

Depositor's Health Insurance Modality

Medical Insurance is provided to all depositors as follows:

- All Savings Account Holders
- NPR 100,000 (NPR 20,000 OPD and NPR 80,000 Hospitalization) or 25% of weighted average 365 days saving balance of customer or hospital bill, whichever is lower.
- Minimum claim amount shall be NPR 2500.
- Maximum claim frequency 3 times in a year.

(Detailed features is in Annex II and Exclusions in above facilities are in Annex IV)

Annex II

Terms and Conditions for Health Insurance:

- A. Health Insurance means insurance service to be provided by Insurance Company to the Saving/SSF Account holders of Bank to provide reimbursement of medical expenses up to NPR. 100,000 (One Lakh Only) incurred in all hospitals and clinics in Nepal, listed 70 hospitals in India and all hospitals of Thailand and Singapore.
- B. Account holder means existing Saving and SSF Account holders and all future saving account holders of Bank. Future saving account holder means Saving Account holder enrolled after signing of this MOU and Onboard after Merger/ Acquisition of BFIs.
- C. In the case of joint account holders, all joint holders shall be eligible to claim health insurance facility. However, it shall be on first come first serve basis and the total eligible amount will be same as single account procedure.
- D. The account holder shall be eligible for the facility from the day one of account opening.
- E. The maximum liability under Health insurance facility for one-year period is NPR. 100,000 (Hospitalization NPR. 80,000 and Out Patient Department (OPD) NPR. 20,000)
- F. The maximum limit for Hospitalization and OPD treatment shall be applicable for 3 times during the policy period but not exceeding NPR. 80,000 and NPR. 20,000 respectively.
- G. Maximum Ambulance Charge Limit of NPR. 10,000 that is followed by hospitalization will be applicable.
- H. Delivery case (both normal and C- section) is also covered for Government/ Semi Government Hospital treatment with limit of NPR. 10,000 or actual bill whichever is lower. This facility shall be provided for 1 time in a year for Wonder Women Saving Account holders only.
- I. Claim payable will be 25% of weighted average annual balance (last 365 days from Hospitalization/OPD treatment date) of deposit account or up to NPR 100,000 (NPR 80,000 for Hospitalization and up to 20,000 for OPD) or Hospital Bill, whichever is lower.
- J. Day Care surgery will be provided for the 150 surgeries as per below table.
- K. The insured must be hospitalized for at least 24 hours or 1 Night to lodge any claim for hospitalization.
- L. The details of the customer will be provided to Insurance Company at the time of claim reimbursement process.
- M. Coverage of diabetes and hypotension before diagnosis is to be covered. Once it is diagnosed no further treatment shall be covered. Under this policy and no reimbursement shall be given.
- N. Minimum claim amount is NPR 2,500 i.e., only medical claims of and above NPR 2,500 shall be processed. There is a limit of 3 OPD claims and 3 Hospitalization claims in a year which starts from first Shrawan till Ashad End.

| Benefits | | Maximum Sum Payable |
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| A. | Hospitalization | Maximum Limit is Rs. 80,000.00 per annum |
| B. | Domiciliary Treatment: | |
| | i. Fees of Medical practitioners: | |
| | ii. Consultants & Specialists fees including services of Specialists for use of diagnostic materials [as in A.(iv) above] | Rs. 20,000.00 per annum |
| | iii. Nursing Charges: | |
| | iv. Medicines, Drugs & Injections: | |
| | v. Maximum limit under (i) to (iv) above | |
| C. | The maximum limit of liability under both Benefits A & B above shall be: | Rs. 100,000.00 during any one period of insurance |
| D. | Minimum Claim Amount for B category | Rs 2,500 for Domiciliary Treatment |

