

WEST BENGAL STATE HEALTH & FAMILY WELFARE SAMITI

Registration No: S/IL/14448 of 2002-2003

Swasthya Bhawan, 'B' Wing, 3rd Floor, GN-29, Sector-V, Salt Lake, Kolkata-700091

Tele Fax No: 033-2357 7901/3636, e-mail: ed_samity@wbhealth.gov.in

Memo No: HFW-27011/134/2023/Part-II/1871 (6)

Date: 20.01.2026

From : Mission Director, NHM &
Executive Director, WB SH & FW Samiti

To :

1. Director (IPGME&R/ CMS/ BIN/ STM / IBTM/ STDC/ IHTM)
2. Principal of all Medical Colleges & Hospital
3. CMHO, Kolkata Municipal Corporation
4. MSVP of all Medical Colleges & Hospital and Medical Colleges
5. CMOH & Secretary, District Health & Family Welfare Samity (All Districts / Health Districts)
6. Superintendent (IDBG Hospital / SN Pandit / Lady Dufferin Hospital / Abinash Dutta Maternity Home/ Chittaranjan Seva Sadan / Ramrik Hospital/ Garden Reach State General Hospital / B.C. Roy & PGIPS)

Subject: Opening of Salary Account for employees under National Health Mission, West Bengal and State/District H&FW Samiti

Sir/ Madam,

With the objective to introduce common salary bank account for employees under National Health Mission, West Bengal and State/District H&FW Samiti, an Expression of Interest (EOI) vide Memo No.HFW-27011/134/2023/5701/2023 dated 12.10.2023 was floated with a scope for all RBI regulated banks to participate.

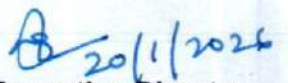
The proposal of Axis Bank was found the most suitable for the employees by the Expert Committee formed in this connection, considering all the salary account related benefits.

Therefore, Axis Bank is hereby enrolled for opening of Salary Account of all willing employees under National Health Mission, West Bengal and State/District H&FW Samiti. Proposal of Axis Bank is hereby Annexed for reference.

The following points may be noted for information to all concerned.


- Opening of the above mentioned salary Account through the enrolled Bank is purely optional.
- Employer will not be liable for any claim / dispute settlement between the willing employees and the enrolled Bank regarding the Banking facilities/benefits offered.

Yours faithfully,


20/1/2026
Executive Director
WB SH & FW Samiti

Copy forwarded for information and necessary action to:

1. AMD, NHM, Dept. of H & FW, Govt. of WB.
2. Programme Officer -II, NHM, & Jt. Secy. Dept. of H & FW, Govt. of WB.
3. PO-I, NHM & Sr. Dy. Secretary to the Govt. of West Bengal, H & FW Department.
4. Director Finance, State FMG, Dept. of H & FW, Govt. of WB.
5. Financial Advisor, WBSH&FW Samiti, Dept. of H & FW, Govt. of WB.
6. Sr. A.O, NHM, Dept. of H & FW, Govt. of WB.
7. State HR Cell, SPMU, NHM.
8. Senior Vice President & Circle Head, Axis Bank.
9. System Co-Ordinator, IT Cell, for Web Posting.

