



**NBCC (INDIA) LIMITED**  
[A Government of India Enterprise]  
**Corporate HRM Division**

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Fax: +91-11-24366995  
E-mail: medical.nbcc@gmail.com

NBCC Bhawan  
Lodhi Road  
**New Delhi-110003**

No.31(7):DGM-HRM-MED:2016-17:4339

Dated: 01.12.2016

**C I R C U L A R**

**SUB :** "NBCC GROUP MEDICAL INSURANCE POLICY - 2016-17"

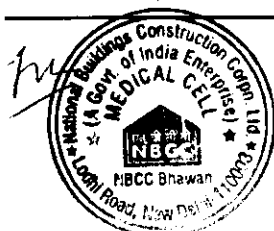
**REF :** **POLICY NO. : 340100/46/16/8500000641**  
**VALID FROM : 01.12.2016 to 30.11.2017**

1. NBCC Group Medical Insurance Policy w.e.f. 01.12.2016 to 30.11.2017 only for regular and ex-employees (Rtd./VRS/DH ) has been obtained from **The National Insurance Co. Ltd., New Delhi** and **M/s East West Assist Pvt Ltd., Saket, New Delhi** has been appointed as Third Party Administrator by the Insurance Company for providing service under the current policy.

The following annexures are attached for reference please:

- a) Annexure-I indicates "what is covered and what is not covered" under the Policy.
  - b) Annexure- II indicates Terms and conditions & other details.
  - c) Annexure-III indicates the contact details of Third Party administrator.
  - d) Annexure- IV indicates the List of Nodal Officers.
2. There has been no change in the Sum Insured limits. Other terms and conditions of the Policy including the modifications carried out have been indicated in above Annexures.

**New cards will be issued by TPA within 30 days. Till new cards are issued, NBCC Employees ID Card will serve the purpose for reference to the TPA for cashless facility.**



3. All retired employees covered under the Policy may please take note that extension of the benefits of the Medi-claim policy to them is **subject to payment** of necessary contribution **in advance**. Those who have not paid their contribution for the current financial year are advised to pay immediately as in case of those who have not paid contribution up to 30.11.2016 **their names have already been deleted. However, their cards will be revived on payment of requisite contribution.**
4. For smooth functioning of the system and to have proper liaison with the Insurance Company as well as with the Third Party Administrator (TPA), the following Principal Nodal Officer / Nodal Officer at Corporate Office, have been nominated and their contact details are as under:

**Principal Nodal Officer (For Corporate Office):**

**Mr Ajay Kumar Gulati, DGM (HRM/Medical)**

During Office hours: Tel: 24367314-15 (Extn 1867)

**Mobile No. (in case of emergency only): 9958934400**

Email ID: medical.nbcc@gmail.com

**Nodal Officer (For Corporate Office) :**

**Mr Shekhar Mahajan, Executive (HRM)**

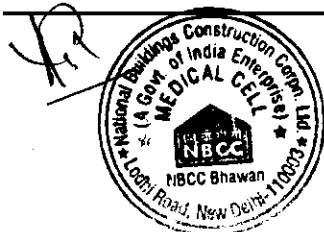
During Office hours: Tel: 24367314-15 (Extn 1867)

**Mobile No. (in case of Emergency only): 8130272424**

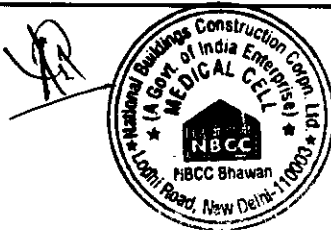
Email ID: medical.nbcc@gmail.com

**As far as possible, the contacts with the above Officers are made during working hours on land line only. However, mobile numbers are to be used in odd hours only in case of emergency.**

5. The **Nodal Officers** appointed in the respective RBGs / SBGs / Allied Offices (as per Annexure - IV ) will ensure that all issues relating to hospitalization, reimbursement, pre / post hospitalization, OPD bills etc. of the employees working under their units / zones and ex- employees are attended to **promptly and settled** at their level by pursuing the Help Desk of **M/s East West Assist Pvt. Ltd. (TPA)** directly and is advised not to send the case(s) related to their Zone / Unit to the Corporate Office which delays the settlement of the claim. The Nodal Officers are also expected to discharge their duties / obligations in this regard as a part of their overall functional responsibility.