Day Care Surgeries

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| 1 | Stapedotomy |
| 2 | Stapedectomy |
| 3 | Revision Of A Stapedectomy |
| 4 | Other Operations On The Auditory Ossicles |
| 5 | Myringoplasty (Type -I Tympanoplasty) |
| 6 | Tympanoplasty (Closure Of An Eardrum Perforation/Reconstruction Of The Auditory Ossicles) |
| 7 | Revision Of A Tympanoplasty |
| 8 | Other Microsurgical Operations On The Middle Ear |
| 9 | Myringotomy |
| 10 | Removal Of A Tympanic Drain |
| 11 | Incision Of The Mastoid Process And Middle Ear |
| 12 | Mastoidectomy |
| 13 | Reconstruction Of The Middle Ear |
| 14 | Other Excisions Of The Middle And Inner Ear |
| 15 | Fenestration Of The Inner Ear |
| 16 | Revision Of A Fenestration Of The Inner Ear |
| 17 | Incision (Opening) And Destruction (Elimination) Of The Inner Ear |
| 18 | Other Operations On The Middle And Inner Ear |
| 19 | Excision And Destruction Of Diseased Tissue Of The Nose |
| 20 | Operations On The Turbinates (Nasal Concha) |
| 21 | Other Operations On The Nose |
| 22 | Nasal Sinus Aspiration |
| 23 | Incision Of Tear Glands |
| 24 | Other Operations On The Tear Ducts |
| 25 | Incision Of Diseased Eyelids |
| 26 | Excision And Destruction Of Diseased Tissue Of The Eyelid |
| 27 | Operations On The Canthus And Epicanthus |
| 28 | Corrective Surgery For Entropion And Ectropion |
| 29 | Corrective Surgery For Blepharoptosis |
| 30 | Removal Of A Foreign Body From The Conjunctiva |
| 31 | Removal Of A Foreign Body From The Cornea |
| 32 | Incision Of The Cornea |
| 33 | Operations For Pterygium |
| 34 | Other Operations On The Cornea |
| 35 | Removal Of A Foreign Body From The Lens Of The Eye |
| 36 | Removal Of A Foreign Body From The Posterior Chamber Of The Eye |
| 37 | Removal Of A Foreign Body From The Orbit And Eyeball |
| 38 | Operation Of Cataract |

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| 39 | Incision Of A Pilonidal Sinus |
| 40 | Other Incisions Of The Skin And Subcutaneous Tissues |
| 41 | Surgical Wound Toilet (Wound Debridement) And Removal Of Diseased Tissue Of The Skin And Subcutaneous Tissues |
| 42 | Local Excision Of Diseased Tissue Of The Skin And Subcutaneous Tissues |
| 43 | Other Excisions Of The Skin And Subcutaneous Tissues |
| 44 | Simple Restoration Of Surface Continuity Of The Skin And Subcutaneous Tissues |
| 45 | Free Skin Transplantation, Donor Site |
| 46 | Free Skin Transplantation, Recipient Site |
| 47 | Revision Of Skin Plasty |
| 48 | Other Restoration And Reconstruction Of The Skin And Subcutaneous Tissues |
| 49 | Chemosurgery To The Skin |
| 50 | Destruction Of Diseased Tissue In The Skin And Subcutaneous Tissues |
| 51 | Incision, Excision And Destruction Of Diseased Tissue Of The Tongue |
| 52 | Partial Glossectomy |
| 53 | Glossectomy |
| 54 | Reconstruction Of The Tongue |
| 55 | Other Operations On The Tongue |
| 56 | Incision And Lancing Of A Salivary Gland And A Salivary Duct |
| 57 | Excision Of Diseased Tissue Of A Salivary Gland And A Salivary Duct |
| 58 | Resection Of A Salivary Gland |
| 59 | Reconstruction Of A Salivary Gland And A Salivary Duct |
| 60 | Other Operations On The Salivary Glands And Salivary Ducts |
| 61 | External Incision And Drainage In The Region Of The Mouth, Jaw And Face |
| 62 | Incision Of The Hard And Soft Palate |
| 63 | Excision And Destruction Of Diseased Hard And Soft Palate |
| 64 | Incision, Excision And Destruction In The Mouth |
| 65 | Plastic Surgery To The Floor Of The Mouth |
| 66 | Palatoplasty |
| 67 | Other Operations In The Mouth |
| 68 | Transoral Incision And Drainage Of A Pharyngeal Abscess |
| 69 | Tonsillectomy Without Adenoidectomy |
| 70 | Tonsillectomy With Adenoidectomy |
| 71 | Excision And Destruction Of A Lingual Tonsil |
| 72 | Other Operations On The Tonsils And Adenoids |
| 73 | Incision On Bone, Septic And Aseptic |
| 74 | Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis |
| 75 | Suture And Other Operations On Tendons And Tendon Sheath |
| 76 | Reduction Of Dislocation Under Ga |
| 77 | Arthroscopic Knee Aspiration |

