



**PASCHIM BANGA GRAMIN BANK  
HEAD OFFICE  
NATABAR PAUL ROAD, CHATTERJEEPARA MORE,  
TIKIAPARA, HOWRAH-711 101, WEST BENGAL  
INDIA.**

**ATTENTION: INSURANCE COMPANIES**

**REQUEST FOR PROPOSAL (RFP)**

PASCHIM BANGA GRAMIN BANK HEAD OFFICE NATABAR PAUL ROAD, CHATTERJEEPARA MORE, TIKIAPARA, HOWRAH- 711101, WEST BENGAL, INDIA invites application for "Request For Proposal (RFP)" from existing General Insurance Companies in India for Medical Insurance Scheme as detailed in the Schedule IV of 10<sup>th</sup> Bipartite Settlement, to the extent modified or amended presently applicable to PSU Banks and RRBs

Details containing terms of RFP, Evaluation and Selection Process of both Technical Bid and Commercial Bid for existing and retired staff members are available in Bank's Website: [www.pbgbank.com](http://www.pbgbank.com)

Last date for submission of completed RFP is 13<sup>th</sup> April, 2022 – 2.00PM

Bank reserves the right to reject any or all the offers in part or full without assigning any reasons whatsoever.

Date: 15.03.2021

For Paschim Banga Gramin Bank  
  
General Manager

General Manager



## **PASCHIM BANGA GRAMIN BANK**

HEAD OFFICE: Natabar Paul Rod, Chatterjee Para More, Tikiapara, Howrah- 711101

Phone: (033) 2667-9478 Email: pasc3616@dataone.in

### **REQUEST FOR PROPOSAL (RFP)**

**for**

**MEDICAL INSURANCE SCHEMEAS PER 8<sup>TH</sup> JOINT NOTE/ 11<sup>th</sup> BPS FOR  
EXISTING OFFICERS, EMPLOYEES AND RETIRED STAFF MEMBERS**

**OF**

**PASCHIM BANGA GRAMIN BANK**

**Reference No. PBGB/HO/PAD/INSURANCE/3270/2021-22 dated 15.03.2021**

**Last date & Time for submitting Response to RFP– 13.04.2021 upto2 PM**

**PASCHIM BANGA GRAMIN BANK**, a premier Regional Rural Bank (hereinafter called the “Bank”) is sponsored by UCO Bank and is operating in 5 districts of West Bengal namely Howrah, Hooghly, Purba & Paschim Burdwan and Birbhum. The Bank has 230 branches, 4 Regional Office and 1 Head Office. The Bank has **1042** employees (Tentative) (Officers-**543**, Clerks – **341** and Sub staff including Part Time Sweepers -158) as on **01.04.2021**. Expected retired members of staff to participate in the scheme is about **272** (Officers -**203**, Clerks & Sub staff including PTSW – **72**)

## **1. PURPOSE OF REQUEST FOR PROPOSAL (RFP)**

1.1 The Bank has introduced Medical Insurance Scheme w.e.f 05.04.2017 for its employees **as per XI<sup>th</sup> Bipartite Settlement applicable for PSU Banks & RRBs**. The objective of the scheme is to provide reimbursement of hospitalization / medical expenses incurred by the existing and retired employee / dependent family members as per 8<sup>th</sup> Joint Note and 11<sup>th</sup> Joint Note and 8<sup>th</sup> Bipartite Settlement dated **11.11.2020** for officers and employees.

1.2 With the view to continue the new schemes formulated in the 10<sup>th</sup> Bipartite Settlement, bank invites “Request For Proposal (RFP)” from existing general insurance companies (hereinafter called the “Insurer”) in India for the Medical Insurance Scheme. There would be a continuity of this scheme/benefits to the existing Officers/Employees and their family for the period one year from 25.04.2022 and also to the Retired Officers/Employees and their family members for the period from 01.06.2022 to 31.05.2023.

The Insurers are advised to carefully review and submit all relevant information as sought in the RFP.

1.3 This RFP document is neither an offer letter nor a legal contract, but an invitation for Request For Proposal. No contractual obligation on behalf of the Bank what so ever shall arise from this RFP process, unless and until a formal contract is signed and executed by duly authorized officers of the Bank and the Insurer.

Details of the objectives, eligibility criteria, data and documents required to be submitted along with RFP. Criteria that would be adopted for evaluation of the responses for shortlisting and other information is contained in the RFP documents.

