations on tendons and tendon sheath, Reduction of dislocation under GA, Arthroscopic knee aspiration.
11. Operations on the breast: Incision of the breast, Operations on the nipple.
12. Operations on the digestive tract - Incision and excision of tissue in the perianal region, Surgical treatment of anal fistulas, Surgical treatment of haemorrhoids, Division of the anal sphincter (sphincterotomy), Other operations on the anus, Ultrasound guided aspirations, Sclerotherapy etc., Laparoscopic cholecystectomy.
13. Operations on the female sexual organs - Incision of the ovary, Insufflation of the Fallopian tubes, Other operations on the fallopian tube, Dilatation of the cervical canal, Conisation of the uterine cervix, Other operations on the uterine cervix, Incision of the uterus (hysterotomy), Therapeutic curettage, Culdotomy, Incision of the vagina, Local excision and destruction of diseased tissue of the vagina and the pouch of Douglas, Incision of the vulva, Operations on Bartholin's glands (cyst).
14. Operations on the prostate & seminal vesicles - Incision of the prostate, Transurethral excision and destruction of prostate tissue, Transurethral and percutaneous destruction of prostate tissue, open surgical excision and destruction of prostate tissue, Radical prostatovesiculectomy, Other excision and destruction of prostate tissue, Operations on the seminal vesicles, Incision and excision of periprostatic tissue.
15. Operations on the scrotum & tunica vaginalis testis: Incision of the scrotum and tunica vaginalis testis, Operation on a testicular hydrocele, Excision and destruction of diseased scrotal tissue, Plastic reconstruction of the scrotum and tunica vaginalis testis, Other operations on the scrotum and tunica vaginalis testis.
16. Operations on the testes: Incision of the testes, Excision and destruction of diseased tissue of the testes, Unilateral orchidectomy, Bilateral orchidectomy, Orchidopexy, Abdominal exploration in cryptorchidism, Surgical repositioning of an abdominal testis, Reconstruction of the testis, Implantation, exchange and removal of a testicular prosthesis.
17. Operations on the spermatic cord, epididymis and ductus deferens - Surgical treatment of a varicocele and a hydrocele of the spermatic cord, excision in the area of the epididymis, Epididymectomy, Reconstruction of the spermatic cord, Reconstruction of the ductus deferens and epididymis.
18. Operations on the penis: Operation on the foreskin, local excision and destruction of diseased tissue of the penis, Amputation of the penis, Plastic reconstruction of the penis, Other operations on the penis.
19. Operations on the Urinary System: Cystoscopically removal of stones.
20. Other Operations: Lithotripsy, Coronary Angiography, Haemodialysis, Radiotherapy for Cancer.

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(ON THE LETTER HEAD OF THE COMPANY)
ANNEXURE-A

ANNUAL TURNOVER STATEMENT The Annual Turnover of M/s ______________________ for the past three years are given below and certified that the statement is true and correct.

SL.No.	FINANCIAL YEAR	TURNOVER (Rs. in Cr)
1	2023-24	
2	2024-25	
3	2025-26	

TOTAL Rs. ______________________ Cr

Average Annual Turnover Rs. ______________________ Cr

Date:

Signature of Auditor/ Chartered Accountant
Seal. (Name in Capital)

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[ON THE LETTER HEAD OF THE COMPANY]

ANNEXURE-B

CLAIM SETTLEMENT – *GROUP MEDICLAIM*

GROUP MEDICLAIM STATUS (NUMBER OF CLAIMS)

Particulars	2023-24	2024-25	2025-26
No. of Claims pending at start of year (A)			
Claims intimated / booked (B)			
Total Claims (C=A+B)			
No. of Claims paid (D) within 30 days			
No. of Claims paid within 90 days			
No. of claims paid after 90 days			
Claims repudiated (E)			
Claims closed during the Year (F)			
Claims pending at end of year			

GROUP MEDICLAIM STATUS (AMOUNT OF CLAIMS in Lakhs)

Particulars	2023-24	2024-25	2025-26
No. of Claims pending at start of year (A)			
Claims intimated / booked (B)			
Total Claims (C=A+B)			
No. of Claims paid (D) within 30 days			
No. of Claims paid within 90 days			
No. of claims paid after 90 days			
Claims repudiated (E)			
Claims closed during the Year (F)			
Claims pending at end of year			