6. Employees superannuating during the period of the Policy can use the cashless medical cards for self and spouse after retirement up to 30.11.2017 on submission of proper contribution and becoming member of the NBCC Group Medical Policy, which is mandatory failing which their cards will not be effective..
7. Those who have not received cashless cards so far are requested to submit their particulars in the prescribed proforma immediately to this office. The forms are also to be filled in for additions / corrections. The cases of deletion may also be intimated to these offices along with cashless cards whenever it happens.
8. In case claim of an employee is repudiated by the Insurer because of inadmissibility of the claim in terms of the Policy, the expenditure incurred by the employee shall not be met by the Company. In case of denial of a claim by the Insurer, the employee concerned shall have to take up the matter directly with the Insurer. The Nodal officer of the Company shall, however, provide assistance. Employees are advised to resort to hospitalization only if it is essential and not for the purpose of evaluation etc. No claim is admissible when after such evaluation, no specific line of treatment is prescribed by the hospital or the line of treatment is such as could be administered on outdoor basis.
9. **INSURANCE OMBUDSMAN:**
  - 9.1 In order to resolve all the grievances regarding the settlement of claim in cost effective, efficient and impartial manner, Government of India has framed Redressal of Public Grievances Rules, 1998 and has created an office of the Ombudsman of Insurance to review the cases where the insured person is aggrieved for non-settlement / or repudiation of his claim. Details of Ombudsmen can be obtained from IRDA's website [www.irdaindia.org](http://www.irdaindia.org).
  - 9.2 In case an employee is not satisfied with the decision of the TPA and/or Insurer, he may approach the Ombudsman's office. Please note that the Ombudsman will admit the complaint, if only a written representation is made by the employee to the TPA and Insurer disputing the decision and the employee is not satisfied with reply of the Insurer/TPA or his representation has not been replied by them within a period of 30 days from the receipt of his representation by them.



- 9.3 Contents of this circular may please be brought to the notice of all concerned down and across the line. This circular is also being displayed on the Notice Boards of the concerned offices of NBCC and hosted on the circular portal in ERP system.
10. Hindi version shall follow.



[MANAS KAVIRAJ ]  
CHIEF GENERAL MANAGER (HRM)

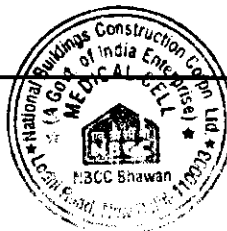
**Encls : As above** [TOTAL NO. OF PAGES - 14]

**DISTRIBUTION : Through ERP**

1. All Employees
2. Sr. EDs / EDs / HODs in Corporate Office.
3. OSD/SO to CMD / SEO to Director (Finance) / EO to Director (Commercial) / EO to CVO
4. ED(Infra) / SBG (Noida) / ED (Delhi-I) - NBCC Business Centre, 8<sup>th</sup> Floor, Logix Technova, Sector, 132, Noida-201 301 (UP).
5. CEO - NECL, NBCC Business Centre, 8<sup>th</sup> Floor, Logix Technova, Sector, 132, Noida-201 301 (UP).
6. CEO, NSL, New Delhi-110 003.
7. CGM(HRM)-CSR & Training, NBCC (India) Ltd., EDC, Ghitorni
8. AGM(HRM)- Non-Executive Establishment, Pragati Vihar, New Delhi.
9. AGM(IT), Ground Floor, Corporate Office, New Delhi.
10. DGM(F)- Pay Group, NBCC (India) Ltd., Re-development of East Kidwai Nagar Project.
11. All Functional Unions
12. NBCC SC/ST Employees Welfare Association, New Delhi.
13. Corporate Website: [www.nbccindia.gov.in](http://www.nbccindia.gov.in) - For information of all Ex-employees



[ AJAY KUMAR GULATI ]  
DY. GENERAL MANAGER (HRM)