 20/1/2026
Executive Director
WB SH & FW Samiti

Proposal Sheet for Employees under National Health Mission, WB and State/District Health Family Welfare Samity i.c.w. Memo No. HFW-27011/134/2023/5701/2023 Dated 12.10.2023			
Name of the Bank: Axis Bank Ltd			
Category	Description	Submitted (Yes/ No)	Details (Specify Detailed Proposal)
Bank Profile	Whether RBI regulated Banks	Yes	Axis Bank is India's third largest private sector bank, with a vast retail footprint of over 16000+ ATMs and 6000+ branches across the country. It sells financial services to large and midsize companies, SMEs and retail businesses.
	Turnover in the last three financial years (Rs.in Lakh)	Yes	FY 2022-23 : 1,01,66464 Lakhs
			FY 2023-24 : 1,31,81059 Lakhs
			FY 2024-25 : 1,47,93410 Lakhs
All types of insurance covered under this welfare scheme should be approved by IRDA	Yes	Yes	
Volume of business in India	Yes	Rs. 21,54,02967 Lakhs	
Basic Facilities	Minimum Balance	Yes	Zero opening deposit and no average monthly balance requirement
	ATM withdrawal limit upto		Enhanced daily withdrawal limit of Rs.40,000 to Rs 2 Lac per day as per account variant.(*Annexure I attached)
	Purchase limit (using Debit card)	Yes	Daily Shopping Limit of Rs.1 Lac to Rs 6 Lac per day as per account variant.(*Annexure I attached)
	Purchase protection	Yes	Rs. 50000/-*
	ATM withdrawal charges	Yes	Unlimited Free from all Bank ATMs
	Online NEFT/RTGS	Yes	Free – Unlimited Transactions
	IMPS	Yes	Free – Unlimited Transactions
	Lockers	Yes	10% - 25% off for First Year App Based Booking as per account variant.(*Annexure I attached)
DD/PO/Cheque Book/SMS alerts	Yes	DD/PO/Cheque Book : Unlimited Free.	
		SMS alerts : SMS alert fee will be applied based on actual usage/SMS sent to the customer- 25 paise per SMS Max cap at INR 15 per quarter (only non-mandatory SMS)	
Primary Requirements	1.Terminal benefit to the employees attaining maximum age limit of service as per existing norms.	No	
	2.Compensation due to		
	2.1: Natural Death:	Yes	Rs. 5 Lac (Premium Non Contributory for Employees of NHM)
2.2: Accidental Death:	Yes	# Non Contributory : Rs. 1.48 Crs. Rs. 35 Lacs Base Cover Rs. 5 Lacs from LIC Rs. 1 Cr in case of Air Accident Rs. 8 Lacs for Child Education Benefits : # 1 or more boys - 4 Lacs Coverage*	



		# 1 or more girls - 8 Lacs* subject to the Girl is studying at the time of death # 1 Boy and 1 Girl - 8 Lacs Coverage* # Contributory : 30 Lacs If Employee opted for Top Up Health Cover from Niva Bupa then additional Rs. 30 Lacs Personal Accident Cover for Primary Account Holder.
2.3: Disability	Yes	
2.3.1: Permanent Disability:	Yes	Rs. 35 Lac & Education Benefit of Up to Rs. 8 Lacs for children (In case of an admissible PA claim). Rs. 8 Lacs for Child Education Benefits : # 1 or more boys - 4 Lacs Coverage* # 1 or more girls - 8 Lacs* subject to the Girl is studying at the time of death # 1 Boy and 1 Girl -8 Lacs Coverage*
2.3.2: Partial Disability:	Yes	Up to 75% of the base cover (In case of personal Accident)
3. Group Pension Plan	Yes	Optional - LIC Offer for NHM Employees has been attached with Annexure*
4. For EPF Account holders (existing salary account will be converted to pension account)	Yes	YES (Pay to Pension Option)
5. Family members benefit (specify)		
5.1: Accidental Death Coverage	Yes	Personal Accidental Insurance of Up to Rs 15 Lacs for the joint holder/ Family account holder (based on the account variant)
5.2: Disability	No	
5.3: Health Insurance - if yes, amount of coverage	Yes	Optional - Policy provides cover up to Sum Insured of Rs. 30 Lakhs/-, with Rs. 3 Lakhs Deductible, and cover for Self, Spouse & Two Children at Rs. 2,499/-, which complements any group health cover provided by the employer to employees/ Self and their families- From Niva Bupa/Tata AIG(Tnc apply) Optional - Rs.5 Lacs/ Rs. 3 Lacs GMC Cover from BAGIC with discounted premium of Rs. 2907/- & Rs. 2599/- Excl GST .(Tnc apply)
6. Loans (Home, Personal, Car, LAS, Gold, Education)	Yes	Home Loans
6.1: Benefits of points (Specify)		# 12 EMIS waived off at no extra cost by paying your EMIS regularly* # Super Saver Home Loans — Save your Interest Outgo # Balance Transfer facility Available # *Rates are subject to change
		Personal Loans
		# Flexible repayment options # Special rates on Balance Transfer & New Loans



