

# **Tender Notice for Group Health Insurance Policy for NBCFDC Employees and their Family Members**

No : NBCFDC/HR/GHIP/2024

Date : 22.05.2024

**National Backward Classes Finance and Development Corporation** a Govt. of India Undertaking, Ministry of Social Justice & Empowerment invites physical bids through Eligibility criterion/Technical Bid for providing Group Health Insurance Scheme for Employees and their Family Members, initially for a period of one year, may be further extendable for upto 1 plus 1 year i.e. three years subject to the satisfactory performance and mutual consent.

NBCFDC invites sealed Tenders from IRDA Accredited Insurance Companies for Group Health Insurance policy for the employees and their family members of NBCFDC. Interested companies may submit sealed Tender as per the attached format.

## **CRITICAL DATE SHEET -**

1	Published Date	22.05.2024
2	Bid Document Download Start Date	22.05.2024
3	Pre Bid meeting	29.05.2024
4	Bid Submission Start Date	22.05.2024
5	Bid Submission End Date and Time	04.06.2024 (5:00 PM)
6	Bid Opening Date and Time	05.06.2024 (11.00 AM)

## **SUBMISSION OF BID:**

### **Terms and conditions:**

- 1. Submission of Bids:** The bids shall be submitted in sealed envelope by hand or by post to Sr.General Manager (HR), National Backward Classes Finance and Development Corporation, 5th Floor, NCUJ Building, 3, Siri Institutional Area ,August Kranti Marg, New Delhi-110016 (E-mail ID : nbcfdc@nbcfdc.gov.in). All the pages of bid being submitted must be signed and sequentially numbered by the bidder irrespective of nature of content of the documents. The bids/offers received after the due date and time mentioned above will not be entertained under any circumstances. Incomplete and unsigned bids or the bids not in prescribed format will be rejected without assigning any reason. The offers submitted by Telegram/Fax/email shall not be considered. No correspondence will be entertained in this matter.

### **Technical Bid :**

This should contain the following:

- (a) Supporting documents for eligibility criteria as per Annexure-A.
- (b) Duly completed covering letter as per Annexure-B on official letter head.
- (c) Technical Bid as per Annexure-C and the terms and conditions duly signed.
- (d) Relevant supporting documents of technical bid, if any.

### **Financial Bid :**

This should contain only the financial bid as per Annexure-D.

Signature of Bidder:.....

Date:.....

1. One authorized representative of the bidder can be present while opening the tender.
2. Financial bids of technically qualified parties shall be opened.
3. The Technical Evaluation Committee of the NBCFDC constituted for the purpose shall assess the ability of the agencies to render the requisite services based on the company profile, rating and on such other criteria as it may fix and the Financial Bids of only those firms qualifying the technical evaluation will be considered.
4. The tender should sign on each page of the tender documents before uploading.
5. All the regular employees of the NBCFDC and their family members irrespective of age group should be eligible to join the scheme. At present, the retirement age for all employees is 60years.
6. Bids, which are late/ vague/ conditional/ incomplete/ not confirming to the laid down procedure in any respect, will be rejected.
7. Tenders sent by Fax & E-mail will not be accepted.
8. In case of differences arising in the terms and conditions of the tender documents with the firm(s), the decision of NBCFDC shall prevail.
9. The scheme should have provisions for new born / new entrants in service to get coverage within 24 hours of communication from NBCFDC.
10. The successful Company shall at its own cost comply with the provision of orders and notifications issued by IRDA and Government from time to time.
11. In case of any unsatisfactory service, suitable penalties as decided by the Competent Authority shall be levied after issuing notice.
12. In case of failure in settlement of claims within the period, the penalty will be enforced as per Corporation norms.
13. The period of contract will initially be for one year extendable for maximum three years on mutually agreed terms and conditions, which is liable to be terminated with one month's notice, if any lapse or unsatisfactory performance of the Company/firm is noticed.
14. NBCFDC reserves the right to modify/change/delete/add any further terms and conditions prior to issue of agreement
15. Arbitration- All dispute and differences which may arise between the NBCFDC and the Insurance Company shall be referred to Managing Director, NBCFDC whose decision shall be binding on all concerned.

**Special Terms and Conditions:**

1. There should be a dedicated helpline (24 x 7) from the TPA of Insurance Company available and the contact details should be furnished in the tender. Contact details of the TPA should be provided by the Insurance Company including the name of the contact person, contact numbers and postal & email address.
2. Reports including the claims of individuals and the details of settlement are to be furnished to NBCFDC on monthly basis or as and when required by NBCFDC.
3. Adequate experience in providing Group Insurance during past 03 years (Attach proof).

**The Company/ Agency should also furnish the copies of following documents in addition to the documents asked for in the tender document:**

1. IRDA Accreditation Certificate
2. List of Government/Semi-Government/ Govt. of India Undertaking/Autonomous Body or Private Body for which such Insurance Scheme has been provided along with the proof.
3. Details of the TPA.
4. A dummy copy of Group Health Insurance policy with detailed terms and conditions.

Signature of Bidder:.....

Date:.....

**NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION**  
**ELIGIBILITY CRITERIA**

<b>Sr. No.</b>	<b>Technical Requirements</b>	<b>Complied Yes / No</b>	<b>Supporting documents to be enclosed. Yes/No</b>
1.	IRDA Accreditation Certificate.		
2.	GST/PAN number of the firm.		
3.	Adequate experience in providing Group Insurance during past 03 years.		
4.	Tender documents duly signed on each page.		
5.	24X7 helpline of TPA along with contact details of TPA.		
6.	A dummy copy of Group Health Insurance policy		
7.	Empanelled Multispecialty Hospitals in located in Delhi NCR and all the locations cities/ town on PAN India basis.		
8.	Affidavit on Rs. 10/- stamp paper that the firm is not blacklisted to participate in Govt. tenders.		
9.	A dummy copy of Group Health Insurance policy with detailed terms and conditions.		

(Signature of the Authorized Person)

Date :

**Name :**

**Mobile No :**

Signature of Bidder:.....

Date:.....