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ANNEXURE-C (ON THE LETTER HEAD OF THE INSURANCE BROKER)

Sr No.	Criteria	Compliance (Yes/No)	Documents to be submitted (Copy)
1	The company should be reputed, well established and incorporated/ registered under the Companies Act, 2013		Copy of Registration Certificate/COI/Pan Card
2	The Bidder must have a IRDAI licence as on 31.3.2025 without any breaking in renewal		Copy of IRDAI Certificate
3	The bidder must have average turnover of INR 50 Crores (only from insurance broking activities) for the last 3 completed financial years		Copy of audited Financial statements/Chartered Accountant's certificate.
4	Average net worth of the Bidder should be minimum Rs.15 Crore of last three financial years ending FY 31.03.2025		Copy of audited Financial statements/Chartered Accountant's certificate.
5	The bidder should hold a valid Goods & Service Tax (GST) registration along with PAN. (Produce copy of GST certificate).		Copy of Certificates
6	The company should have a direct employee base (excluding contract and sub contract employees) of more than 150 professionals, with exclusive team under Health and Wellness team for policy servicing.		Attach an undertaking duly signed by the CEO/Principal officer. Self attested Copy of the Screenshot of the Broker Access Portal / IRDAI Email with URN no. details of each officer.
7	The Bidder should have a EB portal for EB-related activities and dedicated wellness team in-house to provide services.		Attach an undertaking duly signed by the CEO/Principal officer.
8	Neither the bidder nor any of the partner/members of the organization should have been Blacklisted/kept on holiday list by any Central Government Department/State Government/Central or State PSU.		Attach an undertaking duly signed by the CEO/Principal officer.
9	The Company should preferably have Physical Office in Kolkata		Attach Address Proof

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Annexure-I

(To be printed on office letter head)

To,
The Managing Director,
The WBSCARD Bank Ltd.
ICMARD Building (6th Floor)
14/2, CIT Scheme- VII(M),
Kolkata-700067.

Sub: Expression of Interest for implementation of Group Health Insurance cover to Employees of The WBSCARD Bank Ltd.

Respected Sir,

In reference of the above, I/We are enclosing our irrevocable Expression of Interest (EOI) for Group Health Insurance Cover to Employees of The WBSCARD Bank Ltd.

I/We hereby declare that I/We have carefully read and understood the above referred EOI document including instruction, terms and conditions and all its contents stated there in and accordingly we are showing our interest for providing the said service.

Thanking You,

Yours sincerely,

(Signature of the authorized person with seal)

Date:________________

Name:____

Designation:____________________________________

Contact/ Mobile No.:_____________________________

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PART – II - COMMERCIAL BID

I. PRICE BID FOR Group Mediclaim of WBSCARDB Employees

The respective Insurance Companies/ Insurance brokers shall submit the Quotation as per Member details as per Annexure-III.

The charges for Group Mediclaim to be strictly as per condition laid in the EOI under Scope of services.

The Bidder shall quote the rates for each item separately as under. Details of items are given in Annexure-II.

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Annexure – II

Price Schedule

Sl. No.	Item Description	Total Coverage	Quantity	Units	Total Amount of Premium (Basic + Taxes, if any) Rs.
1	2	3	4	5	6
1	Number of Permanent Employees with dependent family members to be covered (Total Employees - 72 Heads + Dependent Family Members - 107 Heads) For details : Please refer Annexure - III	Rs. 5 Lakh	1.000	Job	
2	Number of Contractual Employees to be covered (Total - 19 Heads individual only) For details : Please refer Annexure - III	Rs. 2 Lakh	1.000	Job	
Total in Figures					

NOTE:	The number of Employees (Permanent/Contractual) to be covered under this Insurance Policy may be changed due to the recruitment/ engagement by the Bank or due to marriage of the employees or due to birth of child of the employees or due to divorce of the employees or due to subsequently qualification of any Member of the family for inclusion in the scheme as per Service Rules of the Bank.