			Vehicle Loan
			# Up to 100% on road funding available # 50% fore-closure charges waived off after 24 months. # Longer tenure of 8 years, # Available for both New and Used Cars (*Rates are subjected to change)
	7. Any other social security schemes by the Govt.	Yes	Salary Account, enroll into Pradhan Mantri Suraksha Bima Yojana & Pradhan Mantri Jeevan Jyoti Bima Yojana
			Enjoy Accident insurance worth Rs. 2 lacs at just Rs.20 per annum in Pradhan Mantri Suraksha Bima Yojana
			Enjoy Life insurance worth Rs. 2 lacs at just Rs.436 per annum in Pradhan Mantri Jeevan Jyoti Bima Yojana
			Sukanya Samridhi Yojana (SSY) is a savings scheme supported by the government of India, specifically designed to aid female children.
			The Atal Pension Yojana (APY) , a scheme sanctioned by the Indian Government and managed by PFRDA, offers a guaranteed pension. With Axis Bank's Pension Scheme under APY, beneficiaries are assured a monthly pension ranging from Rs 1000/- to Rs. 5000/-. This scheme includes a personal account for each subscriber, an automatic monthly debit facility, and the potential for additional contributions from the government.
Additional Requirement	Term Insurance at a discounted premium.	Yes	Rs. 5 Lacs (Premium Non Contributory for employees of NHM)
	Life insurance for natural death of the concerned employee at discounted premium	Yes	Rs. 5 Lacs (Premium Non Contributory for employees of NHM)
	Any other benefits against discounted premium.	Yes	Optional - Policy provides cover up to Sum Insured of Rs. 30 Lakhs/-, with Rs. 3 Lakhs Deductible, and cover for Self, Spouse & Two Children at Rs. 2,499/-, which complements any group health cover provided by the employer to employees/ Self and their families. From Niva Bupa/Tata AIG. (Tnc apply)
			Optional - Health Insurance + Accidental Death Cover for primary policy holders — Rs. 30 Lakhs* + 30 Lakh. (Tnc apply)
			Optional - GMC cover for Self at Rs. 2,599/-Excl. GST provides cover up to Sum Insured of Rs. 3 Lacs/-* (Tnc apply)
Optional - GMC cover for Self at Rs.2907/-Excl. GST provides cover up to Sum Insured of Rs. 5 Lacs/-* (Tnc apply)			
			Optional - OPD Cover for Self at Rs. 1030/- Excl. GST provides cover up to Sum Insured of Rs. 15,000/- (Tnc apply)



Optional - OPD Cover for Self at Rs. 808/- Excl. GST provides cover up to Sum Insured of Rs. 10,000/- * (Tnc apply)

*Terms & Conditions apply

Signature



Name: Amit Kumar Saha
Designation: Vice President & State Head,
Government Coverage Group/ West Bengal,
Andaman, Sikkim



LIFE + ROC (100%)

	NAME	BASIC	DOB	DOA	AGE	YLY	FUTURE	TOTAL	MLY
						CONTRI	SER	CORPUS	PENSION
Monthly Cont. Rs 1500/-	MR AAA	7000	16/04/1964	07/04/2014	60	18000		6303	27
	MR BBB	7000	15/12/1966	07/04/2014	57	18000	3	62215	273
	MR CCC	7000	27/02/1970	03/04/2014	54	18000	6	144838	636
	MR DDD	7000	18/06/1974	07/04/2014	49	18000	11	289473	1263
	MR EEE	4000	21/09/1981	01/08/2010	42	18000	18	657864	3132
	MR FFF	7000	22/05/1987	03/04/2014	37	18000	23	1107907	5226
	MR GGG	12093	21/04/1992	01/11/2010	32	18000	28	1672894	8136
	MR HHH	12093	26/05/1994	01/11/2010	30	18000	30	1979287	9594
	MR III	12093	31/01/1998	01/11/2010	26	18000	34	2640560	12756
	MR JJJ	12093	01/06/2000	01/11/2010	24	18000	36	3156475	15525