(On office letterhead)

To,  
**Managing Director**  
**NBCFDC**  
**5th Floor , NCUI Building**  
**3, Siri, Institutional Area**  
**August Kranti Marg**  
**New Delhi-110016**

Date: .....

**Sub: Notice Inviting Tender for Group Health Insurance Policy for NBCFDC Employees and their Family Members**

Sir,

With reference to the above, I am/ We are enclosing our Notice Inviting Tender for Group Health Insurance Policy for NBCFDC

I / We hereby reconfirm and declare that I / We have carefully read and understood the above-referred Tender document including instructions, terms & conditions and all the contents stated therein and all subsequent corrigendum published on NBCFDC's website.

Thanking

Yours faithfully,

(Signature of the Authorized Person)

**Name:**

**Mobile No.:**

Signature of Bidder:.....

Date:.....

**NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION**

**TECHNICAL BID FOR GROUP HEALTH INSURANCE POLICY FOR EMPLOYEES AND THEIR FAMILY MEMBERS**

<b>Name</b>	NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION			
Location	New Delhi,(PAN India Basis)			
<b>Employee Strength as on date</b>	51 employees Dependents 142 Dependents, total -193			
<b>Coverage</b>	Self + Spouse+ Parents + Children (three) Coverage; (List enclosed at Annexure F)			
<b>Mandatory Coverage</b>	List of points at Annexure –E			
<b>Optional Coverage</b>	Employees have option to get their parents and in-laws covered under the medical insurance on (subsidized /negotiated) premium borne by employees.			
<b>Sum assured for Group Health Insurance for Employees and their dependents</b>	Annual Coverage	No. of Employee to be insured	No. of Dependents	Total
	Rs. 7.50 Lakhs	04	9	13
	Rs. 6.00 lakhs	04	7	11
	Rs. 4.50 Lakhs	43	126	169
		51	142	193
<b>Corporate Buffer/ Floater</b>	Corporate Buffer upto 20 Lakhs without ceiling per case. To be used on need basis by the employees, after approval of the employer. Floater amount is irrespective of the above slabs.			
Tenure	Initially one-year, extendible upto 1 plus 1 year, (Total 3 years) by NBCFDC.			
Hospital presence	PAN India. List of Network of Authorized hospitals to be provided.			
Domiciliary Hospitalization	Covered.			
Coverage of Pre-Existing diseases	Covered.			
Exclusions	NIL.			
Cashless facility	Applicable.			
30 Days Pre and 60 Days post hospitalization Expenses covered	Covered.			

Maternity Benefit / New Born Baby	Covered – Limit up to Sum Insured.
Day care expenses	Covered.
Other Conditions	New Employees shall be included in policy from date of joining and resigned /terminated employees shall be deleted from date of resignation/ termination.
TPA	TPA Services Involved (if any) and Name and contact details to be submitted. List of Network of Authorized hospitals to be provided.
Any Service Charges on Medical Bills	Should not be deducted from the individual Claim.
Ambulance charges	Covered. Up to 1.5% of sum insured.
Coverage for Ayurvedic, Homeopathic and Unani Medicines/ Treatment	Covered.
Room rent	No capping for room rent

**Note: Policy will be acquired for actual number of employees and their dependents after award of the contract.**

Signature of Bidder:.....

Date:.....

## Annexure - D

### NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION

#### II- FINANCIAL BID FOR GROUP HEALTH INSURANCE POLICY FOR EMPLOYEES AND THEIR FAMILY MEMBERS

Sr. No.	Particulars	Total Premium in Rs. (Both figure and word)
A.	Premium for coverage of sum insured (Point no - ) per family for a period of one year	
	Taxes (if any)	
	<b>Total in figures</b>	
	<b>Total in words</b>	

- Note:
- All terms & conditions as stated in the Tender Document.
  - Conditional bids are not acceptable.
  - Bids submitted in the above format is only acceptable

Signature of Bidder:.....

Date:.....

**Mandatory Coverage for Employees and their Family Members**

<b>S.No.</b>	<b>Point</b>
1	100% cash less Group Medical insurance
2	Coverage of Emergency treatment for one day
3	Visit Insurance company Representative every month/ as and when required
4	Coverage of Pan India basis( List of hospitals be Provided)
5	Minimum mandatory hours of hospitalization may be confirmed.
6	Coverage of members as per list.
7	Coverage from date of issue of policy on a pan India basis
8	Coverage from date of issue of policy on a pan India basis
9	Full Ambulance charges coverage (No limit)
10	Pre and Post hospitalization expenses coverage (No. of days)
11	Accidental coverage
12	Dental Coverage
13	Maternity cases coverage
14	Pre-medical examination for existing diseases, if required – please specify
15	Coverage of Day care procedures
16	Coverage of Organ donor
17	Family transport facility coverage
18	Addition/ deletion facility (due to resignation by employee / retirement / joining) max.2 employee +dependents) Exclusion, if any
19	Treatment for COVID-19 and other variants
29	Corporate buffer upto <b>Rs.20,00 lakh</b> ( without ceiling per case)
21	Reimbursement for Cataract / laser eye treatment in full
22	No restriction for coverage of any disease including Tuberculosis(TB), Mental illness, Cancer, HIV/AIDS, Renal / Kidney Dialysis, Thalassemia, Leprosy
23	No capping for room rent.



**NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION**

S. No.	Name & Designation	Level/ Cader	Medical Coverage	No. of Person	Dependent	Relation	Date of Birth	Gender		
1	Sh.Rajan Sehgal	E-& above	Rs.7.5 Lakhs	2	Sh.Rajan Sehgal	Self	31.03.1967	M		
							Smt Indu Sehgal	Wife	25.04.1970	F
2	Sh. V.R. Chary HOD(HR)					3	Sh. V. R. Chary	Self	24.07.1964	M
							Smt. Jyothi Kumari	Wife	13.03.1965	F
							Master Sai Sanket	Son	08.10.1995	M
3	Smt.Anupama Sood HOD(P)					5	Smt. Anupama Sood	Self	28.10.1967	F
							Sh. Daman Sood	Husband	18.01.1964	M
							Sh. Raj Kumar Sood	Father	07.07.1938	M
							Smt.Raj Kumari Sood	Mother	26.10.1944	F
							Ms. Aditi Sood	Daughter	31.08.2000	F
4	Sh.Ajit Kumar Samal HOD(Fin.)&CS					3	Sh.Ajit Kumar Samal	Self	05.11.1972	M
							Smt.Saswati Baliarsingh	Wife	02.02.1973	F
							Master Sai Sanket	Son	21.01.2008	M
			<b>Sub Total</b>	<b>13</b>						
5	Sh.Suresh Kumar HOD(Admn. &IT)	E-4 & abvoe	Rs 6.00 Lakhs	3	Sh.Suresh Kumar	Self	25.02.1970	M		
							Smt. Anita Devi	Wife	01.04.1969	F
							Ms. Pallavi Vashisht	Daughter	05.03.1999	F
6	Sh.Sujay P John HOD (Grant )					3	Sh. Sujay P John	Self	25.02.1982	M
							Master David Sujay John	Son	26.03.2014	M
							Master Sam Sujay John	Son	17.03.2018	M
7	Sh. Naresh Kumar Chief Manager (F)					3	Sh. Naresh Kumar	Self	10.02.1966	M
							Smt. Sonia Bala	Wife	15.12.1970	F
							Master. Saksham	Son	25.01.2001	M
8	Smt. Seema Singh Chief Manager					2	Smt. Seema Singh	Self	19.09.1968	F
					Master Aditya Kumar	Son	27.04.1997	M		
			<b>Sub Total</b>	<b>11</b>						
9	Sh. Anil Kumar Sr. Manager			3	Sh. Anil Kumar	Self	15.05.1965	M		
							Smt. Asha Rani	Wife	10.01.1969	F
							Ms. Anchal Arora	Daughter	29.12.1998	F
10	Sh.Sanjay Kumar Sr. Manager (IT)					3	Sh. Sanjay Kumar	Self	26.03.1969	M
							Smt. Manju sharma	Wife	27.01.1973	F
							Ms.Priyasha Sharma	Daughter	06.09.2001	F
11	Smt. Neelam Mudgal Sr. Manager (F)					3	Smt. Neelam Mudgal	Self	28.11.1970	F
							Ms.Tansi Mudgal	Daughter	14.05.2005	F
							Ms.Saachi Mudgal	Daughter	21.03.2007	F
12	Sh. Sanjeev Kumar Sharma Sr. Manager					4	Sh.Sanjeev Kumar Sharma	Self	02.07.1970	M
							Smt. Ritu Sharma	Wife	21.04.1976	F
							Ms. Aditi Sharma	Daughter	07.12.2000	F
							Ms. Garima Sharma	Daughter	10.11.2002	F
13	Smt Ranjana Manager					3	Smt. Ranjana	Self	04.04.1989	F
							Sh. Parth Bhatt	Husband	05.08.1989	M
							Baby Mehar Bhatt	Daughter	01.04.2024	F
14	Sh.Himanshu Naqal Manager (Fin.)					6	Sh.Himanshu Naqal	Self	23.04.1988	M
							Smt. Rekha Rani	Wife	11.07.1989	F
							Baby Hiya Naqal	Daughter	02.05.2017	F
							Sh. Rakesh Kumar	Father	20.09.1960	M
					Smt. Sunita Devi	Mother	05.03.1962	F		
					Master Mahasvin Naqal	Son	08.09.2018	M		
15	Smt.Geeta Pandey Manager (HR)			2	Smt. Geeta Pandey	Self	20.08.1968	F		
					Sh. Ved Prakash Pandey	Husband	20.10.1964	M		
16	Sh. Deepak Verma Manager (P)			4	Sh. Deepak Verma	Self	13.01.1970	M		
					Smt. Rashmi Verma	Wife	28.06.1974	F		
					Sh.Yashaswa Verma	Son	28.09.1999	M		
					Smt. Hari priya Verma	Mother	82 Years	F		
17	Sh. Girish Chand Asstt. Manager (HR)			4	Sh. Girish Chand	Self	02.03.1969	M		
					Smt. Nirmala	Wife	15.11.1975	F		
					Sh.Aayush Chand	Son	27.10.2000	M		
					Sh. Aman Chand	Son	06.10.2006	M		
18	Sh.Naresh Asstt. Manager			4	Sh.Naresh	Self	20.08.1970	M		
					Smt. Champa Devi	Wife	15.02.1972	F		
					Ms.Rashi kumar	Daughter	26.09.1997	F		
					Sh.Divyesh	Son	23.12.2000	M		
19	Sh. Bhanudev Roul Asstt. Manager (F)			5	Sh. Bhanu Dev Roul	Self	24.04.1968	M		
					Smt. Smrutirekha Roul	Wife	14.12.1971	F		
					Sh. Lakshmikanta Roul	Son	27.07.1997	M		
					Ms. Priyanka Roul	Daughter	15.08.1998	F		
					Smt.Mallirani Roul	Mother	82 years	F		
20	Smt. Meenakshi Asstt. Manager (F)			3	Smt. Meenakshi	Self	10.08.1969	F		
					Sh. Rajiv Mahajan	Husband	11.07.1966	M		

21	Sh. Mohd. Zaved Ahmad Khan Manager (OL)
22	Sh. Sukhdev Singh Manager (F)
23	Sh. Ashok Kumar Nagar Manager
24	Sh. Zafar Iqbal Asstt. Manager
25	Sh. Harish Sati Asstt. Manager
26	Sh. Ravinder Kumar Asstt. Manager
27	Sh. Hari Krishan Kher Asstt. Manager
28	Smt. Saramma Thomas Asstt. Manager
29	Sh. Sajid Akhter Asstt. Manager
30	Smt. Indu Thapa Asstt. Manager
31	Sh. Ramesh Kumar Yadav Sr. Executive
32	Sh. Sudharshan Devanathan Sr. Executive
33	Sh. Dalbir Singh Sr. Office Assistant
34	Sh. Ram Sukh Yadav Sr. Driver
35	Sh. Subrat Kumar Das Sr. Driver
36	Sh. Sunil Kumar Sr. Driver
37	Sh. Brij Kishore Singh Sr. Driver