We agree to provide policy in accordance with the specifications / requirement mentioned in the Invitation for Proposal.

Signature of the Proposer : ____________________

Name ____________________

Place ____________________

Date ____________________

Business Address with Office Seal ____________________

____

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Annexure-III

Permanent Employee Details of The WBSCARDB Ltd. for Mediclaim **Coverage 5 Lakhs**

Sl. No.	Employee ID	Designation	Name	Relationship	Gender	Date of Birth	Age as on August 31.2026	[illegible]
BURDWAN BRANCH								
1	329	Manager	Humayun Kabir	Self	M	18.12.1976	49Y 8M	
			Latifa Yasmin	Wife	F	28.02.1980	50Y 6M	NA
			Asif Imran	Son	M	14.05.2014	12Y 3M	
			Zara Hasan	Daughter	F	01.07.2024	2Y 2M	
			Momin Begum	Mother	F	02.01.1955	71Y 7M	
2	189	Assistant	Ashis Banerjee	Self	M	23.02.1967	59Y 6M	
			Mousumi Banerjee	Wife	F	10.11.1976	49Y 9M	NA
			Tripasha Banerjee	Daughter	F	23.07.2004	22Y 1M	
3	218	Assistant	Ruban Dasgupta	Self	M	27.11.1989	36Y 9M	

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DARJEELING DISTRICT OFFICE

4	243	Assistant General Manager	Sanchari Mitra	Self	F	15.12.1980	45Y 0M	
5	202	Manager	Ajoy Gupta	Self	M	07.01.1979	47Y 7M	
			Jhilik Biswas	Wife	F	07.05.1995	31Y 5M	
6	262	Manager	Pranay Guin	Self	M	10.01.1978	48Y 7M	
			Krishna Guin	Wife	F	01.01.1987	39Y 0M	NA
			Purba Guin	Daughter	F	27.08.2006	20Y 3M	
			Dhri Guin	Daughter	F	17.09.2014	11Y11M	
			Sridhar Guin	Father	M	12.04.1955	71Y 4M	
			Mithu Guin	Mother	F	11.05.1969	61Y 3M	
7	185	Sub-Staff	Rupa Chhetri	Self	F	06.12.1972	53Y 8M	
			Jiten Lama	Husband	M	05.12.1976	47Y 8M	NA
			Siddhant Lama	Son	M	24.11.2013	12Y 9M	
8	203	Manager	Sugata Dasari	Self	M	05.04.1978	48Y 4M	

			Jamuna Panchadhi	Wife	F	02.10.1977	47Y10M	NA
9	230	Assistant	Haresh Chandra Singha	Self	M	21.01.1972	53Y 5M	
			Sulekha Singha	Wife	F	01.05.1978	46Y 4M	NA
			Sujitra Singha	Son	M	27.04.2011	13Y 4M	
			Tiyasi Singha	Daughter	F	14.03.2000	25Y 5M	
10	238	Assistant	Pradip Saha	Self	M	13.10.1969	55Y10M	
			Sathy Saha	Wife	F	02.10.1972	52Y10M	NA
			Riya Saha	Daughter	F	01.10.2002	22Y10M	
11	264	Assistant	Pintu Sarkar	Self	M	22.01.1984	41Y 7M	
			Rina Biswas Sarkar	Wife	F	02.01.1988	37Y 5M	NA
			Rohan Sarkar	Son	M	31.12.2013	11Y 8M	
			Adrija Sarkar	Daughter	F	27.08.2021	5Y	
12	258	Assistant	Sarasi Barman	Self	F	26.12.1976	48Y 8M	
			Prabir Barman	Husband	M	10.01.1968	57Y 7M	NA
			Prabir Narayan	Father	M	25.09.1950	75Y11M	