Assumption :-

1. Interest on contribution – 7.25% p.a compounding yly
2. Pension rate as on today (02/02/2025)
3. Retirement age - 60
4. Pension option - Return of purchase price after death of annuitant.
5. LIC will not issue pension to employees with less than 1000 monthly pension



भारतीय जीवन बीमा निगम
LIFE INSURANCE CORPORATION OF INDIA

LIFE + ROC (100%)

	EMPLOYEE	BASIC	DT OF BIRTH	DT OF APP	AGE	YLY	FUTURE	TOTAL	MLY
						CONTRI	SER	CORPUS	PENSION
Monthly Cont. Rs 500/-	MR AAA	7000	16/04/1966	07/04/2014	60	6000		2101	9
	MR BBB	7000	15/12/1968	07/04/2014	57	6000	3	20738	91
	MR CCC	7000	27/02/1972	03/04/2014	54	6000	6	48279	212
	MR DDD	7000	18/06/1976	07/04/2014	49	6000	11	96491	421
	MR EEE	4000	21/09/1983	01/08/2010	42	6000	18	219288	1044
	MR FFF	7000	22/05/1989	03/04/2014	37	6000	23	369302	1742
	MR GGG	12093	21/04/1994	01/11/2010	32	6000	28	557631	2712
	MR HHH	12093	26/05/1996	01/11/2010	30	6000	30	659762	3198
	MR III	12093	31/01/2000	01/11/2010	26	6000	34	880187	4252
	MR JJJ	12093	01/06/2002	01/11/2010	24	6000	36	1052158	5175

LIFE + ROC (100%)

	EMPLOYEE	BASIC	DT OF BIRTH	DT OF APP	AGE	YLY	FUTURE	TOTAL	MLY
						CONTRI	SER	CORPUS	PENSION
Monthly Cont. Rs 1000/-	MR AAA	7000	16/04/1964	07/04/2014	60	12000		4202	18
	MR BBB	7000	15/12/1966	07/04/2014	57	12000	3	41477	182
	MR CCC	7000	27/02/1970	03/04/2014	54	12000	6	96558	424
	MR DDD	7000	18/06/1974	07/04/2014	49	12000	11	192982	842
	MR EEE	4000	21/09/1981	01/08/2010	42	12000	18	438576	2088
	MR FFF	7000	22/05/1987	03/04/2014	37	12000	23	738604	3484
	MR GGG	12093	21/04/1992	01/11/2010	32	12000	28	1115262	5424
	MR HHH	12093	26/05/1994	01/11/2010	30	12000	30	1319525	6396
	MR III	12093	31/01/1998	01/11/2010	26	12000	34	1760373	8504
	MR JJJ	12093	01/06/2000	01/11/2010	24	12000	36	2104316	10350

When it comes to your family's health, make the right choice.

Presenting Super Protect Plus Plan* (Health Plus), for Axis Bank - Saving Account & Corporate Salary customers.



Get coverage of **INR 30 Lakhs** at **INR 208/month⁵** for your entire family.

Benefits



Hospitalisation cover



Pre and post hospitalization cover



Organ transplant and modern treatment



Accidental death is covered

30

Lakhs Health Insurance coverage for 2 Adults and 2 Children

3

Lakhs Deductible

30

Lakhs Personal Accident coverage for primary account holder

For more information, contact your Axis Bank Relationship Manager.