1.4 Buffer: There should be provision of reasonable buffer as per policy.

## **2. OBJECTIVES**

With Opening up of the health sector and commercialization of Health Services, medical treatment has become extremely expensive and unaffordable. Hence this scheme will provide significant support to the existing & retired employees & their eligible dependents.

## **3. INSURER ELIGIBILITY(All mandatory provisions)**

In order to qualify for the selection process, the Insurer should meet the following criteria:

3.1 Insurer should be registered with Insurance Regulatory and Development Authority (IRDA) and having a valid License to procure General / Health Business in India.

3.2 The company should have been in existence in India for a period of at least 6 years i.e. IRDA License must have been obtained prior to 31st January 2014.

3.3 The Company should have expertise and capability in handling of Medical Insurance Policy.

3.4 Should meet criteria fixed by the Bank internally, such as experience in handling similar assignments, Pan-India presence, cashless hospital network, claim settlement, grievance redressal, service capability etc.

## **4. REJECTION OF BIDS**

The Bank reserves the right to reject the bid if,

- Insurer does not meet any of the eligibility criteria mentioned under section 3.
- The Bid is incomplete as per the RFP requirements.
- Any condition stated by the Insurer is not acceptable to the Bank.
- In the RFP any of the terms & conditions stipulated in this documents are not accepted by the authorized representatives of the Insurer.
- Required information is not submitted as per the format given.
- Any information submitted by the Insurer is found to be untrue/fake/false.
- The Insurer does not provide, within the time specified by the Bank, the supplemental information/clarification sought by the Bank for evaluation of the Bid.

The Bank shall be under no obligation to accept any offer received in response to this RFP and shall be entitled to reject any or all offers without assigning any reason whatsoever. The Bank

may abort the entire process at any stage without thereby incurring any liability to the affected Insurer(s) or any obligation to inform the affected Insurer(s) of the grounds for Bank's action.

In order to promote consistency among the proposals and to minimize potential misunderstandings regarding how proposals will be interpreted by the Bank, the format in which Insurers will specify the fundamental aspects of their proposals has been broadly outlined in this RFP.

The deadline for submission of the proposals is mentioned in the cover page of this document. Proposals received after the specified time on the last date shall not be eligible for consideration and shall be summarily rejected.

In case of any change in deadline the same shall be updated on the Bank's website and shall be applicable uniformly to all Insurers.

### **5. Proposal Validity**

All proposals shall be valid for a period of 90 days from the last date of submission as mentioned in Section 7. The Bank will make its best effort to complete the process within this period. However, should the need arise the Bank may request the Bidder to extend the validity period of their proposals. Bidders, who do not agree, having the right to refuse to extend the validity of their proposals; under such circumstances, the Bank shall not consider such proposals for further evaluation.

### **6. SHORTLISTING OF INSURERS**

6.1 Upon receipt of applications (RFP) the same shall be scrutinized and evaluated by the Bank and will shortlist Insurers who meet the requirement.

The evaluation and short listing, will happen based on Insurer's past experience of handling similar types of assignments/projects, hospital network, claim settlement, grievance redressal, service capability etc.

6.2 During pre-qualification and evaluation of the proposals, the Bank may, at its discretion, ask respondents for clarifications on their proposal. The respondents are required to respond within the time frame prescribed by the Bank.

**6.3 Disqualifications:** PBGB may at its sole discretion and, at any time during the evaluation of proposal, disqualify any respondent, if the respondent has made misleading or false representations in the forms, statements and attachments submitted in proof of the eligibility requirements, failed to provide related clarifications, when sought or declared ineligible by the Government of India/State/UT Government for corrupt and fraudulent practices or blacklisted.

## 7. RFP PROCESS & EVALUATION SCHEDULE

All interested Insurance Companies will also submit their Commercial Bid at a time in separate envelop along with the Technical Bid. Only those Companies who will qualify the eligible criteria in the Technical Bid, their Commercial Bid will be opened.

The RFP response will be submitted in sealed envelope and will include the duly filled & signed RFP document along with relevant supporting documents wherever required.

Once the responses to the RFP are received, the Bank will start the evaluation process and shortlisted the suitable Insurance Company.

The proposed evaluation schedule is tabulated below. However, the Bank, at its discretion can change the schedule assigning no specific reasons for the same.