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			Hiltcha Barman	Daughter	F	20.12.1999	26Y 0M	
13	213	Manager	Bikash Thakuri	Self	M	03.04.1980	46Y 4M	
			Pema Jangmu Bhutia	Wife	F	02.11.1985	41Y 7M	Govt General Degree College [illegible]
			Abhyudit Thakuri	Son	M	25.09.2025	11M	
			Puja Thakuri	Mother	F	15.08.1955	71Y	
			Indra Bahadur Thakuri	Father	M	01.07.1940	86Y 1M	
14	274	Assistant	Sunuti Dewan	Self	F	15.10.1987	38Y10M	
			Bhushan Dhundup Walba	Husband	M	16.01.1990	36Y 6M	Indian Overseas Bank
			Thinley Wangdien Walba	Son	M	10.09.2021	4Y 11M	
15	273	Assistant	Prakash Sunuwar	Self	M	30.07.1989	37Y 1M	
			Dil Bahadur Sunuwar	Father	M	03.06.1956	50Y 2M	
			Nandimaya Sunuwar	Mother	F	16.09.1957	68Y11M	
16	275	Assistant	Dilip Kumar Bag	Self	M	17.12.1986	39Y 8M	
			Sucheta Samui Bag	Wife	F	15.01.1989	37Y 7M	NA

[illegible]

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			Abhinvi Bag	Daughter	F	04.07.2023	2Y 1M	
			Nikhil Ranjan Bag	Father	M	12.02.1965	61Y 6M	
			Sharati Rani Bag	Mother	F	04.07.1969	57Y 1M	
HEAD OFFICE								
17	248	Manager	Arpita Bhadra	Self	M	05.01.1983	44Y 7M	
			Ria Bhadra	Wife	F	02.04.1985	41Y 4M	NA
			Archishman Bhadra	Son	M	16.09.2021	4Y 11M	
			Deepanwita Bhadra	Daughter	F	12.12.2019	6Y 8M	
18	227	Manager	Anirban Chaudhuri	Self	M	09.02.1978	48Y 6M	
			Pujaa Bidei	Wife	F	05.12.1982	43Y 9M	Full Sachin Allowance for Cafe (HA)
			Souhitya Chaudhuri	Daughter	F	06.01.2014	12Y 7M	
19	196	Assistant	Jaya Ghosh	Self	M	31.07.1978	48Y 1M	
			Smarita Ghosh	Wife	F	02.02.1986	40Y 5M	NA
			Ayesha Ghosh	Daughter	F	05.08.2025	1Y	
20	186	Assistant	Rashmita Mitra	Self	M	10.09.1970	55Y 11M	

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			Sona Mishra	Wife	F	02.10.1985	40Y 10M	NA
			Hiya Mishra	Daughter	F	14.05.2010	15Y 3M	
21	286	Assistant	Bhaskar Hira	Self	M	02.06.1980	46Y 2M	
			Suparna Hira	Wife	F	16.08.1992	33Y 5M	NA
			Riddhiman Hira	Son	M	24.01.2019	7Y 7M	
			Adrika Hira	Daughter	F	24.01.2019	7Y 7M	
22	272	Assistant	Moni Chatterjee	Self	F	15.06.1981	43Y 2M	
			Sabyasachi Chatterjee	Husband	M	22.12.1982	52Y 9M	NA
			Aarya Chatterjee	Daughter	F	11.08.2024	2Y	
23	310	Deputy General Manager in-charge	Debasish Dutta	Self	M	24.11.1972	51Y 9M	
			Gita Dutta	Wife	F	21.11.1978	47Y 9M	NA
			Rajarshi Dutta	Son	M	18.04.2006	20Y 4M	
24	209	Assistant General Manager	Joydeep Sinha	Self	M	03.01.1967	59Y 7M	
			Nandita Sinha	Wife	F	31.11.1977	48Y 9M	
			Oyshini Sinha	Daughter	F	05.01.2013	13Y 7M	

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25	200	Manager	Kumkum [illegible]	Self	F	10.01.1972	54Y ?M	
			Siddhartha Sankar Mukhopadhyay	Husband	M	11.09.1972	53Y 11M	State Govt. Employee
			Susmita Mukhopadhyay	Daughter	F	12.09.2004	21Y 11M	
26	241	Manager	[illegible] Mukherjee	Self	M	21.11.1988	41Y 7M	
			[illegible] Mukherjee	Wife	F	09.01.1988	38Y 4M	[illegible]
			[illegible] Mukherjee	Daughter	F	21.08.2020	6Y	
27	103	Assistant	Pradip Saha	Self	M	28.05.1967	59Y ?M	
			Sukla Saha	Wife	F	23.02.1976	50Y 6M	NA
			[illegible] Saha	Daughter	F	11.11.1999	27Y 9M	
28	2?6	Sub-Staff	Pulin Nayak	Self	M	23.12.1966	59Y 8M	
			Gouri Nayak	Wife	F	23.03.1972	54Y 5M	NA
			[illegible] Nayak	Mother	F	07.01.1935	91Y 8M	