E-3 & below

		Smt. Gayatri Devi	Mother	02.11.1944	F
	6	Sh. Mohd. Zaved Ahmad Khan	Self	20.04.1969	M
		Smt. Nida	Wife	28.06.1973	F
		Sh. Ahamad Husain Khan	Father	01.01.1955	M
		Ms. Aisha Rahman	Daughter	27.04.2001	F
		Ms. Iqra rahman	Daughter	27.04.2001	F
		Mohd. Shaban Sarfraz	Son	05.07.2012	M
	5	Sh. Sukhdev Singh	Self	15.07.1971	M
		Smt. Parveen Gulliya	Wife	05.07.1977	F
		Sh. N.R. Gulliya	Father	30.06.1940	M
		Smt. Prem Lata	Mother	10.11.1951	F
		Sh. Tushar Gulliya	Son	09.02.1999	M
	6	Sh. Ashok Kumar Nagar	Self	18.10.1971	M
		Smt. Kusum Nagar	Wife	15.07.1982	F
		Ms. Anushri Nagar	Daughter	15.04.2002	F
		Ms. Ankita	Daughter	20.12.2007	F
		Mr. Ayush	Son	04.04.2010	M
		Smt. Mariyadi Devi	Mother	01.01.1940	F
	5	Sh. Zafar Iqbal	Self	19.09.1968	M
		Smt. Parween Jahan	Wife	25.12.1976	F
		Ms. Aamna Zafar	Daughter	27.02.2010	F
		Mohd. Zaid Iqbal	Son	17.10.2012	M
		Baby Ayesha Zafar	Daughter	19.05.2014	F
	4	Sh. Harish Sati	Self	09.03.1975	M
		Smt. Anju Sati	Wife	24.03.1978	F
		Ms. Shubhangi Sati	Daughter	09.06.2003	F
		Master Shubham Sati	Son	08.03.2006	M
	4	Sh. Ravinder Kumar	Self	10.10.1968	M
		Smt. Suman Kumar	Wife	19.07.1974	F
		Mr. Shashank Singh	Son	23.09.2000	M
		Mr. Rishank Singh	Son	06.09.2004	M
	4	Sh. Hari Krishan Kher	Self	16.11.1970	M
		Smt. Kiran	Wife	21.06.1973	F
		Mr. Arav	Son	05.07.2003	M
		Mr. Adhyant	Son	05.07.2007	M
	3	Smt. Saramma Thomas	Self	20.05.1965	F
		Mr. Thomas George	Husband	23.07.1963	M
		Km. Linju Susan Thomas	Daughter	25.04.1998	F
	4	Sh. Sajid Akhter	Self	19.09.1972	M
		Smt. Saba Alam	Wife	04.12.1974	F
		Ms. Sidra Akhter	Daughter	06.12.2001	F
		Ms. Soha Akhtar	Daughter	06.01.2007	F
	3	Smt. Indu Thapa	Self	25.09.1965	F
		Sh. Rajesh Kumar	Husband	27.10.1961	M
		Sh. Kumar Ujjwal	Son	04.09.1997	M
	3	Sh. Ramesh Kumar Yadav	Self	03.02.1991	M
		Smt. Manisha Yadav	Wife	03.07.1995	F
		Mr. Ayansh Kumar Yadav	Son	15.03.2020	M
	5	Sh. Sudharshan Devanathan	Self	25.12.1987	M
		Ms. Devanathan Latha	Mother	13.05.1966	F
		Sh. Periyakoil Rajagopalan Devanathan	Father	01.08.1951	M
		Samvrita Sudharshan	Daughter	19.02.2015	F
		Samhita Sudharshan	Daughter	03.01.2023	F
	4	Sh. Dalbir Singh	Self	15.11.1966	M
		Smt. Sangeeta Aswal	Wife	13.04.1975	F
		Sh. Rahul Aswal	Son	13.08.1994	M
		Mr. Himanshu Aswal	Son	25.09.1997	M
	3	Sh. Ram Sukh Yadav	Self	27.08.1971	M
		Smt. Sushila Devi	Wife	01.01.1975	F
		Km. Neha Yadav	Daughter	25.07.2000	F
	4	Sh. Subrat Kumar Das	Self	22.02.1971	M
		Smt. Jyotsna Rani Das	Wife	26.08.1982	F
		Sh. Shoubhagya Ranjan Das	Son	29.07.1999	M
		Mr. Subha Ranjan Das	Son	07.01.2009	M
	3	Sh. Sunil Kumar	Self	10.03.1973	M
		Smt. Jyoti	Wife	18.01.1971	F
		Master Hitanshu	Son	26.03.1999	M
	5	Sh. Brij Kishore Singh	Self	15.01.1966	M
		Smt. Manju Singh	Wife	07.12.1970	F
		Km. Preeti Singh	Daughter	04.11.1990	F
		Km. Amarta Singh	Daughter	22.12.1998	F
		Sh. Lokesh Singh	Son	28.06.2000	M

38	Sh. Shravan Kumar Executive(DR)
39	Sh. Rajendra Kumar Sr. Executive
40	Sh. Harvir Singh Sr. Executive
41	Sh. Manoj kumar Rout Executive
42	Sh. Dhruwa Lal Gaur Executive
43	Sh.Chhotkanna Ali Sr. Executive
44	Sh.Bansh Raj Navik Sr. Executive
45	Sh.Naresh Kumar Tyagi Jr. Executive
46	Sh. Aamir Aziz Jr. Executive
47	Sh. Munna Khalid Jr. Executive
48	Sh. Lal Chand Asstt. Executive
49	Sh.Sudesh Kumar Office Assistant
50	Sh. Gopal Singh Asstt. Executive
51	Sh. Ajay.M Asstt. Executive
	<b>Sub Total</b>
	<b>Grand Total</b>