Table of Evaluation Schedule Activity	Scheduled Dates
RFP Reference	PBGB/HO/PAD/INSURANCE / /2020-21 dated 15.03.2022
Last date of seeking clarification to /confirming participation in RFP	04.04.2022
Last Date for receipt of RFP response	13.04.2022 up to 2.00 PM
Opening of Technical Bid	19-04-2022 at 3 PM
Opening of Commercial Bid	20-04-2022 at 3 PM
Contact Ph No.	033 26679478
Contact e-mail ID	<a href="mailto:ho.pad@mail.pbgb.co.in">ho.pad@mail.pbgb.co.in</a> & ho.gm1@mail.pbgb.co.in

## 8. CLARIFICATION & AMENDMENT

Insurer may request a clarification on any clause in the RFP up to 04.04.2022. **Any** request for clarification must be sent by standard electronic means to [ho.pad@mail.pbgb.co.in](mailto:ho.pad@mail.pbgb.co.in) with

[cto@ho.gm1@mail.pbgb.co.in](mailto:cto@ho.gm1@mail.pbgb.co.in). The Bank will respond in writing or by standard electronic means or load the responses if required on its website latest by 07.04.2022. Last date is 13.04.2022 up to 2 PM for submission of RFP. Technical Bid will be opened on 19-04-2022 in presence of Authorised Officer of Bidders at 3 PM. Commercial Bid will be opened on 20-04-2022 at 3 PM for those bidders who qualify technical bid and also qualify in evaluation process. Commercial Bid for retire staff should be separately submitted and it includes domiciliary as well as without domiciliary treatment. Commercial bid for existing staff only will be taken for consideration and for retired staff it will be dealt separately.

At any time before the submission of Proposals, the Bank may amend the RFP by issuing an addendum and hosting it in the Bank's website. The addendum will be binding on all the interested Insurers who are willing to bid.

## **9. OTHERS**

9.1 Respondents are not permitted to modify, substitute, or withdraw proposals after its submission.

9.2 The RFP may be submitted with a covering letter enclosing documents/ information indicated below and the declaration, signed by the authorized signatory with Seal of the Company. All pages are required to be signed.

9.3 The role of the insurance company would be to provide a competitive quote against the terms & conditions as mentioned in the group medical scheme and provide seamless service and timely claim settlement as and when the need arises.

9.4 The tenure of the policy will be one year and may be renewed thereafter with the same or some other insurer depending upon the performance of the incumbent Insurer at the discretion of the Bank. The Bank may opt for fresh RFP.

9.5 The empanelled Insurer shall sign an MOU having Non-Disclosure Clause, with the Bank.

9.6 Request for Proposal (RFP) needs to be submitted in hard copy in a sealed envelope. Proposals received by facsimile shall be treated as invalid and shall be rejected. Only detailed complete proposals in the form indicated, received prior to the closing time and date of the proposals, shall be taken as valid.

9.7 Intending insurance companies are required to submit their applications (RFP) up to 13-04-2022, 2 PM giving full particulars about the information sought at the following address.

#### **10. TOP UP**

The Respondents shall also provide quotation for Top Up along with the existing Group Medclaim Policy as Per IBA Policy.

The respondents shall provide the rates with the following criteria:-

**Separate quotation for top up for the amount to be provided. Top up facility should be introduced at the discretion of the Bank.**

**Ceiling for Officers- Rs. 3,00,000/-**

**Ceiling for Award Staff(including PTSW)- Rs. 2,00,00/-**

**Ceiling for Retired Officers & Award Staff(including PTSW)- Rs. 2,00,00/-**

#### **11. DIFFERENCE IN RATES QUOTED BY VENDORS FOR OFFICERS & AWARD STAFF**

In the event of difference of rates between different vendors, Bank reserves the right to select the Vendor whose overall total premium is on the lower side.



**The General Manager,  
Paschim Banga Gramin Bank,  
HEAD OFFICE: Natabar Paul Road, Chatterjee Para More,  
Tikiapara,  
Howrah- 711101, West Bengal, India**

9.8 Applications (RFP) received after last date and time for submission of application (RFP) will be summarily rejected.

9.9 Upon receipt of applications (RFP) the same shall be scrutinized and evaluated by the Bank. The Bank will shortlist Insurers as per the parameters internally defined for Technical Bid. Commercial Bids of shortlisted Insurance Companies will be opened subsequently as decided on the date of opening of Technical Bid. The shortlisted Insurers shall be communicated by the Bank. The selection of Insurer is entirely at the discretion of the Bank. The Bank also reserves the right to accept or reject any or all RFP

9.10 Sealed commercial bids should also be submitted in separate envelop along with the Technical Bid. Separate envelop of Commercial Bid both for Officers, Existing Employees,PTSW and Retired staff members & PTSWswill be submitted.