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29	191	Assistant	Rupendra Prasad Maity	Self	M	21.05.1969	57Y 3M	
			Nilima Maity	Wife	F	09.09.1977	48Y 11M	NA
			Rohit Maity	Son	M	12.09.2006	19Y 11M	
			Tuhu Maity	Daughter	F	24.03.2002	24Y 5M	
30	267	Assistant	Ilya Rani	Self	F	25.11.1975	50Y 9M	
			Indranil Sarkar	Son	M	22.12.1998	27Y 8M	
31	151	Manager	Samar Nath Bhar	Self	M	10.11.1968	57Y 9M	
			Soma Bhar	Wife	F	06.06.1971	55Y 2M	NA
32	198	General Manager-in-Charge	Sahal Ranjan Choudhury	Self	M	14.06.1978	48Y 2M	
			Sanghamitra Choudhury	Wife	F	27.08.1982	44Y	
			Gargi Roy Choudhury	Daughter	F	01.06.2013	13Y 2M	
			Aparajita Roy Choudhury	Daughter	F	11.12.2016	9Y 8M	
33	200	Deputy General Manager	Sudip Ghosh	Self	M	25.12.1974	51Y 8M	
			Sanghamitra Das	Wife	F	25.11.1978	47Y 9M	HDFC

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			Sambit Ghosh	Son	M	27.10.2020	3Y 10M	
34	195	Assistant	Sadip Jana	Self	M	05.01.1971	52Y 7M	
			Shipmouli Jana	Wife	F	10.09.1982	43Y 11M	
			Amit Jana	Son	M	13.11.2003	22Y 9M	
35	203	Deputy General Manager	Saiman Bhar	Self	M	15.01.1979	47Y 7M	
			Ritaika Bhar	Wife	F	11.04.1979	47Y 4M	PHC Govt of WB
			Sr[illegible] Bhar	Daughter	F	22.07.2009	17Y 1M	
			Ritika Bhar	Daughter	F	10.12.2013	12Y 8M	
36	211	Assistant	Sunita Ghosh	Self	F	14.07.1973	53Y 1M	
			Sambhik Ghosh	Son	M	07.12.1999	26Y 8M	
			Aparna Ghosh	Mother	F	03.07.1955	71Y 2M	
37	241	Manager	Supriyo Ray	Self	M	01.01.1977	49Y 8M	
			Sanchita Ray	Wife	F	05.01.1985	41Y 8M	
			Sromila Ray	Daughter	F	25.03.2026	5M	

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38	314	Manager	Sohini Roy	Self	F	23.12.1988	37Y 9M	
			Adrija Chakraborty	Daughter	F	15.09.2017	07Y 11M	
39	197	Sub Staff	Mrinalkanti Das	Self	M	02.07.1970	56Y 1M	
			Tanima Das	Wife	F	08.06.1971	55Y 2M	NA
			Anish Das	Son	M	17.11.2002	23Y 09M	
			Rukmani Das	Mother	F	10.08.1953	73Y	
40	319	Manager	Anusha Mandal	Self	F	31.01.1996	30Y 5M	
			Saurav Maji	Husband	M	20.11.1991	34Y 9M	[illegible]
41	720	Assistant	Shilpa Das	Self	F	14.06.1995	31Y 2M	
			Billy Goswami	Husband	M	07.09.1989	36Y 11M	
			Nabasheena Goswami	Daughter	F	10.04.2025	1Y 4M	
42	255	Manager	Tapan Hazra	Self	M	01.08.1985	41Y 1M	
			Sangita Hazra Sarkar	Wife	F	06.03.1987	39Y 5M	NA
			Sampriti Hazra	Daughter	F	19.12.2018	7Y 8M	
			Arati Hazra	Mother	F	02.02.1968	57Y 6M	