4	Sh. Shravan Kumar	Self	05.04.1970	M
	Smt. Rekha Sharma	Wife	30.07.1978	F
	Km. Nidhi Sharma	Daughter	31.10.1998	F
	Sh. Rishabh	Son	07.10.1996	M
4	Sh. Rajendra Kumar	Self	25.05.1974	M
	Smt. Pushpa Devi	Wife	24.03.1976	F
	Baby Sweta Kumar	Daughter	09.06.1999	F
	Mr Aryan kumar	Son	24.08.2007	M
6	Sh. Harvir Singh	Self	02.02.1974	M
	Smt. Rekha	Wife	08.06.1976	F
	Smt. Ramdai	Mother	24.01.1938	F
	Kiriti Singh	Daughter	26.03.2003	F
	Shruti Singh Jayant	Daughter	14.11.2005	F
	Shivansh Kumar Jayant	Son	07.11.2009	M
5	Sh. Manoj kumar Rout	Self	08.04.1982	M
	Smt. Subhrajvoti Brahma	Wife	09.12.1990	F
	Sh. Brahma Nanda Rout	Father	01.09.1950	M
	Smt. Kanak Lata Rout	Mother	15.04.1954	F
	Master Khusaan Rout	Son	28.10.2017	M
3	Sh. Dhruwa Lal Gaur	Self	10.12.1973	M
	Smt. Rekha Devi Gaur	Wife	08.10.1975	F
	Mr Abhishek Kumar Gaur	Son	10.04.1996	M
6	Sh. Chhotkanna Ali	Self	04.12.1972	M
	Smt. Rehana Parveen	Wife	03.01.1979	F
	Ms Sana parveen	Daughter	24.07.1998	F
	Ms Bushara Parveen	Daughter	26.10.2001	F
	Mr Zainab Ali	Daughter	24.04.2008	F
	Mast. Mohd. Anas	Son	31.08.2013	M
4	Sh. Banshraj Navik	Self	10.06.1965	M
	Smt. Shakuntala Devi	Wife	20.08.1970	F
	Smt. Dashma Devi	Mother	15.09.1943	F
	Ms. Priyanka	Daughter	05.07.1995	F
3	Sh. Naresh Kumar Tyagi	Self	03.12.1969	M
	Smt. Mamta Tyagi	Wife	21.08.1973	F
	Mr Shubham Tyagi	Son	22.10.2001	M
3	Sh. Aamir Aziz	Self	12.04.1994	M
	Sh. Aziz Akhtar	Father	02.04.1965	M
	Smt. Fatima	Mother	02.04.1965	F
3	Sh. Munna Khalid	Self	16.01.1995	M
	Sh. Faimulla	Father	01.01.1966	M
	Smt. Ruksana	Mother	01.01.1971	F
5	Sh. Lal Chand	Self	15.07.1968	M
	Smt. Anju	Wife	17.09.1973	F
	Ms Deepali	Daughter	10.12.2001	F
	Ms Mittali	Daughter	28.01.2003	F
	Mr Ayush Kanojia	Son	05.07.2007	M
2	Sh. Sudesh Kumar	Self	01.12.1966	M
	Smt. Mukesh	Wife	01.01.1971	F
3	Sh. Gopal Singh	Self	01.09.1968	M
	Smt. Manju Rawat	Wife	01.01.1976	F
	Km. Deepika Rawat	Daughter	12.03.1997	F
3	Sh. Ajay.M	Self	18.11.1993	M
	Smt. Velvathi Mohanraju	Mother	10.05.1974	F
	Master Arunmozhi Varman	Son	16.07.2022	M
	<b>Sub Total</b>	<b>169</b>		
	<b>Grand Total</b>	<b>193</b>		

## NBCFDC

## List of Employee

Sl. No.	Name of the Employee	Designation	Date of Birth	Date of Retirement
1	Sh.V.Rajashekara Chary	Sr. GM (HR)	24.07.1964	31.07.2024
2	Sh.Anil Kumar	Manager	15.05.1965	31.05.2025
3	Smt. Saramma Thomas	Asstt. Manager	20.05.1965	31.05.2025
4	Sh. Banshraj Navik	Sr. Executive	10.06.1965	30.06.2025
5	Smt.Indu Thapa	AM	25.09.1965	30.09.2025
6	Sh.Brij Kishore Singh	Sr.Driver	15.01.1966	31.01.2026
7	Sh.Naresh Kumar	Chief Manager (F)	10.02.1966	28.02.2026
8	Sh.Dalbir Singh	Sr.Office Assistant	15.11.1966	30.11.2026
9	Sh.Sudesh Kumar	Office Assistant	01.12.2026	30.11.2026
10	Sh.Rajan Sehgal	MD	31.03.1967	31.03.2027
11	Smt. Anupama Sood	Sr. GM (P)	28.10.1967	31.10.2027
12	Sh.Bhanudev Roul	AM(Fin)	24.04.1968	30.04.2028
13	Sh.Lal Chand	Asstt. Executive	15.07.1968	31.07.2028
14	Smt. Geeta Pandey	Manager (HR)	20.08.1968	31.08.2028
15	Smt. Seema Singh	Chief Manager	19.09.1968	30.09.2028
16	Sh.Zafar Iqbal	AM	19.09.1968	30.09.2028
17	Sh.Gopal Singh	Asstt. Executive	01.09.1968	31.08.2028
18	Sh.Ravinder Kumar	AM	10.10.1968	31.10.2028
19	Sh.Sanjay Kumar	Sr. Manager (IT)	26.03.1969	31.03.2029
20	Sh. Girish Chand	AM(HR)	02.03.1969	31.03.2029
21	Sh.Mohd.Zaved Ahmad Khan	Manager	20.04.1969	30.04.2029
22	Smt. Meenakshi	AM(Fin)	10.08.1969	31.08.2029
23	Sh.Naresh Kumar Tyagi	Jr. Executive	03.12.1969	31.12.2029
24	Sh.Deepak Verma	Manager (P)	13.01.1970	31.01.2030
25	Sh.Suresh Kumar	GM(Admn & IT)	25.02.1970	28.02.2030
26	Sh.Shravan Kumar	Sr.Executive (DR)	05.04.1970	30.04.2030
27	Sh.Sanjeev Kumar Sharma	Sr. Manager	02.07.1970	31.07.2030
28	Sh.Naresh	AM	20.08.1970	31.08.2030
29	Smt. Neelam Mudgal	Sr. Manager (Proj./Fin.)	28.11.1970	30.11.2030
30	Sh.Hari Krishan Kher	AM	16.11.1970	30.11.2030
31	Sh.Subrat Kumar Das	Sr.Driver	22.02.1970	28.02.2031
32	Sh.Sukhdev Singh	Manager (Fin)	15.07.1971	31.07.2031
33	Sh.Ramsukh Yadav	Sr.Driver	27.08.1971	31.08.2031
34	Sh.Ashok Kumar Nagar	Manager (Plg.)	18.10.1971	31.10.2031
35	Sh.Sajid Akhter	AM	19.09.1972	30.09.2032
36	Sh.Ajit Kumar Samal	Sr. GM(Fin) & CS	05.11.1972	30.11.2032
37	Sh.Chhotkanna Ali	Sr. Executive	04.12.1972	31.12.2032
38	Sh.Sunil Kumar	Sr.Driver	10.03.1973	31.03.2033
39	Sh.Dhruwa Lal Gaur	Executive	10.12.1973	31.12.2033
40	Sh.Harvir Singh	Sr. Executive	02.02.1974	28.02.2034
41	Sh.Rajendra Kumar	Sr. Executive	25.05.1974	31.05.2034
42	Sh.Harish Sati	AM	09.03.1975	31.03.2035
43	Sh. Sujay P John	HOD (Grant)	25.02.1982	28.02.2042
44	Sh. Manoj Kumar Rout	Sr. Executive	08.04.1982	30.04.2042
45	Sh.Sudharshan Devanathan	Sr. Executive	25.12.1987	31.12.2047
46	Sh.Himanshu Nagal	Manager (Fin.)	23.04.1988	30.04.2048
47	Ms. Ranjana	Manager	04.04.1989	30.04.2049
48	Sh.Ramesh kumar Yadav	Executive	03.02.1991	28.02.2051
49	Sh. Ajay.M	Jr. Executive	18.11.1993	30.11.2053
50	Sh. Aamir Aziz	Executive	12.04.1994	30.04.2054
51	Sh. Munna Khalid	Jr.Executive	16.01.1995	31.01.2055