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| 78 | Incision Of The Breast |
| 79 | Operations On The Nipple |
| 80 | Incision And Excision Of Tissue In The Perianal Region |
| 81 | Surgical Treatment Of Anal Fistulas |
| 82 | Surgical Treatment Of Haemorrhoids |
| 83 | Division Of The Anal Sphincter (Sphincterotomy) |
| 84 | Other Operations On The Anus |
| 85 | Ultrasound Guided Aspirations |
| 86 | Sclerotherapy Etc |
| 87 | Incision Of The Ovary |
| 88 | Insufflation Of The Fallopian Tubes |
| 89 | Other Operations On The Fallopian Tube |
| 90 | Dilatation Of The Cervical Canal |
| 91 | Conisation Of The Uterine Cervix |
| 92 | Other Operations On The Uterine Cervix |
| 93 | Incision Of The Uterus (Hysterotomy) |
| 94 | Therapeutic Curettage |
| 95 | Culdotomy |
| 96 | Incision Of The Vagina |
| 97 | Local Excision And Destruction Of Diseased Tissue Of The Vagina And The Pouch Of Douglas |
| 98 | Incision Of The Vulva |
| 99 | Operations On Bartholin'S Glands (Cyst) |
| 100 | Incision Of The Prostate |
| 101 | Transurethral Excision And Destruction Of Prostate Tissue |
| 102 | Transurethral And Percutaneous Destruction Of Prostate Tissue |
| 103 | Open Surgical Excision And Destruction Of Prostate Tissue |
| 104 | Radical Prostatovesiculectomy |
| 105 | Other Excision And Destruction Of Prostate Tissue |
| 106 | Operations On The Seminal Vesicles |
| 107 | Incision And Excision Of Periprostatic Tissue |
| 108 | Other Operations On The Prostate |
| 109 | Incision Of The Scrotum And Tunica Vaginalis Testis |
| 110 | Operation On A Testicular Hydrocele |
| 111 | Excision And Destruction Of Diseased Scrotal Tissue |
| 112 | Plastic Reconstruction Of The Scrotum And Tunica Vaginalis Testis |
| 113 | Other Operations On The Scrotum And Tunica Vaginalis Testis |
| 114 | Incision Of The Testes |
| 115 | Excision And Destruction Of Diseased Tissue Of The Testes |
| 116 | Unilateral Orchiectomy |
| 117 | Bilateral Orchiectomy |

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| 118 | Orchidopexy |
| 119 | Abdominal Exploration In Cryptorchidism |
| 120 | Surgical Repositioning Of An Abdominal Testis |
| 121 | Reconstruction Of The Testis |
| 122 | Implantation, Exchange And Removal Of A Testicular Prosthesis |
| 123 | Other Operations On The Testis |
| 124 | Surgical Treatment Of A Varicocele And A Hydrocele Of The Spermatic Cord |
| 125 | Excision In The Area Of The Epididymis |
| 126 | Epididymectomy |
| 127 | Reconstruction Of The Spermatic Cord |
| 128 | Reconstruction Of The Ductus Deferens And Epididymis |
| 129 | Other Operations On The Spermatic Cord, Epididymis And Ductus Deferens |
| 130 | Operations On The Foreskin |
| 131 | Local Excision And Destruction Of Diseased Tissue Of The Penis |
| 132 | Amputation Of The Penis |
| 133 | Plastic Reconstruction Of The Penis |
| 134 | Other Operations On The Penis |
| 135 | Cystoscopic Removal Of Stones |
| 136 | Lithotripsy |
| 137 | Coronary Angiography |
| 138 | Haemodialysis |
| 139 | Radiotherapy For Cancer |
| 140 | Cancer Chemotherapy |
| 141 | Foreign body removal from nose |
| 142 | Trauma surgery |
| 143 | Endoscopic polypectomy |
| 144 | Surgery for ligament tear |
| 145 | Surgery for meniscus tear |
| 146 | Surgery for hemoarthrosis/pyoarthrosis |
| 147 | Removal of fracture pins/nails |
| 148 | Epiphyseolysis with osteosynthesis |
| 149 | Removal of metal wire |
| 150 | Endoscopic polypectomy |

Listed Hospitals in India

| S.N. | Hospital Name | Address |
|------|---|-----------------|
| 1 | A.A .Rahim Memorial District Hospital Kollam | Kollam |
| 2 | Aims Hospital | Ahmedabad |
| 3 | All India Institute of Medical Sciences - Delhi | Delhi |
| 4 | All India Institute of Medical Sciences - Raipur | Raipur |
| 5 | All India Institute of Medical Sciences - Rishikesh | Rishikesh |
| 6 | Apollo Health City - Jubilee Hills | Hyderabad |
| 7 | Apollo Hospital - Chennai | Chennai |
| 8 | Apollo Hospital International | Ahmedabad |
| 9 | Apollo Hospital Secunderabad | Secunderabad |
| 10 | Apollo Hospitals - Bannerghatta Road | Bengaluru Urban |
| 11 | Apollo Hospitals - Belapur | Mumbai |
| 12 | Apollo Specialty Hospitals Vanagaram | Chennai |
| 13 | Artemis Hospital Gurgaon | Gurgaon |
| 14 | Aster CMI Hospital | Bengaluru |
| 15 | BGS Gleneagles Global Hospitals | Bengaluru |
| 16 | Billoth Hospitals | Chennai |
| 17 | BLK Super Specialty Hospital | Delhi |
| 18 | Bombay Hospital & Medical Research Centre | Mumbai |
| 19 | Breach Candy Hospital | Mumbai |
| 20 | Care Hospitals - Banjara Hills | Hyderabad |
| 21 | Care Institute Of Medical Science | Ahmedabad |
| 22 | Columbia Asia Hospital | Bengaluru |
| 23 | Continental Hospital Limited | Hyderabad |
| 24 | Delhi Heart Lung Institute | Delhi |
| 25 | Dr. Balabhai Nanavati Hospital | Mumbai |
| 26 | Dr. Ram Manohar Lohia Hospital | Delhi |
| 27 | Dr. L.H. Hiranandani Hospital | Mumbai |
| 28 | Dr. Mehta's Hospitals | Chennai |
| 29 | Escorts Heart Institute And Research Centre | Delhi |
| 30 | Fortis Flt. Lt. Rajan Dhall Hospital | Delhi |
| 31 | Fortis Hospital Mulund | Mumbai |
| 32 | Fortis Malar Hospital | Chennai |
| 33 | Fortis Memorial Research Institute | Gurugram |
| 34 | G.B. Pant Hospital | South Andaman |
| 35 | Gleneagles Global Health City | Chennai |