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42	217	Manager	Anees Akhtar	Self	M	12.04.1985	41Y 6M	
			Rabia Begum	Wife	F	20.07.1985	41Y 6M	NA
			Rumaisa Akhtar	Daughter	F	10.05.2024	2Y	
44	308	Assistant	Arindam Roy	Self	M	06.02.1991	35Y 6M	
			Saranya Guin	Wife	F	25.10.1994	31Y 10M	Indian Railway
			Anirban Roy	Son	M	21.02.2024	2Y 6M	
45	313	Assistant	Bikash Das	Self	M	05.06.1991	35Y 2M	
			[illegible]	Wife	F	26.06.1994	31Y	[illegible]
			Reyansh Das	Son	M	05.01.2026	1M	
46	252	Assistant	Promila Pathak	Self	F	10.09.1978	47Y 11M	
47	312	Assistant	Nirmal Pramanik	Self	M	22.03.1989	37Y [illegible]	
			Priya Biswas Pramanik	Wife	F	01.09.1990	35Y 11M	
			Meghna Pramanik	Daughter	F	12.03.2023	3Y 6M	
			[illegible] Pramanik	Daughter	F	10.04.2025	1Y 4M	
			Sunil Kumar Pramanik	Father	M	01.01.1958	68Y 8M	

			Rupa Pramanik	Mother	F	01.01.1966	40Y 0M	
48	300	Sub-Staff	Nikhil Kumar Nayak	Self	M	20.06.1976	50Y	
			Jharna Nayak	Wife	F	11.02.1978	46Y 0M	
			Sovik Nayak	Son	M	08.06.1998	20Y 2M	
49	303	Sub-Staff	Mrinal Maity	Self	M	15.10.1972	48Y 10M	
			Snigdha Maity	Wife	F	05.05.1986	40Y 0M	
			Sukumar Maity	Son	M	12.05.2002	21Y 3M	
			Bachhita Maity	Mother	F	01.01.1958	60Y 6M	
50	321	Officiating Assistant (ESTATE)	Saibal Seal	Self	M	17.11.1969	55Y 9M	
			Lakshmi Mitra	Wife	F	24.10.2006	56Y 10M	Primary School Teacher [illegible]
			Tanusree Seal	Daughter	F	04.06.2017	3Y	
			Rabindra Nath Seal	Father	M	25.03.1957	69Y 5M	
			Suparna Sil	Mother	F	01.01.1964	57Y 8M	
51	325	Officiating Assistant (Electrical)	Sanjay Dutta	Self	M	25.05.1989	27Y 3M	
			Kamalesh Dutta	Father	M	01.01.1955	63Y 8M	

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			Jayanti Datta	Mother	F	01.01.1973	53Y 0M	
52	270	Sub-Staff	Sikandar Ram	Self	M	04.06.1986	40Y 3M	
			Basanti Devi	Wife	F	01.01.1985	41Y 8M	
			Vikram Paswan	Son	M	01.04.2012	14Y 4M	
ICMARD								
53	253	Manager	Goutam Ganguly	Self	M	02.01.1977	49Y 7M	
			Sangita Acharjee	Wife	F	11.06.1982	44Y 2M	Asst. Teacher of a Govt. aided School
			Sreeda Ganguly	Daughter	F	22.08.2014	12Y	
54	180	Manager	Debasish Dasgupta	Self	M	04.01.1968	58Y 7M	
			Lipika Dasgupta	Wife	F	10.08.1971	55Y	NA
			Abhirup Dasgupta	Son	M	27.08.2004	22Y	
55	261	Accountant	Deepak Ghosh	Self	M	10.07.1974	52Y 1M	
			Sukhlipa Ghosh	Wife	F	24.06.1977	49Y 2M	NA
56	153	Assistant	Alok Das	Self	M	04.10.1969	56Y 10M	
			Rumali Das (Sen)	Wife	F	25.01.1978	48Y 7M	NA