Insurer: **Manipal Cigna Health Insurance Company Limited**  
 Policy Holder: **M/s National Backward Classes Finance & Development Corporation**  
 Policy No: 100200085611/01/00  
 Policy period: 20-Jun-2022 To 19-Jun-2023

## Claims Analysis Report

Report date: 17-Jun-2023

*This Report Generated By ManipalCigna Health Insurance Company Limited On Sat Jun 17 11:55:01 IST 2023*

### Total Claims Experience Report

	Claims	Value (Rs.)	% Claims	% Value
Cashless Settled	12	1,116,697.00	66.67 %	96.42 %
Cashless Processed	0	0.00	0.0 %	0.0 %
Reimbursement Settled	3	41,522.00	16.67 %	3.58 %
Reimbursement Processed	0	0.00	0.0 %	0.0 %
Denials	3	0.00	16.67 %	0.0 %
Denials due to Shortfall	0	0.00	0.0 %	0 %
Closed	0	0.00	0.0 %	0.0 %
Domiciliary claims	0	0.00	0.0 %	0.0 %
<b>Total</b>	<b>18</b>	<b>1,158,219.00</b>		
<b>Cashless in Process*</b>	0	0.00		
<b>Reimbursement in Process*</b>	1	375,309.00		
<b>Grand Total (Rs.)</b>	<b>19</b>	<b>1,533,528.00</b>		
<b>First Time Premium (Rs.)^</b>				<b>2,310,000.00</b>
<b>Endo Premium (Rs.)^</b>				<b>13,607.00</b>
<b>Deletion Premium (Rs.)^</b>				<b>11,735.00</b>
<b>Total Premium (Rs.)^</b>				<b>2,311,872.00</b>
<b>Claims Ratio (%)</b>				<b>66.33 %</b>
<b>Claims Ratio (%) - On Earned Premium#</b>				<b>66.7 %</b>
<b>Value of Denied claims (Rs.):</b>				<b>291,269.00</b>
<b>Value of Denied(Document Shortfall) claims (Rs.):</b>				<b>0.00</b>
<b>Value of Closed claims (Rs.):</b>				<b>0.00</b>
* Depicts the claimed amount for claims in process. The settlement amount will be less than the above figures and will result in respective decrease in the claims ratio.				
** The value is for preauthorisation issued and awaiting for final documentation. Depicts the Processed PA amount for PA issued. The settlement amount will be less than or equal to the above figures and could result in respective decrease in the claims ratio.				
# Does not apply to policies with Instalment Premium				
^ Premium as made available and updated in our system is shown above. This may vary from figures as per Insurer and have corresponding impact on the ICR and ICR on Earned Premium shown in the report.				

### Morbidity Ratio

Descriptions	Values
No. of lives Insured	201
No. of Claims	16
No. of Claims made per 100 Lives Insured	7.96 %
No. of lives Inception	198
Addition	3
Deletion	2
CurrentLives	199



Insurer: **Manipal Cigna Health Insurance Company Limited**  
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## Claims Analysis Report

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### Ailments Profile

ICD Group	No. of Claims	Value (Rs.)	% of Claims	% of Value
DISORDERS OF THE RESPIRATORY SYSTEM	3.0	618,279.00	20.0 %	53.38 %
CARDIAC DISORDERS	2.0	239,045.00	13.33 %	20.64 %
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Others)	2.0	141,439.00	13.33 %	12.21 %
CATARACT	1.0	39,998.00	6.67 %	3.45 %
OTHER EYE DISORDERS	2.0	35,674.00	13.33 %	3.08 %
CANCER	2.0	31,966.00	13.33 %	2.76 %
DISORDERS OF THE GASTROINTESTINAL SYSTEM	1.0	31,486.00	6.67 %	2.72 %
SKIN DISORDERS	2.0	20,332.00	13.33 %	1.76 %
All Other Ailment Groups	0.0	0.00	0.0 %	0.0 %
<b>Total</b>	<b>15.0</b>	<b>1,158,219.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