#### **10. Paschim Banga Gramin Bank Reserves the right to :**

- Reject any or all responses received without assigning any reason whatsoever.
- Cancel the RFP at any stage, without assigning any reason whatsoever.
- Waive or Change any formalities, irregularities, or inconsistencies in this proposal (format and delivery). Such a change / waiver would be duly and publicly notified in the Bank's website before the closure of the bid date.
- Extend the time for submission of all proposals and such an extension would be duly communicated to all the companies.
- Select the next most responsive bidder if the first most responsive bidder evaluated for selection fails to result in an agreement within a specified time frame.
- Bank reserves the right to accept single bidder, if the same is submitted before the Bank.

Share the information / clarifications provided in response to by any bidder, with all other bidder(s) / others, in the same form as clarified to the bidder raising the query

#### **11. Preparation of Proposals**

The original Bid shall contain no interlineations or overwriting, except as necessary to correct errors made by the Bidders themselves. The person, who has signed the proposal, must initial such corrections.

An authorized representative, who would be signing the Submission letter shall initial all pages of the original Bid Document with Company seal.

## **12. Caution Money/ Bank Guarantee**

The selected insurance company has to be provide Bank Guarantee at the rate of 10% of total premium to existing staff from any commercial Bank/Pvt. Bank. This Bank Guarantee may be waived by the Bank at the request of the insurance company at Bank's sole discretion.

The Bid documents along with the data as per formats mentioned in the different Forms (from 1 to 5) along with covering letter on letter head must be submitted at the same time but in a single sealed envelope duly super scribed as "**Paschim Banga Gramin Bank- RFP for Medical Insurance – Technical Bid**". **A separate envelop super scribed as Commercial Bid should be submitted in the sealed cover.**

From the time the proposals are submitted to the time the Bidders are shortlisted, the Bidder should not contact the Bank on any matter. Any effort by Bidders to influence the Bank in the examination, evaluation, ranking of proposals, and recommendation for award shall result in the rejection of the Bidders' proposal. The Bank reserves the right to seek clarifications from the Bidders.

Note: 1) Bids will be opened in presence of of the Bidders' representatives (maximum two representatives per bidder) who choose to attend. In case the specified date of submission and opening of Bids is declared a holiday in West Bengal under NI act, the bids will be received till the specified time on next working day and will be opened at 3.00 PM on the same day.

2) All disputes shall be subject to the jurisdiction of West Bengal (Kolkata)

3) Salient features is as per the scheme to recent IBA scheme for Banks.

## **SECTION- I: SCOPE OF WORK**

### **Phase 1- Pre Placement Services**

Insurance Brokers would be overseeing the Strategic Conceptualization of the whole program. The Strategic Conceptualization of the following

**FORM - 1****COMPANY INFORMATION****A. SNAPSHOT**

1	Name of the Insurer			
	Head Office (Address)			
	Website & e mail			
	Authorized Office Address submitting RFP			
2	Date of Commencement of Business ( MM/YYYY)			
3	Number of Branches/Offices in India as on 31.01.2022			
4	Total No. of Employees			
5	<i>Financial Information</i>	<b>2018-2019</b>	<b>2019-2020</b>	<b>2020-2021</b>
	1. Invested Capital ( <i>INR Crore</i> )			
	2. Profit after Tax ( <i>INR Crore</i> )			
	3. Accum. Profit/ Loss( <i>INR Crore</i> )			
	4. Networth ( <i>INR Crore</i> )			
	5. Solvency Ratio			
6	Number of Branches in Howrah, Hooghly, Burdwan & Birbhum Districts			
7		<b>2018-2019</b>	<b>2019-2020</b>	<b>2020-2021</b>
	No. of GMC Policies Sold			
	Premium from GMC Policies( <i>INR Cr</i> )			