			Arnab Das	Son	M	06.07.2005	21Y 1M	
			Sandhya Das	Mother	F	01.01.1950	76Y 0M	
57	107	Special Assistant	Debasis Patra	Self	M	06.01.1977	49Y 0M	
			Soma Patra	Wife	F	02.11.1988	37Y 9M	NA
			Jonaki Nath Patra	Father	M	02.01.1942	84Y 0M	
			Pritima Patra	Mother	F	06.06.1952	74Y 2M	
58	102	Sub-Staff	Manasi Maity	Self	F	11.02.1985	41Y 6M	
			Pritam Maity	Son	M	23.11.2007	18Y 7M	
			Puja Maity	Daughter	F	25.03.2003	23Y 5M	
			Trilochan Maity	Father-in-Law	M	13.09.1946	79Y 11M	
			Nirmala Maity	Mother-in-Law	F	25.12.1952	73Y 0M	
59	115	Assistant General Manager	Sujit Acharya	Self	M	04.08.1989	37Y	
			Debamita Acharya	Wife	F	02.10.1988	37Y 10M	[illegible]
			Ankita Acharya	Daughter	F	14.04.2022	4Y 2M	

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PURULIA DISTRICT OFFICE

60	270	Assistant General Manager	Gagan Thapa	Self	M	11.01.1986	40Y 7M	
			Bishnu Maya Thapa	Mother	F	10.01.1959	7?Y 11M	
61	225	Manager	Sumitra Kumar Nandi	Self	M	16.01.1973	52Y 7M	
			Uttara Rani Nandi	Wife	F	08.01.1981	45Y 7M	[illegible]
			Sandipan Nandi	Son	M	13.11.2007	18Y 9M	
			Samiran Nandi	Son	M	21.06.2012	14Y	
62	338	Manager	Barun Rakshit	Self	M	21.06.1986	40Y	
			Sachindra Nath Rakshit	Father	M	24.11.1956	69Y 9M	
			Bakula Rakshit	Mother	F	13.06.1965	61Y 2M	
63	212	Assistant	Rina Ganguly	Self	F	25.12.1966	58Y 8M	
			Rahul Ganguly	Son	M	02.04.1992	34Y 4M	

Email of Purulia Branch: purulia.[illegible]@gmail.com ; Email of [illegible]: [illegible]@gmail.com
Email of [illegible] Manager: [illegible]@gmail.com

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64	193	Assistant	Subhash Chandra Maiti	Self	M	05.10.1971	54Y 10M	
			Sakat Maiti	Son	M	13.06.2006	20Y 2M	
			Shruti Maiti	Daughter	F	10.08.2010	16Y	
65	217	Assistant	Writhan Chakraborty	Self	M	05.01.1982	44Y 7M	
			Madhumita Chakraborty	Wife	F	15.09.1987	38Y 11M	NA
			Manali Chakraborty	Son	M	21.02.2013	13Y 6M	
			Ram Chakraborty	Father	M	24.02.1957	69Y 6M	
			Mina Chakraborty	Mother	F	01.01.1959	67Y 8M	
66	209	Assistant	Sudip Ganguly	Self	M	22.08.1979	47Y	
			Sandhya Ganguly	Mother	F	13.05.1961	65Y 3M	
67	237	Sub Staff	Samir Bauri	Self	M	27.11.1986	39Y 9M	
			Sumita Bauri	Wife	F	11.01.1992	34Y 7M	NA
			Anima Bauri	Daughter	F	04.07.2013	13Y 1M	
			Aparna Bauri	Daughter	F	12.10.2018	[illegible]	

							10M	
			Piyasha Bauri	Daughter	F	09.07.2017	9Y 1M	
			Dhrumyashree Bauri	Daughter	F	12.05.2020	6Y 3M	
			Aayashi Bauri	Daughter	F	09.01.2022	4Y 7M	
			Mini Bauri	Mother	F	06.02.1985	41Y 6M	
68	236	Sub-Staff	Ashok Kumar Rajowar	Self	M	27.09.1972	53Y 11M	
			Bilasini Rajowar	Wife	F	01.01.1981	45Y 8M	NA
69	245	Sub-Staff	Samir Mehta	Self	M	07.06.1983	43Y 2M	
			Rinki Mehta	Wife	F	10.10.1987	38Y 10M	
			Srishti Mehta	Daughter	F	16.01.2010	16Y 7M	
			Mohit Mehta	Son	M	23.05.2014	12Y 3M	
70	310	Assistant	Nirmal Baran Baskey	Self	M	24.02.1994	32Y 6M	
			Gitapi Baskey	Mother	F	01.01.1973	53Y 0M	