DISTRIBUTED BY
AXIS BANK





**₹30 Lakh[^] Sum Insured
in less than ₹7 per day**

Presenting

**GROUP
MEDICARE 360°**

**Top up is now
available at ₹2,499***

* Inclusive of GST

Product Highlights



**In-patient
Treatment**



**Pre & Post
Hospitalization
Expenses**



**Organ
Donor**



**₹30 Lakh
Accidental
Death Cover-**



**540+ Day Care
Procedures**



**Domiciliary
Hospitalisation**

and many more



Covers Self, Spouse, and up to 2 Dependent Children

₹30

Lakh Health Insurance Coverage

₹3


Lakh Aggregate
Deductible

T&C apply

AXIS BANK





Allianz 




Caringly yours

**Bajaj Allianz
FLEXI HEALTH PROTECT
PLAN (GROUP)**

**Medical Expenses Covered
AXIS BANK CORPORATE
SALARY ACCOUNT**

Introducing Flexi Health Protect Plan (Group)

that gives you control over your **Medical Expense** for your health insurance plan with the added benefit of Health Services, which provides holistic healthcare solution

Entry age	Policy Period	Sum Insured
 <p>Adults - 18-65 years Children - 3 months to 25 years (Floater)</p>	 <p>1 year</p>	 <p>3 Lakhs</p>

FEATURES:

- 

Pre-90 days and Post Hospitalization Expenses 180 days
- 

Road Ambulance
(Cover up to Rs.2000 per Hospitalization)
- 

Inpatient Hospitalization, Room rent, ICU Expenses
- 

Domiciliary Hospitalization
- 

Day Care Treatment
- 

Reinstatement of SI
- 

Medical Advancement Cover
Up to 25% SI
- 

PED 12 months | Initial 30 days
Waiting Period
- 

Specific Disease Waiting Period
(12 months)
- 

Waiver of Cataract limit
- 

AYUSH Hospitalization
Expense
- 






Maternity
Max 2 deliveries/termination.
SI limit 1,00,000 ; 24 months waiting.

PREMIUM RATES

PREMIUM EXCL. 18% GST

	1A	2A	1A1C	1A2C	1A3C	1A4C	2A1C	2A2C	2A3C	2A4C
SI	3,00,000	3,00,000	3,00,000	3,00,000	3,00,000	3,00,000	3,00,000	3,00,000	3,00,000	3,00,000
18-60 years	2,599	3,899	3,264	4,049	4,996	5,966	4,999	5,999	6,969	7,983

Health Services

	Floater Option	Individual 1	Floater Option
 Coverage		Individual 1	Option 1
 Tele Consultation Cover		36 (3 Per Month)	36 (3 Per Month)
 Doctor Consultation		1000	2500
 Prescribed LAB		2000	2500
 PHC		1	2
Premium incl. 15% comm. and excl. GST		291	638

To Know More Contact your Relationship Manager

Bajaj Allianz General Insurance Co. Ltd., Bajaj Allianz House, Airport Road, Yerawada, Pune - 411006, IRDAI Reg No.: 113, CIN: U66010PN2000PLC015329 / FHPP- Medical Expense- BAJHLGP221ASV012127 | web: www.bajajallianz.com Toll free: 1800-209-5858 / 1800-209-0144 For more details on risk factors and Terms and Conditions, please read the sales brochure before concluding a sale. BIAZ-O-AB-0067 / 17-04-2025

Axis Bank is a Licensed Corporate Agent (Licensing License No.: CA0574) of Bajaj Allianz General Insurance Company Ltd. The above said insurance coverage is offered only to the customers of Axis Bank who intend to enroll under Flexi Health Protect Plan (Group) with Medical Expenses Insurance Cover for Account Holders of Axis Bank (Master policy number: OC-25-9999-9980-0000123) underwritten by Bajaj Allianz General Insurance Company ("BAGIC"). Where Axis Bank, is acting as a Group Policyholder / Group Manager and customer participation in the said policy is entirely voluntary. The benefits of product are indicative and for more details on risk factors, terms, conditions, and exclusions, please read the sales brochure / policy wordings carefully before concluding a sale.