**FORM 2****CLAIM SETTLEMENT – GROUP MEDICLAIM****GROUP MEDICLAIM STATUS (NUMBER OF CLAIMS)**

<b>Particulars</b>	<b>2018-19</b>	<b>2019-20</b>	<b>2020-21</b>
Claims pending at start of year (A)			
Claims intimated / booked (B)			
Total Claims (C=A+B)			
Claims paid (D)			
Claims repudiated (E)			
Claims closed during the Year (F)			
Claims pending at end of year			

**GROUP MEDICLAIM STATUS (AMOUNT OF CLAIMS)****INR**

<b>Particulars</b>	<b>2018-19</b>	<b>2019-20</b>	<b>2020-21</b>
Claims pending at start of year (A)			
Claims intimated / booked (B)			
Total Claims (C=A+B)			
Claims paid (D)			
Claims repudiated (E)			
Claims closed during the Year (F)			
Claims pending at end of year			

**FORM 3****GRIEVANCE REDRESSAL**

Please provide a data pertaining to grievance redressal in the format given below for last 3 FY's

<b>FY</b>	<b>Opening Balance of Grievances c/f</b>	<b>Grievances reported during the Year</b>	<b>No. of grievances resolved during the year</b>	<b>No. of grievances pending at the end of the year</b>
<b>2018-19</b>				
<b>2019-20</b>				
<b>2020-21</b>				

**FORM 4****GROUP BUSINESS**

- A. List of PSU Organizations having a Group Medical Policy from the Insurer as on Jan 31, 2022 and running for past 3 years continuously.

<b>S No.</b>	<b>Name of the Bank/PSU</b>	<b>Date of Commencement of Policy (mm/yy)</b>	<b>Premium in INR</b>

- B. List of PSU Organizations who had taken a Group Medical Policy from the Insurer after 31<sup>st</sup> January 2017 but discontinued in the subsequent year.

S No.	Name of the Bank/PSU	Date of Commencement of Policy (mm/yy)	Premium in INR

#### FORM 5 TPA SERVICES & HOSPITAL NETWORK

- A. Do you have a In house TPA or are the services out sourced?
- B. Please provide the details of existing hospital network for each TPA.

Sl. No	Name of the TPA	Total number of hospital in the network in Till January 31 ,2022

- C. Please provide details of your Hospital Network across various districts in West Bengal as on January 31, 2022

Name of District	No. of Hospitals on Panel	No. of Hospitals providing cashless facility


### DECLARATION

- All the information furnished by us here in above is correct to the best of our knowledge and belief.
- We agree that the decision of Paschim Banga Gramin Bank in Shortlisting process will be final and binding on us.
- We confirm that we have not been barred / blacklisted / disqualified by any Regulators / Statutory Body in India and we understand that if any false information is detected at a later date, the policy shall be cancelled at the discretion of the Bank.

I/ We hereby undertake and confirm that I/ we have understood the terms & conditions of the Group Medical Insurance Scheme as desired by the Bank, properly and shall comply with the same.

Signature of the Authorized Signatory

With Seal

Place:

Date:

**Covering letter for Proposal submission  
(To be submitted on Company Letter Head)**

(Location, Date)

To:

The General Manager,  
Paschim Banga Gramin Bank,  
HEAD OFFICE: Natabar Paul Rod, Chatterjee Para More,  
Tikiapara,  
Howrah- 711101, West Bengal

Dear Sir,

Sub: RFP for Medical Insurance Scheme

1. We, the undersigned are duly authorized to represent and act on behalf of (Name of the Insurance Company)
2. Having reviewed and fully understood all information provided in the RFP document issued by the Bank, we (Insurance Company name) are hereby submitting our Bid.
3. Our Bid is unconditional, valid and open for acceptance by Bank until 90 days from the last date of submission of the RFP.
4. We undertake that we shall make available to the bank for any additional information/clarification it may find necessary or require to supplement or authenticate the Bid.
5. We hereby agree, undertake and declare as under:
  - a) In the event that Bank discovers anything contrary to our above declarations, it is empowered to forthwith disqualify us and our Bid.
  - b) We undertake that in case there is any change in facts or circumstances during the Bidding process, and we are being disqualified in terms of the RFP, we shall intimate the Bank of the same immediately.
  - c) We further declare that we have not been declared ineligible for corrupt or fraudulent practices in any bidding process in the past five years.
  - d) We undertake that the Bank and its authorized representatives are hereby authorized to conduct any inquiry or investigation to verify the veracity of the statements, documents, and information submitted in connection with this Bid and to seek clarifications from our advisors and clients regarding any financial and technical aspects.
  - e) We hereby irrevocably waive any right which we may have at any stage at law or howsoever otherwise arising to challenge or question any decision taken by the Bank in connection with the selection with the selection of the Bidder or in connection with the Bidding process, in respect of the above mentioned proposed Tie-Up and the terms and implementation thereof.
6. We understand that :
  - a) All information submitted under this Bid shall remain binding upon us.
  - b) The Bank may in their absolute discretion reject or accept any Bid or cancel the Bidding process.