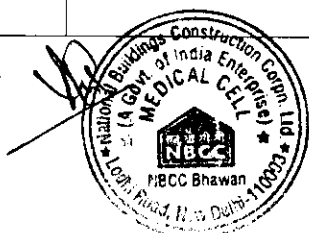


**COVERAGE UNDER "NBCC GROUP MEDI-CLAIM POLICY"**  
**[ PERIOD 01.12 2016 TO 30.11.2017 ]**

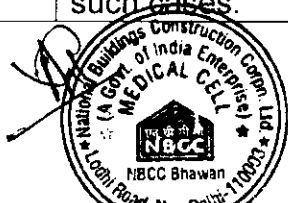
<b><u>SUM ASSURED</u></b>	<b>PARTICULARS</b>	<b>AMOUNT IN LAKHS</b>
<b>1. REGULAR EMPLOYEES</b>	<b>Board Officials</b>	<b>6.50</b>
	<b>Group – 'A' Officials</b>	<b>4.00</b>
	<b>Group – 'B', 'C' &amp; 'D' Employees</b>	<b>2.60</b>
<b>2. EX-EMPLOYEES</b>	<b>Board Officials</b>	<b>5.00</b>
	<b>Group – 'A' Officials</b>	<b>3.50</b>
	<b>Group – 'B', 'C' &amp; 'D' Employees</b>	<b>2.50</b>

**COVERAGE: IN RESPECT OF MEDICAL TREATMENT CARRIED OUT IN A REGISTERED HOSPITAL EXCEPT THOSE SPECIFICALLY EXCLUDED UNDER POLICY**

<b>S. NO</b>	<b>WHAT IS COVERED</b>	<b>WHAT IS NOT COVERED</b>
1.	<p>If the insured person sustains injury or contracts any disease and upon advice of Medical Practitioner, he / she has to incur Hospitalization Expenses, then the following in hospitalization expenses shall be payable by the Insurer</p> <ol style="list-style-type: none"> <li>1. Room Rent : 2.5 % of sum assured. No CAPING applicable in case of condition requiring treatment in ICCU / ICU.</li> <li>2. In case a member goes for a higher category room, the consultation charges/ investigation charges/ procedural charges/ surgical charges /package rates etc. shall be limited to Actual.</li> <li>3. No proportionate deduction on above charges shall be applicable.</li> </ol>	
2.	<p>Any kind of service charges, surcharges, admission fees / registration charges and Non-Medical expenses and Non-Payable levied by the Hospital.</p>	



S.NO	WHAT IS COVERED	WHAT IS NOT COVERED
3.	<b>Nursing Expenses:-</b> These expenses will be reimbursed subject to specific recommendation of treating physician / doctors that patient disease is such which require utmost care by a Nurse.	Circumcision except for disease not excluded here or injury, vaccination or inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery except for relating to treatment of injury or illness.
4.	Naturopathy, Homeopathy, Ayurvedic treatment	
5.	Medical Practitioner / Anaesthetist, Consultant fee.	Cost of spectacles and contact lens, hearing aids.
6.	Expenses on Anaesthesia, Blood Oxygen, Operation Theatre charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials and X-Ray, Dialysis, Chemotherapy, Radiotherapy, Cost of pacemaker, Artificial Limbs, Cost of organs and similar expenses other than those as specifically stated in exclusion section of the policy.	
7.	Dental treatment including root canal maximum expenditure of Rs.10,000/- per family.	Cost of dentures will not be reimbursed
8.	Pre-existing diseases are covered. There will be no exclusion.	Convalescence, General Debility, Run Down Condition or Rest Cure, Congenital External Disease or Defects or Anomalies, Sterility, Venereal Disease, Intentional self-injury and ailments arising out of chronic use of alcohol / narcotic drugs.
9.	<b>Day Care:</b> This covers all medical procedures and treatments or cares which are of the nature of an emergency treatment which is provided in a Hospital but does not necessitate an admission as an indoor patient. The line of treatment as recorded in the casualty papers and opinion of the attending doctor may establish the emergency and / or the need for the treatment and includes treatment for fracture(s) e.g. Bone fractures & dislocation /All bites / injuries caused by insects and animal / monkey, snake, rat, dog bite and cases relating to cataract operation, radiation, chemotherapy, dialysis shall be payable irrespective of hospitalization provided the treatment is taken from an authorized doctor (minimum MBBS degree holder). Condition of 24 hrs. Indoor treatment shall not apply in such cases.	Expenses for any treatment related to Human T-Cell Lymph tropic Viruses types III (III-LB-III) or Lymphadenopathy Associated viruses (LAV) or the Mutant Derivatives or Variations Deficiency Syndrome or any Syndrome or a condition of similar kind referred to as AIDS.