### Distribution Across Age

Age Band	No. of Claims	Value (Rs.)	% Claims	% Value
0-5	1	38,929.00	6.0 %	3.0 %
6-35	1	5,032.00	6.0 %	0.0 %
41-45	1	15,300.00	6.0 %	1.0 %
46-50	4	668,256.00	26.0 %	57.0 %
51-55	3	119,693.00	20.0 %	10.0 %
56-60	1	195,416.00	6.0 %	16.0 %
Above 70	4	115,593.00	26.0 %	9.0 %
<b>Total</b>	<b>15</b>	<b>1,158,219.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

### Distribution Across Category of Beneficiaries Report

Beneficiary	No. of Claims	Value (Rs.)	% Claims	% Value
Self	3.0	231,090.00	20.0 %	19.95 %
Spouse	6.0	767,575.00	40.0 %	66.27 %
Child	2.0	43,961.00	13.33 %	3.8 %
Parent	4.0	115,593.00	26.67 %	9.98 %
<b>Total</b>	<b>15.0</b>	<b>1,158,219.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

### Distribution Across Amount Bands Report

Amount Band	No. of Claims	Value (Rs.)	% Claims	% Value
Rs. 10,000/- And less	2	10,036.00	13.0 %	0.0 %



Insurer: **Manipal Cigna Health Insurance Company Limited**  
Policy Holder: **M/s National Backward Classes Finance & Development Corporation**  
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## Claims Analysis Report

Report date: 17-Jun-2023

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Claim Amount Range	No. of Claims	Value (Rs.)	% Claims	% Value
Rs. 10,001/- to Rs. 25,000/-	3	47,266.00	20.0 %	4.0 %
Rs. 25,001/- to Rs. 50,000/-	5	184,712.00	33.0 %	15.0 %
Rs. 50,001/- to Rs. 1,00,000/-	2	141,439.00	13.0 %	12.0 %
Rs. 1,00,001/- to Rs. 1,50,000/-	1	129,350.00	6.0 %	11.0 %
Rs. 1,50,001/- to Rs. 2,00,000/-	1	195,416.00	6.0 %	16.0 %
Rs. 3,00,001/- to Rs. 5,00,000/-	1	450,000.00	6.0 %	38.0 %
<b>Total</b>	<b>15</b>	<b>1,158,219.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

### Utilization Report for Employee

No. of Claims in current policy	No. of Employees	Value (Rs.)	% Claims	% Value
1	1	195,416.00	50.0 %	84.56 %
2	1	35,674.00	50.0 %	15.44 %
<b>Total</b>	<b>2</b>	<b>231,090.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

### Utilization Report for Dependents

No. of Claims in current policy	No. of Employees	Value (Rs.)	% Claims	% Value
1	6.0	232,186.00	66.67 %	25.04 %
2	3.0	694,943.00	33.33 %	74.96 %
<b>Total</b>	<b>9.0</b>	<b>927,129.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

### Provider Profile Report

Hospital Name	No. of Claims	Value (Rs.)	% Claims	% Value
Metro Multi Speciality Hospital	2.0	579,350.00	13.33 %	50.02 %
Metro Heart Institute	1.0	195,416.00	6.67 %	16.87 %
Sant Parmanand Hospital	1.0	84,019.00	6.67 %	7.25 %
Kalyani Hospital	1.0	57,420.00	6.67 %	4.96 %
Centre For Sight	3.0	50,974.00	20.0 %	4.4 %
Kalra Hospital Srcnc Private Limited	1.0	43,629.00	6.67 %	3.77 %
Goyal Eye Institute	1.0	39,998.00	6.67 %	3.45 %
Asian Institute Of Medical Sciences	1.0	38,929.00	6.67 %	3.36 %
Batra Hospital And Medical Research Centre	2.0	31,966.00	13.33 %	2.76 %
Nirmla Hospital	1.0	31,486.00	6.67 %	2.72 %
Others	1.0	5,032.00	6.67 %	0.43 %
<b>Total</b>	<b>15.0</b>	<b>1,158,219.00</b>		

Based on Settled/Processed Cashless/Reimbursement Claims Only

### Add-Del Endorsement Details



Insurer: **Manipal Cigna Health Insurance Company Limited**  
Policy Holder: **M/s National Backward Classes Finance & Development Corporation**  
Policy No: 100200085611/01/00  
Policy period: 20-Jun-2022 To 19-Jun-2023

## Claims Analysis Report

Report date: 17-Jun-2023

*This Report Generated By ManipalCigna Health Insurance Company Limited On Sat Jun 17 11:55:01 IST 2023*

Endo No	Endo Date	Endo WEF	Remarks	Addition Premium <sup>^</sup>	Deletion Premium <sup>^</sup>
100200085611/01/03	04-Mar-2023	03-Mar-2023	Ticket No #677848378230	11,228.00	0
100200085611/01/01	07-Feb-2023	06-Feb-2023	675667544372 1 Live Added	2,379.00	0
100200085611/01/02	10-Feb-2023	09-Feb-2023	Ticket No #675948245311	0	11,735.00
<b>Grand Total</b>				<b>13,607.00</b>	<b>11,735.00</b>

<sup>^</sup> Premium as made available and updated in our system is shown above. This may vary from figures as per Insurer and have corresponding impact on the ICR and ICR on Earned Premium shown in the report.

