NAYAGARH DISTRICT CENTRAL CO-OPERATIVE BANK LTD.

AT/PO/DIST. NAYAGARH (ODISHA)
Telephone (06753) 252232,211200,211202, 252208
email- nayagarhccb@yahoo.co.in

Ref No./NDCCB/Estt./ 1039 /2026-27 *Date. 29.08.2026 /*

QUOTATION CALL NOTICE

Sealed quotations are invited from the IRDAI approved Insurance Companies for providing health insurance in favour of 55 nos. of the employees and their family (115 dependents) for a 1 year as per below terms & condition. List of details of all the staffs and their dependants and previous year claim report are appended for reference with Quotation call.

TERMS & DETAILS COVERAGE CONDITION FOR HEALTH INSURANCE

Age Band	1 day - 80 yrs and above
Family Definition	Employee, Spouse, 4 dependent children upto 25 yrs. of Age and dependent parents
Sum Insured	Sum Insured Per Family Rs,350000--400000--500000--700000 during the policy period as per annexure attached herewith.
Room Rent	1% of SI maximum upto 3500 for Normal & 2% of SI maximum upto 5000 for ICU (Inclusive of nursing charges). If insured is admitted In a higher category, then insured will bear difference of all medical expenses as in final hospital bill in same proportion.
Maternity Benefit for Normal & C-Section	For Metro 50000-75000 & For Non-Metro 50000-75000 for First 2 children
9 months waiting period	Waived off
Pre-Existing Diseases	Pre-Existing Diseases Expenses Covered
Pre - Post Hospitalisation	Pre Hospitalisation and Post Hospitalisation for 60 days & 90 days respectively are covered.
Baby Day 1	Within Family SI
Pre/Post Natal Expenses	Pre-Post Natal Expenses to the limit of Rs 5000 is covered Above Maternity Limit
Ambulance Service	Ambulance Charges limited la Rs.1500 per hospitalization
Health Check Up	All Employees can avail benefit of Health Checkup
1st Year waiting period	Waived Off
Psychiatric ailments/ Endoscopic Sinus/ Mental Illness	Policy also covers hospitalization arising out of Psychiatric ailments within a limit of Rs. 30,000 as well as treatment of Functional Endoscopic Sinus Surgery within a limit of Rs 35,000. The coverage for treatment of mental Illness is also covered upto Rs 30000 within the sum Insured.
Co-Payment	Overall Co-Payment: No Copay Parental Co-Payment: Nil Copay.
Day Care Procedures	Day Care Procedures are Covered as per the standard list
Claim submission clause	Claim must be filed within 30 days from the date of completion of treatment. However, the Company may at its discretion consider waiver based on merits of the claim, where there Is delay in intimation or In submission of documents due to unavoidable circumstances and It Is proved that the delay was for reasons beyond the control of the insured and under the circumstances in which the Insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit
Mid Term Inclusion	Mid term inclusion of dependents will be possible only in case of: a) spouse (on account of marriage during the policy term) b) children (childbirth during the policy term but after the child has completed 91 days of age) subject to not more than four children.
Claim settlement	In-house. No TPA
Add-Del of Lives	Premium to be charged on Pro-Rata for addition/deletion endorsement, No Refund for deletion-If lives less than minimum required & if insured has claimed during policy.
Coverage	Lasik Surgery is covered if correction index is +/- 6.5 D
Coverage	Terrorism is covered
Coverage	AYUSH Treatment covered upto Sum Insured.
Coverage	Air Ambulance Is covered upto Rs 100,000 or Family sum Insured whichever is less.
Coverage	Attendant charges are cover upto Rs 5,000 (Per life Incase case of Employee only policy or else Ifs Per Family within Family sum insured) If length of stay for the patient is more than 5 days. Add on covers cost pertaining to boarding and lodging of the attendant in a hospital/location prescribed by treating Medical Practitioner an reimbursement basis by presenting original Bills for each cost incurred
Coverage	Lucentis Is covered upto Rs 50,000 Per family Within the Sum Insured

Coverage	Internal Congenital disease is covered and External congenital disease is covered in life threatening situation
Coverage	50% Co-Pay for cyberknife treatment/Stem Cell Transplantation. Cochlear Implant treatment shall be restricted to 50% of the SI.
Portability	Portability is available on this product as per IRDA directive and product features
Termination	Policy will cease to be in effect from the date of termination of relationship with the organization
Disease Sublimit	No Disease wise Sublimit

DISEASE-WISE SUBUNITS	METRO	NON-METRO
Appendix	No Limit	No Limit
Eye related	No Limit	No Limit
Gall Bladder	No Limit	No Limit
Hernia	No Limit	No Limit
Hydrocele	No Limit	No Limit
Hysterectomy	No Limit	No Limit
Piles	No Limit	No Limit
Urinary Stone (incl DJ stent removal for same stone)	No Limit	No Limit
Joint Replacement Including Vertebral Joints (Per knee)	No Limit	No Limit

Interested Insurance companies are requested to submit the sealed quotation to the undersigned by Dt 04.09.2026 before 4 P.M positively.

Note:- The authority is not bound to accept the lowest bid and reserves the right to cancel or reject any or all bids without assigning any reason.

Terms & Conditions:-

1. The rate should be quoted inclusive of all taxes.
2. All the quotations are to be submitted to the Chief Executive Officer, Nayagarh District Central Cooperative Bank Ltd., Nayagarh

AK Pattanayak 29.8.2026
Chief Executive Officer

Memo No. 1040 Date: 29.08.2026

Copy to all Branch Managers / Head Office for information and advised to display the same in their Notice Board.

AK Pattanayak 29.8.2026
Chief Executive Officer

Memo No. 1041 Date: 29.08.2026

Copy to the Chairman of Purchase committee of the Bank for information and necessary action.

AK Pattanayak 29.8.2026
Chief Executive Officer