S.NO	WHAT IS COVERED	WHAT IS NOT COVERED
10.	<p><b>Cost of Travel:</b>                      Cost of Travel of Insured Person: In the event of Insured Person falling sick and requires hospitalization outside the city / town / village, where treatment of the insured person is not possible due to lack of proper facility at that hospital and condition of the insured person is such that it requires immediate medical attention with Intensive Care, the Insurance Co. shall reimburse the cost of journey for Insured Person only to the place of hospital. This benefit will be available only if the insured person is hospitalized as a consequence of emergency sickness but not for treatment of disease or any related disease or a consequential complication thereof, following which the Insured person has been hospitalized. The maximum liability of the company shall be restricted to Rs.12,000/- per employee or actual expenses whichever is lower in any one period of insurance. The overall ceiling shall remain restricted to Rs.5.25 lacs under the policy.</p>	
11.	<p>There shall be no restrictions on single disease / 100 days and investigations forming part of the treatment.</p>	<p>Expenses on vitamins and tonics unless forming part of treatment for injury or diseases as certified by the attending physician.</p>
12.	<p>Maternity shall be allowed under following ceilings up to two children's only.</p> <p>(a) Caesarean delivery - Rs.50,000/-                      (b) Normal delivery - Rs.35,000/-                      (For grant of maternity benefit, the number of cases be considered as 35)</p>	<p>Injury or diseases directly or indirectly caused by or contributed to by Nuclear weapons material</p>
13	<p><b>REIMBURSEMENT OF OPD (Gen.) CHARGES :</b>                      The reimbursement of Per Family OPD(Gen.) limit per annum will be :</p> <p><b><u>REGULAR EMPLOYEES</u></b>                      Board Level : Rs 11,000/- Per Annum                      Group 'A' &amp; 'B' :Rs 11,000/- Per Annum                      Group 'C' &amp; 'D' :Rs 7,500/- Per Annum</p> <p><b><u>RETIRED EMPLOYEES</u></b>                      Board Level : Rs 11,000/- Per Annum                      Group 'A' &amp; 'B' :Rs 11,000/- Per Annum                      Group 'C' &amp; 'D' :Rs 7,500/- Per Annum</p> <p>Regarding Expenditure incurred on "<b><u>Annual Full Body Health Check-up</u></b>" for all employees, the same may be reimbursed <b>within the ceiling of OPD(General).</b></p>	

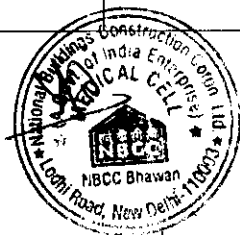


S.NO	WHAT IS COVERED	WHAT IS NOT COVERED
14.	<p><b>CHRONIC DISEASES OPD</b> : Additional Rs.25,000/- per annum per employee (to eligible regular and ex- employees) subject to a overall ceiling of <b>Rs 22 lakh under the Policy</b>, on account of OPD treatment for <b>specified chronic diseases*</b> as under :</p> <ul style="list-style-type: none"> <li>(i) Coronary Artery Disease.</li> <li>(ii) Cancer.</li> <li>(iii) Renal disorder.</li> <li>(iv) Stroke.</li> <li>(v) Multiple Sclerosis.</li> <li>(vi) Major organ transplants like kidney, lung, pancreas or bone marrow.</li> <li>(vii) Paralysis &amp; blindness.</li> <li>(viii) Thalassemia.</li> <li>(ix) Interstitial Lung Disease,</li> <li>(x) Rheumatoid arthritis,</li> <li>(x) Psoriasis,</li> <li>(xi) Epilepsy.</li> <li>(xii) <b>Huntington's Chorea (a degenerative neurological disease.)</b></li> <li>(xiii) <b>Sezophrenia (Mental disease).</b></li> </ul> <p>a.) The sum insured for this cover shall be over &amp; above regular sum insured.</p> <p>b) In case, <b>Limit under Chronic Disease is exhausted, further eligible amount under the head of Chronic Disease be paid under the head of OPD.</b></p> <p><b>*subject to furnishing a one time Certificate from a Govt. / State Govt. Hospital / reputed private and / or multi-speciality hospital (s) only and not by nursing homes / Doctors.</b></p>	
15.	<p><b>Dreaded Disease Cover:</b></p> <p>Treatment of the following Dreaded diseases will be covered upto the full sum insured of the family of the employee.</p> <ul style="list-style-type: none"> <li>• Nephritis of any aetiology plus bacteria / renal failure / CKD (Chronic Kidney Disease) requiring Kidney Transplantation &amp; Dialysis.</li> <li>• Cerebral or Vascular strokes.</li> <li>• Open and close heart surgery.</li> <li>• Malignancy diseases, which are confirmed on Histopathological report.</li> <li>• Encephalitis (Viral).</li> <li>• Neuro Surgery.</li> </ul> <p>Total replacement of joints. Liver disorder (Hepatitis B &amp; C) associated with complications like Cirrhosis of Liver. Grievous injury including multiple fractures of long bones, head-injury leading to unconsciousness, 100% burns, injury requiring artificial ventilator support plus vertebral column injury.</p>	