- c) Bank may accept the RFP even if a single bid is received.
  - d) Bank has the right to reject our Bid without assigning any reason for the proposed Tie- Up and also reject all proposals. Otherwise and hereby we waive our right to challenge the same on any account whatsoever.
  - e) Bank is not bound to accept any Bid that it may receive pursuant to the RFP.
7. We acknowledge that the Bank will be relying on the information provided in the Bid and the documents accompanying such Bid for selection of Bidders and we declare that all statements made by us and all the information pursuant to this letter are complete, true and accurate to the best of our knowledge and belief.
  8. We hereby unconditionally undertake and commit to comply with the timeliness as specified in terms of the RFP or as extended by the Bank from time to time at its sole discretion.
  9. The Bid shall be governed by and construed in all respects according to the laws of India. Courts in Kolkata, shall have exclusive jurisdiction in relation to any dispute arising from the RFP, this Bid and the Bid process.

We confirm that we are complying with the IRDA guidelines.

Name of the Bidder

Signature of the Authorized Person

Name of the Authorized Person.

Company rubber stamp/Seal

## FORMAT FOR COMMERCIAL BID FOR EXISTING STAFF (EXCLUDING GST)

SL. NO.	CATEGORY OF STAFF	NO. OF STAFF	PREMIUM PER STAFF	TOTAL PREMIUM
1	OFFICER	543		
2	CLERK	341		
3	SUB STAFF INCLUDING PART TIME SWEEPEERS	158		
	TOTAL	1042		
	GST			
	TOTAL			

## FORMAT FOR COMMERCIAL BID FOR TOP UP EXISTING STAFF (EXCLUDING GST)

TOP UP IN Rs.	CATEGORY OF STAFF	NO. OF STAFF	PREMIUM PER STAFF	TOTAL PREMIUM
Rs. 3 LAKHS	OFFICER	543		

TOP UP IN Rs.	CATEGORY OF STAFF	NO. OF STAFF	PREMIUM PER STAFF	TOTAL PREMIUM
Rs. 2 LAKHS	AWARD STAFF INCLUDING PART TIME SWEEPEERS	499		

## FORMAT FOR COMMERCIAL BID FOR RETIRED STAFF (EXCLUDING GST) WITH DOMICILIARY TREATMENT

SL. NO.	CATEGORY OF STAFF	NO. OF STAFF*	PREMIUM PER STAFF	TOTAL PREMIUM
1	OFFICER	100		
2	CLERK & SUB STAFF INCLUDING PART TIME SWEEPEERS	50		
	TOTAL	150		
	GST			
	TOTAL			

**FORMAT FOR COMMERCIAL BID FOR RETIRED STAFF (EXCLUDING GST) WITHOUT  
DOMICILIARY TREATMENT**

SL. NO.	CATEGORY OF STAFF	NO. OF STAFF*	PREMIUM PER STAFF	TOTAL PREMIUM
1	OFFICER	220		
2	CLERK & SUB STAFF INCLUDING PART TIME SWEEPEERS	80		
	TOTAL	300		
	GST			
	TOTAL			

**FORMAT FOR COMMERCIAL BID FOR TOP UP RETIRED STAFF (EXCLUDING GST)**

TOP UP IN Rs.	CATEGORY OF STAFF	NO. OF STAFF*	PREMIUM PER STAFF	TOTAL PREMIUM
Rs. 2 LAKHS	OFFICER	220		

TOP UP IN Rs.	CATEGORY OF STAFF	NO. OF STAFF*	PREMIUM PER STAFF	TOTAL PREMIUM
Rs. 2 LAKHS	AWARD STAFF INCLUDING PART TIME SWEEPEERS	80		

**Tentative nos. of retirees.**

Signature of Authorized Person  
of the Company with Seal