21	260	Manager	Samudranath Palchaudhuri	Self	M	02.11.1981	43Y 9M	
			Sunil Palchaudhuri	Wife	F	24.06.1984	42Y 2M	[illegible]
			Madhushree Palchaudhuri	Daughter	F	16.08.2015	11Y	
			Sulakshana Palchaudhuri	Daughter	F	15.04.2019	7Y 4M	
			Debendranath Palchaudhuri	Father	M	05.11.1943	82Y 9M	
			Pratima Palchaudhuri	Mother	F	10.06.1958	68Y 2M	
22	311	Sub-Staff	Amit Das	Self	M	07.08.1987	39Y 3M	
			Rakhi Bibi	Wife	F	03.07.1999	27Y 1M	NA
			Subhamaa Das	Daughter	F	18.03.2020	6Y 5M	

Contractual Employee Details of The WBSCARDB Ltd. for Mediclaim **Coverage- 2 Lakhs**

Sl no.	Employee ID	Designation	Name	Relationship	Gender	Date of Birth	Age as on August 31,2026
DARJEELING DISTRICT OFFICE							
1	C1069	Contractual Assistant-Cum-Supervisor	Sakib Sharma	Self	M	26.05.1999	27Y 2M

THE WBSCARD BANK LTD.

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Email : [illegible] Visit us at: [illegible]

2	C1014	Contractual Assistant-Cum-Supervisor	[illegible] Thapa	Self	M	17.09.2002	21Y 11M
3	C1013	Contractual Assistant-Cum-Supervisor	[illegible] Kumar Chhetri	Self	M	19.07.1986	[illegible]
4	C1015	Contractual Cashier	[illegible]	Self	F	[illegible].12.2003	21Y 8M
5	C1016	Contractual In-House Assistant	[illegible]	Self	F	[illegible].02.1990	35Y 6M
6	C1007	Contractual In-House Assistant	[illegible]	Self	F	24.12.1999	25Y 8M
7	C1012	Contractual In-House Assistant	[illegible]	Self	F	[illegible].1990	35Y 5M
8	C1006	Contractual Assistant-Cum-Supervisor	[illegible] Sarkar	Self	M	21.04.1993	32Y 4M
9	C1005	Contractual In-House Assistant	[illegible]	Self	M	30.08.2001	23Y
10	C1011	Contractual Cashier	[illegible] Tamang	Self	F	[illegible].1991	33Y 4M
11	C1010	Contractual Assistant-Cum-Supervisor	[illegible] Thapa	Self	M	[illegible].1991	35Y 5M

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PBX : 033-2567-3012, 033-2356-0038

Email : [illegible] Visit us at: [illegible]

HEAD OFFICE							
12	C1003	Contractual In-House Assistant	Dipankar Samanta	Self	M	01.02.1988	38Y 6M
[illegible]							
13	C1009	Contractual In-House Assistant	Subhajit Ghosh	Self	M	13.08.1990	35Y
14	C1004	Contractual In-House Assistant	Susmita Ghosh	Self	F	30.08.1995	31Y
PURULIA DISTRICT OFFICE							
15	C1021	Contractual Assistant-Cum-Supervisor	Abhijit Gorain	Self	M	14.04.2000	20Y 2M
16	C1018	Contractual Assistant-Cum-Supervisor	Sandip Kumar Mahato	Self	M	09.03.1992	34Y 1M
17	C1017	Contractual Assistant-Cum-Supervisor	Rivak Mukherjee	Self	M	08.12.1998	27Y 1M
18	C1023	Contractual Assistant-Cum-Supervisor	Abhisek Basu	Self	M	10.04.1994	32Y 4M
19	C1020	Contractual Cashier	Sudha Mahato	Self	F	08.07.1999	27Y 1M