S.NO	WHAT IS COVERED	WHAT IS NOT COVERED
16.	<b>Corporate Floater:</b> <b>Policy limit Rs. 60.00 lacs</b> in the contingency of the family having exhausted its sum insured limit and the expenses exceed the limit insured person can draw up to 100% of sum insured from the Corporate Floater amount subject to same being authorized by Competent Authority of NBCC.	
17.	<b>Cost of aid:</b> Rs.13,000/- per family insured / per policy period for reimbursement on cost incurred for Artificial Limbs, Wheel Chairs, crutches and Walkers etc. Reimbursement of these expenses will be subject to the limit of sum insured per family and should be duly recommended by the treating doctor.	
18.	External and / or durable Medical / Non-Medical equipment of any kind used for diagnosis and/or treatment including CPAP (Constant Positive Airway Pressure), CAPD (Continuous Ambulatory Poertinial Dialysis), Infusion pump etc. Ambulatory devices, i.e. Walker, crutches, belts, collars, caps, splints, slings, braces, stockings etc., of any kind Diabetic foot wear, Glucometer/Thermometer, Hospitalization mobility, equipment used for sleeping disorder and similar relates items etc. and also any medical equipment which subsequently used at home etc.	
19	Treatment for age related Muscular degeneration with Injection Avastin / Lucentis / Macugen.	
20.	Cytotron Therapy / Ozone Therapy /Enhanced External Counter Pulsation Therapy (EECP) / Physio Therapy / Occupational Therapy / Panchkarma	
21.	Stem cell Transplantation except Haemopoetic Stem Cell Transplant/ Bone Marrow Transplant.	
22.	Robotic Surgery / Robotically assisted surgery.	
23.	<b><u>Physiotherapy / Nursing undertaken at home is covered where patient is unable to move to the hospital or prescribed by the treating Doctor.</u></b>	
24.	<b><u>Expenses incurred on treatment of external body aids in the event of accident to be paid from SI.</u></b>	



**TERMS AND CONDITIONS (FORMING PART OF THE POLICY):****1. HOSPITALIZATION:**

Hospitalization facility can be availed from any Hospital or Registered Nursing Home in India. However, the Medi-claim member can avail Cashless Facility under Hospitalization, only in Listed Hospitals, which are empaneled by the Insurance Company/ TPA for the purpose. Treatment taken in non-listed Hospitals, claim will be reimbursed by the Insurance Company / TPA.

NBCC will have the right to add to the list of hospitals / Nursing Homes for the purpose of treatment during the currency of the policy.

- 1.1) When treatment / surgeries such as Dialysis, Chemotherapy, Radiotherapy, Ophthalmic Surgeries (Cataract / Glaucoma Surgeries etc.), Lithotripsy, Laparoscopic surgeries, Microsurgery etc., is taken in the Hospital / Nursing Home and the insured is discharged on the same day, the treatment will be considered to be taken under Hospitalization.
- 1.2) In addition to the indicative list of Day-care procedures, any other surgeries / procedures agreed to by NBCC, Insurance Company and TPA, requiring less than 24 hours hospitalization will also be considered under hospitalization.