Bajaj General Insurance Limited

(Formerly known as Bajaj Allianz General Insurance Co. Ltd.)
Bajaj Insurance House, Airport Road, Yerawada, Pune - 411 006



GENERAL

CARINGLY YOURS

Date: 28/01/2026

FLEXI HEALTH PROTECT PLAN (GROUP) QUOTE FOR SALARY ACCOUNT HOLDERS- AXIS BANK

Name of Group Manager	Axis Bank
Type of customers Covered	Salary Account holders
Existing Master policy No.	Base OG-25-9999-9960-00000123
Policy Type	Fresh

Section -1 Medical expenses

Product Features	Coverages
Policy Type	Individual/Floater
Policy Tenure	1 Year
Sum Insured	5L
Room rent	Actuals
ICU	Actuals
Pre-Hospitalization	90 Days
Post Hospitalization	180 Days
Road Ambulance	2000 per hospitalisation
Day Care Treatment	Upto SI
Organ Donor expenses	Upto SI
Medical Advancement Treatment	25% of SI
Air Ambulance	Upto 100,000
Maternity	Max 2 delivery/termination, SI limit 1,00,000
Ayush	Upto SI
Domiciliary Hospitalisation	Upto SI
Reinstatement	1 time- 100%
Cataract Limit	Waived off
Waiting Period	
Maternity	24 Months
Pre-Existing WP	12 Months
Specific Disease Waiting Period	12 Months
Initial Waiting period	30 Days

Quotation

Bajaj General Insurance Limited

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GENERAL

CARINGLY YOURS

Family Comb.	1A	2A	1A1C	1A2C	1A3C	1A4C
SI	500000	500000	500000	500000	500000	500000
18-65 years	2,907	4,360	3,648	4,523	5,578	6,660

2A1C	2A2C	2A3C	2A4C
500000	500000	500000	500000
5,589	6,703	7,785	8,914

Premium are excl of GST

Section-2- Health Services

INDIVIDUAL POLICY						
Benefits	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Tele Consultation Cover	(GPs)	(All Specialties)	(All Specialties)	(All Specialties)	(All Specialties)	(All Specialties)
Investigations Cover – Pathology & Radiology Expenses	NA	1500	3000	5000	7000	15000
Doctor Consultation Cover	NA	NA	1000	2000	3000	
Annual Preventive Health Check -up cover	Yes (1 Voucher)	Yes (1 Voucher)	Yes (1 Voucher)	Yes (1 Voucher)	Yes (1 Voucher)	Yes (1 Voucher)

FAMILY FLOATER			
Benefits	Family Floater Option 1	Family Floater Option 2	Family Floater Option 3
Tele Consultation Cover	Unlimited (All Specialties)	Unlimited (All Specialties)	Unlimited (All Specialties)
Investigations Cover – Pathology & Radiology Expenses	10,000	20,000	25,000
Doctor Consultation Cover			
Annual Preventive Health Check -up cover	Yes (2 Voucher)	Yes (2 Voucher)	Yes (2 Voucher)

Quotation

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GENERAL

CARINGLY YOURS

1 year Tenure Individual						
Plans	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6
Premium excluding GST	60	178	333	515	808	1,030

1 year Tenure Floater			
Plans	Option 1	Option 2	Option 3
Premium excluding GST	1,089	1,795	2,231

Base Cover Should be always greater than the Health services

The terms are as below:

1. Policy Tenure – 1 Year
2. Policy type is Individual & floater.
3. Entry Age of Adult is 18 to 65 years
4. Salary Account no. is mandatory.
5. Pre-policy check-up is mandatory for age above 50 years
6. Proposal Form is mandatory.
7. Proposal with adverse health conditions would be refer to underwriters
8. Any individual can be covered only once in the GC.
9. Portability not allowed. Only New business & BAGIC renewals as & when due.
10. Review for overall performance of the policy will be done on a quarterly basis & Rates and terms are liable to change in case of adverse experience
11. This Quote is valid for 15 days. Quote is subject to change with change in information

All other terms, conditions and exclusion will be as per standard Flexi Health Protect Plan wordings

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