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| 36 | Gleneagles Global Hospitals | Hyderabad |
| 37 | Global Hospitals | Mumbai |
| 38 | Hinduja Healthcare Surgical | Mumbai |
| 39 | Indraprastha Apollo Hospital | Delhi |
| 40 | Jaslok Hospital and Research Centre | Mumbai |
| 41 | Jawaharlal Institute of Postgraduate Medical Education and Research | Puducherry |
| 42 | Kauvery Hospital | Chennai |
| 43 | King Edward Memorial Hospital | Mumbai |
| 44 | Kohinoor Hospital | Mumbai |
| 45 | Kokilaben Dhirubhai Ambani Hospital & Medical Research Institute | Mumbai |
| 46 | Lilavati Hospital And Research Centre | Mumbai |
| 47 | Lok Nayak Hospital | Delhi |
| 48 | Madras Medical Mission Hospital | Chennai |
| 49 | Manipal Hospitals | Bengaluru Urban |
| 50 | Max Super Speciality Hospital Saket | Delhi |
| 51 | Medanta The Medicity | Gurgaon |
| 52 | MS Ramaiah Memorial Hospital | Bengaluru |
| 53 | Nanavati Hospital | Mumbai |
| 54 | National Heart Institute | Delhi |
| 55 | P. D. Hinduja National Hospital & Medical Research Centre | Mumbai |
| 56 | PGIMER - Postgraduate Institute of Medical Education and Research | Chandigarh |
| 57 | Primus Super Specialty Hospital | Delhi |
| 58 | Safdarjung Hospital | Delhi |
| 59 | Saifee Hospital | Mumbai |
| 60 | Sanjeevini Multi Speciality Hospital | Bengaluru |
| 61 | SIMS Hospital | Chennai |
| 62 | Sir Ganga Ram Hospital | Delhi |
| 63 | SMS Medical College | Jaipur |
| 64 | Sri Ramachandra Medical Centre | Chennai |
| 65 | Sunshine Hospitals | Hyderabad |
| 66 | Tata Memorial Hospital | Mumbai |
| 67 | The Christian Medical College | Vellore |
| 68 | Yashoda Hospital Malakpet | Malakpet |
| 69 | Yashoda Hospital Secunderabad | Secunderabad |
| 70 | Yashoda Hospital Somajiguda | Somajiguda |

Annex IV

Exclusions

- a. The first amount of each and every claim admitted as described in Annexure I.
(Minimum claim amount is NPR 2,500 for Domiciliary Treatment only.)
- b. Insanity, Intentional self-injury or attempted suicide, dissipation or drunkenness, use of intoxicating drugs or liquors.
- c. Routine eye test, optical and routine dental treatment, artificial teeth and hearing aid.
- d. Beauty treatment or beauty cream.
- e. Miscarriage or abortion or pregnancy. However, delivery case shall be eligible.
- f. Expenses incurred in Homeopathy other than Jaundice based.
- g. Ayurvedic Treatment Prescribed by other than registered Ayurvedic Medical Practitioner as per Nepalese law.
- h. Expenses incurred due to war invasion act or while life assured is serving as member of any defense police or national security force except group accident.
- i. Any injury or sickness arising out of Riot, Strike, malicious act, sabotage and terrorism.
- j. Venereal or sexually transmitted disease, AIDS or AIDs related complex and / or any illness arising as complications from these conditions.
- k. Routine checkup of Hypertension, Diabetes and Thyroid.
- l. Expenses for any type of liquid vitamin other than as may be necessitated due to an accident.
- m. Coverage of any type of vaccination.
- n. Pre- existing disease and pre-existing critical illness.