**2.. OPD TREATMENT:**

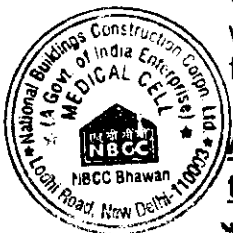
Hospital / Nursing Home / Doctor shall mean :

- i) A Government Hospital / Pvt. Hospital / Nursing Home/Clinics.
- ii) Dispensaries / Clinics run by Central Govt. / State Government Authority / Municipality.
- iii) Franchisee of major Hospitals viz. Apollo, Max, Escorts, Fortis etc. anywhere in India.
- iv) The Minimum qualification for treating Doctor should be MBBS and BDS (For Dental Treatment).
- v) The Minimum qualification for treating Doctor for Homeopathic / Ayurveda and Naturopathy should be equivalent to MBBS.
- vi) The Charges incurred for treatment taken from qualified Registered Medical Practitioners (i.e. R.M.P) will not be reimbursed.

**3. OPD CLAIM :**

OPD Claims to be submitted by the Employee, to the Insurance company / TPA when the expenses exceed Rs. 1500 per person per policy period or within 90 days from the date of completion of the treatment, whichever is earlier.

**All reimbursement payments will be made by the TPA directly to the employee through NEFT.**



*Handwritten signature*

4. **GENERAL TERMS AND CONDITIONS:**

- (i) Female employee shall have the option to cover natural parents OR in-laws whose income from all sources is less than Rs 5000/- per month and are fully dependent on the employee. Provided further that in-laws shall only be considered dependent if the husband is not alive or the monthly income of husband from all sources is less than Rs 5000/. The choice between natural parents or in-laws needs to be made at the inception of the cover and no combination or interchange of dependents shall be allowed thereafter.
- (ii) New born shall get immediate coverage on birth within the overall limit of the "family." Cost of stay for mother is covered with new born baby's hospitalization treatment.
- (iii) In case of death in harness of an employee, the family of the deceased employee shall continue to avail the admissible benefits as heretofore during the currency of the policy.
- (iv) There shall be no limit in the number of children / dependents and age.
- (v) In case of any discrepancy in regard to particulars of the insured/dependents, details as available in the Service Book / NBCC records shall be final.
- (vi) The names of regular / ex-employees shall be added / deleted from time to time based on actual strength in cases of resignation, VRS, termination / dismissal and death. No deletion shall be made in case of retirement /death in harness for the remaining period of the policy. All additions / deletions of employees shall be adjusted to the premium.
- (vii) All corrections, inclusion, deletions of members, except inclusion of new members, shall be done by the TPA direct on request from NBCC. Only for inclusions of new Employee / Members affecting the premium, pre-authorization from the insurer (Insurance Co.) will be required.
- (viii) Corrections / addition / deletion of missing name, if any of employees shall be done on request to insurer (Insurance Co.) without any addition / reduction of premium.
- (ix) In case of remote areas (North East region etc), emergency treatment taken from non-registered hospitals shall be entertained for reimbursement if otherwise admissible.
- (x) MLC / Other documents, if necessary, shall be arranged by the TPA in all accidental cases.
- (xi) Cashless Cards to be provided within 30 days from the date of issue of Letter of Intent.



- (xii) In case of Retired /VRS /DH employees, the employee concerned and his / her spouse including two dependent members of Ex-employees suffering from any permanent disability of any kind (Physical or Mental) irrespective of age limit provided he/she is unemployed and is wholly dependent upon the Retired Employee recorded in service book at the time of retirement of any Official shall be allowed Medi-claim benefit.

Similar to the above, Medi-claim facility to the dependent aged parents of Retired / VRS/DH employees shall also be provided subject to the condition that, if their names were recorded in the Service Book as dependents and were availing the benefits under NBCC Group Medical Scheme before the retirement of employee(s).