Medi Assist Insurance



NATIONAL BACKWARD CLASSES FINANCE AND DEVELOPMENT CORPORATION											
Policy Number :		410123060000231-00			Policy Period :		20-Jun-2023		to		19-Jun-2024 12:00:00
Policy Analysis report as on :		20/05/2024			Created on :		21/05/2024				
Claims Overview											
Status	Cashless			Reimbursement			Total				
	No. of Claims	Claim Amount	Incurred Amount	No. of Claims	Claim Amount	Incurred Amount	No. of Claims	Claim Amount	Incurred Amount	% of Claims	% of Amount
Reported	23	2574092	2,362,135	1	201655	177919	24	2,775,747	2,540,054	100%	100%
Claim Paid	22	2,209,967	2,028,701	1	182,983	162,982	23	2,392,950	2,191,683	96%	86%
Claim Rejected	0	0	0	0	0	0	0	0	0	0%	0%
Outstanding	1	364,125	333,434	0	18,672	14,937	1	382,797	348,371	4%	14%
Disease wise Analysis											
Disease Category	Cashless			Reimbursement			Total				
	Claim Count	Claim Amount	Incurred Amount	Claim Count	Claim Amount	Incurred Amount	Total Claims	Total Claim Amount	Incurred Amount	% of Total Claims	% of Amount
CAESAREAN SECTION	1	114,881	50,000	0	0	0	1	114,881	50,000	4%	4%
CANCER	0	0	0	0	0	0	0	0	0	0%	0%
CARDIAC DISORDERS	1	364,125	333,434	0	0	0	1	364,125	333,434	4%	13%
CATARACT	0	0	0	0	0	0	0	0	0	0%	0%
DIABETES MELLITUS	0	0	0	0	0	0	0	0	0	0%	0%
DISORDERS OF BLOOD & BLOOD FORMING ORGA	0	0	0	0	0	0	0	0	0	0%	0%
DISORDERS OF BLOOD VESSELS	0	0	0	0	0	0	0	0	0	0%	0%
DISORDERS OF THE GASTROINTESTINAL SYSTEM	1	48,420	41,656	0	0	0	1	48,420	41,656	4%	2%
DISORDERS OF THE GENITOURINARY SYSTEM	1	32,817	29,917	0	0	0	1	32,817	29,917	4%	1%
DISORDERS OF THE KIDNEY	0	0	0	0	0	0	0	0	0	0%	0%
DISORDERS OF THE MUSCULOSKELTAL SYSTEM	1	186,440	177,193	0	0	0	1	186,440	177,193	4%	7%
DISORDERS OF THE RESPIRATORY SYSTEM	8	592,031	538,206	1	126,198	110,366	9	718,229	648,572	38%	26%
GYNECOLOGICAL DISORDERS	2	294,988	291,876	0	18,672	14,937	2	313,660	306,813	8%	11%
INFECTIOUS DISEASES (BACTERIAL / VIRAL / Othe	4	419,991	404,998	0	9,324	9,324	4	429,315	414,322	17%	15%
INJURIES / FRACTURES / DISLOCATIONS	1	83,020	74,718	0	15,876	15,876	1	98,896	90,594	4%	4%
MATERNITY RELATED DISORDERS	0	0	0	0	0	0	0	0	0	0%	0%
NEONATAL DISORDERS	0	0	0	0	0	0	0	0	0	0%	0%
NEUROLOGICAL & CEREBROVASCULAR DISORDE	2	151,338	137,946	0	0	0	2	151,338	137,946	8%	5%
NORMAL DELIVERY	0	0	0	0	0	0	0	0	0	0%	0%
OTHER EYE DISORDERS	0	0	0	0	0	0	0	0	0	0%	0%
Others	0	0	0	0	0	0	0	0	0	0%	0%
SKIN DISORDERS	0	0	0	0	0	0	0	0	0	0%	0%
HYPERTENSIVE DISORDERS	1	286,041	282,191	0	31,585	27,416	1	317,626	309,607	4%	11%
NUTRITIONAL & METABOLIC DISORDERS	0	0	0	0	0	0	0	0	0	0%	0%
HEALTH CHECK	0	0	0	0	0	0	0	0	0	0%	0%
ENDOCRINE DISORDERS	0	0	0	0	0	0	0	0	0	0%	0%
DISORDERS OF THE EAR	0	0	0	0	0	0	0	0	0	0%	0%
MENTAL & BEHAVIOURAL DISORDERS	0	0	0	0	0	0	0	0	0	0%	0%
AIDS AND RELATED DISORDERS	0	0	0	0	0	0	0	0	0	0%	0%
CONGENITAL DISORDERS	0	0	0	0	0	0	0	0	0	0%	0%
<b>Total</b>	<b>23</b>	<b>2,574,092</b>	<b>2,362,135</b>	<b>1</b>	<b>201,655</b>	<b>177,919</b>	<b>24</b>	<b>2,775,747</b>	<b>2,540,054</b>	<b>100%</b>	<b>100%</b>
Claim Amount wise Analysis					Age band Wise analysis						
Amount Band	Cashless	Reimbursement	Total	% of Claims	Age band	Cashless	Reimbursement	Total	% of Claims		
0-25k	1	0	1	4%	0-35	7	0	7	29%		
26-35K	3	0	3	13%	36-45	0	0	0	0%		
36-50K	7	0	7	29%	46-55	8	0	8	33%		
51-65K	0	0	0	0%	56-65	5	1	6	25%		
65-75K	0	0	0	0%	66-70	0	0	0	0%		
76K - 85K	2	0	2	8%	71-75	0	0	0	0%		
86 & above	10	1	11	46%	Above 75	3	0	3	13%		
<b>Total</b>	<b>23</b>	<b>1</b>	<b>24</b>	<b>100%</b>	<b>Total</b>	<b>23</b>	<b>1</b>	<b>24</b>	<b>100%</b>		
Relationship wise Analysis					Treatment Type wise Analysis						
Relationship	Cashless	Reimbursement	Total	% of Claims	Treatment Type	Cashless	Reimbursement	Grand Total	% of Claims		
Self	6	0	6	25%	Non-Surgical	17	1	18	75%		
Spouse	6	1	7	29%	Surgical	6	0	6	25%		
Child	5	0	5	21%	<b>Total</b>	<b>23</b>	<b>1</b>	<b>24</b>	<b>100%</b>		
Parents	6	0	6	25%							
<b>Total</b>	<b>23</b>	<b>1</b>	<b>24</b>	<b>100%</b>							
Hospital Type wise Analysis					Service Type wise Analysis						
Relationship	Cashless	Reimbursement	Total	% of Claims	ServiceType	Cashless	Reimbursement	Total	% of Claims		
Network	23	0	23	96%	OPD	0	0	0	0%		
Non-Network	0	1	1	4%	IPD	23	1	24	100%		
<b>Grand Total</b>	<b>23</b>	<b>1</b>	<b>24</b>	<b>100%</b>	<b>Total</b>	<b>23</b>	<b>1</b>	<b>24</b>	<b>100%</b>		