- (xiii) In case of regular employees died in harness (on or after 31.03.2010), all eligible dependents as applicable to in-service employees shall be included.
- (xiv) The employee's spouse (wife or husband), as the case may be, provided the spouse is not getting medical facility from his/her office;

**5. The definition of the Dependent family Members for the purpose of NBCC Group Medi-claim Policy is defined as under:**

- (i) Dependent family members include:

Parents, sisters, widowed sisters, widowed daughters, minor brothers, children, step children dependent divorced/separated daughters wholly dependent upon the employee subject to the following:

- a) Son – Till starts earning or attains the age of 25 years, whichever is earlier.
- b) Daughter – Till starts earning or gets married whichever is earlier irrespective of age limit.
- c) Son suffering from any permanent disability of any kind (Physical or mental) irrespective of age limit provided he is unemployed and is wholly dependent upon the employee.
- d) Minor brothers or Minor / unmarried sister or widowed sisters, if the father is not alive and wholly dependent on the employee.
- e) Parents irrespective of their age, if they are wholly dependent on the employee and/or not getting medical facility from any other source.

**Wholly dependent means that the combined monthly income of dependent family members is less than Rs 5000/- from all sources and is / are residing with the employees.**

- (i) Female employee shall have the option to cover natural parents OR in-laws whose income from all sources is less than Rs 5000/- per month and are fully dependent on the employee. Provided further that in-laws shall only be considered dependent if the husband is not alive or the monthly income of husband from all sources is less than Rs 5000/- The choice between natural parents or in-laws needs to be made at the inception of the cover and no combination or interchange of dependents shall be allowed thereafter.



**CONTACT DETAILS OF  
THIRD PARTY ADMINISTRATOR ARE AS UNDER**

**THIRD PARTY ADMINISTRATOR :**

**NEW OFFICE ADDRESS OF TPA :**

**M/s. EAST WEST ASSIST TPA PRIVATE LTD.,  
404 & 602, South Yard, DLF Office Mall,  
[Near Petrol Pump & Max Devki Devi Hospital]  
SAKET,  
New Delhi.**

**TELEPHONE NO. : 011-47222666**

**FAX NO. : (011) 47222640-41**

**EWA MOBILE NO. : 9711779711**

**MOBILE NO. REG. CASHLESS CLAIMS : 7838807980**

**E-MAIL(S) : For Cashless : [ewatpa@gmail.com](mailto:ewatpa@gmail.com)  
For Reimbursement : [drneelam@eastwestassist.com](mailto:drneelam@eastwestassist.com)  
For Medical Cards : [cards@eastwestassist.com](mailto:cards@eastwestassist.com)**

**EMERGENCY CONTACT DETAILS :**

1. Mr. Pratap Singh -7838807980, 996810518 [ 09:00 AM to 05:00 PM]
2. Mr. Gladwin - 7838807980, 9953095724 - [03:00 PM to 11:00 PM]
3. Mrs. Neelam Pandey - 9643900904 [10:00 AM to 06:00 PM]
4. Mrs. Sabina - 9811397677 [ 10:00 AM to 06:00 PM]
5. Mr. Yogesh Mehta - 9015826397 [ 03:00 PM to 11:00 PM]

**NOTE :**

**Besides the above, for quick settlement of claims, NBCC has now made the following arrangement :**

**Dr. Neelam Kashyap, East West Assist TPA Pvt. Ltd., will be available at NBCC Corporate Office (Basement) on Every Monday, Wednesday and Friday between 09:30 AM to 05:30 PM to collect the Medical Claims of the employees and to mitigate the problems of claimants.**



NBCC MEDICAL NODAL OFFICER - 2016-17 (01.12.16 TO 30.11.17)				
SL. NO.	RBG/SBG/ZONAL	NAME OF HRM INCHARGE	MOBILE NO	E-MAIL
1	NEE DIVISION, PRAGATI VIHAR, NEW DELHI	SHRI M S BISHT, MANAGER (HRM)	8527798742	hrmne@nbccindia.com
2	RBG(EAST), RAJAHAT, NEW TOWN, KOLKATA	Shri T D Mairal (6500), AGM(HRM)	8584077970	rbg.east@nbccindia.com
3	ZO(B.B.R.S.), Bhubaneswar, Orissa	Shri U C Das(2229), DM(HRM)	7894429654	odisha@nbccindia.com
4	RBG(INFRA.), NOIDA	Shri P M Sudhakaran (3250), DM(HRM)	9895024639	rbg.infra@nbccindia.com
5	RBG(NOIDA), NOIDA	Shri B S Meena(2924), M(Mat.)	8527798973	noida@nbccindia.com
6	RBG DELHI-I, NOIDA	Shri Sanjay Kumar(3870), DM(HRM)	9871274005	sanju_200710@yahoo.com
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