

Appendices

Appendix 1.1

(Refer paragraph 1.4)

ICs engaged under the Scheme with period of engagement

Name of the Insurance Company	Period of engagement	No. of Districts covered
Bajaj Allianz General Insurance Company Ltd.	01.04.2018 to 15.01.2020	18 ¹⁵⁹
Iffco Tokio General Insurance	01.04.2018 to 31.12.2019	05 ¹⁶⁰
National Insurance Company Ltd.	16.01.2020 to 15.07.2022	06 ¹⁶¹
United India Insurance Company Ltd.		08 ¹⁶²
Oriental Insurance Company Ltd.		09 ¹⁶³

Source: Document received from the SNA

TPAs engaged under the Scheme with period of engagement

Name of the TPA	Mode of operation	Period of engagement	Number of Districts covered ¹⁶⁴
MD India Health Insurance Private Ltd.	Hybrid	01.09.2017 to 31.08.2020	all districts of the State
Heritage Health Insurance Pvt. Ltd.		01.09.2020 to 31.08.2022	
Medi Assist Insurance Pvt. Ltd.	Assurance	01.04.2019 to 15.07.2021	17 districts ¹⁶⁵
Paramount Health Services and Insurance Pvt. Ltd.			6 districts ¹⁶⁶
Medi Assist Insurance Pvt. Ltd.		16.07.2021 to 31.03.2023	18 districts ¹⁶⁷
Paramount Health Services and Insurance Pvt. Ltd.			7 districts ¹⁶⁸

Source: Document received from the SNA

¹⁵⁹ Bankura, Birbhum, Cooch Behar, Dakshin Dinajpur, Darjeeling, Hooghly, Howrah, Kalimpong, Kolkata, Malda, Murshidabad, Nadia, North 24 Parganas, Paschim Bardhaman, Purba Bardhaman, Paschim Medinipur, Purba Medinipur and South 24 Parganas.

¹⁶⁰ Alipurduar, Jalpaiguri, Jhargram, Purulia and Uttar Dinajpur.

¹⁶¹ Howrah, Kolkata, Murshidabad, Nadia, North 24 Parganas and South 24 Parganas.

¹⁶² Alipurduar, Cooch Behar, Dakshin Dinajpur, Darjeeling, Jalpaiguri, Kalimpong, Malda and Uttar Dinajpur.

¹⁶³ Bankura, Birbhum, Hooghly, Jhargram, Paschim Bardhaman, Purba Bardhaman, Paschim Medinipur, Purba Medinipur and Purulia.

¹⁶⁴ District-wise rate was sought for in NIT, based on lowest quoted rate TPAs were selected.

¹⁶⁵ Alipurduar, Bankura, Birbhum, Cooch Behar, Hooghly, Howrah, Jalpaiguri, Malda, Murshidabad, Nadia, North 24 Parganas, Paschim Bardhaman, Purba Bardhaman, Paschim Medinipur, Purba Medinipur, Purulia and South 24 Parganas.

¹⁶⁶ Dakshin Dinajpur, Darjeeling, Jhargram, Kalimpong, Kolkata and Uttar Dinajpur.

¹⁶⁷ Alipurduar, Bankura, Birbhum, Cooch Behar, Dakshin Dinajpur, Hooghly (16-04-2022 to 31-03-2023), Howrah, Jalpaiguri, Jhargram, Kalimpong, Kolkata, Malda, Paschim Bardhaman, Purba Bardhaman (16-04-2022 to 31-03-2023), Paschim Medinipur, Purba Medinipur, Purulia and Uttar Dinajpur

¹⁶⁸ Hooghly (16-07-2021 to 15-04-2022), Purba Bardhaman (16-07-2021 to 15-04-2022), Darjeeling, Murshidabad, Nadia, North 24 Parganas and South 24 Parganas.

Appendix 1.2
(Refer paragraph 1.7)

Six selected districts with names of test-checked Private HCPs empaneled under the Scheme in each district under the DNO-SS & CMOH

Name of district	Sl. No.	Name of the test checked Private Healthcare Providers (Hospital/ Nursing Home) empaneled under the Scheme	Gradation* of the HCPs
Birbhum	1	Asha Nursing Home	A
	2	New Apanjan Nursing Home	A
	3	Acharyya Multispecialty Hospital	B
	4	Jyoti Nursing Home	B
	5	Loknath Nursing Home	B
	6	Bolpur Nursing Home	B
	7	Care Nursing Home & Diagnostic Centre	B
	8	Dr. Ajit Kumar Nan & Binapani Nan Memorial Nursing Home	B
	9	Glocal Hospital Bolpur	B
	10	Hospaccx	B
	11	Swastik Clinic & Seva Sadan Private Ltd.	B
	12	Joy Durga Nursing Home	C
	13	Pratap Nursing Home	C
	14	Swastha Bitan	C
	15	PMP Nursing Home	C
Hooghly	1	Arogya Nursing Home	B
	2	Seva Hospital	B
	3	Medisky Hospital and Diagnostics	B
	4	Kalpataru Nursing Home	B
	5	Apexx Nursing Home	B
	6	New United Nursing Home	B
	7	Nabodoy Nursing Home	B
	8	City Nursing Home	C
	9	Badal Chandra Das Memorial Medical Complex	C
	10	Arogyalok Seba Niketan	R
Purba Medinipur	1	Dr. Bidhan Chandra Roy Hospital	A
	2	Chandipur Multi-speciality Hospital	A
	3	Baroma Multi-speciality Hospital	A
	4	Monideepa Nursing Home	B
	5	The Life Care	B
	6	Anandalok Seva Sadan & Polyclinic	B
	7	Mother Nursing Home	B
	8	HITECH Nursing Home	B
	9	Nightingale Nursing Home	B
	10	Nabajiban Maternity-cum-Nursing Home	C
Jalpaiguri	1	Siliguri Greater Lions Eye Hospital	A
	2	Maharaja Agrasen Health Care Centre	A
	3	Tulip Health Care	B
	4	Siliguri Greater Lions Shri Vidyasagar Oswal Eye Hospital	B
	5	Poorni Healthcare Pvt Ltd.	B
	6	Marina Medical Centre Pvt. Ltd.	B
	7	Care N Cure Nursing Home	B

Name of district	Sl. No.	Name of the test checked Private Healthcare Providers (Hospital/ Nursing Home) empaneled under the Scheme	Gradation* of the HCPs
North 24 Parganas	8	Medicare Nursing Home	B
	9	Touch Nursing Home Private Limited	C
	10	Jeebandeep Nursing Home	C
	1	Eco Hospital and Diagnostics	A
	2	Sankara Nethralaya	A
	3	BMRC Hospitals Ltd.	A
	4	Galaxy Multispeciality Hospital	A
	5	Charnock Hospitals Pvt. Ltd.	A
	6	M/s Bibhuti Bhushan Hospital Pvt. Ltd.	B
	7	Eden Nursing Home	B
Murshidabad	8	Phoenix Hospital and Diagnostic Centre Pvt. Ltd.	B
	9	New Sebyan Nursing Home & Diagnostic Centre	B
	10	Aslam Nursing Home	C
	1	Gitaram Hospital Private Limited	A
	2	Manmohini Healthcare Pvt. Ltd.	A
	3	Nidan Nursing Home	B
	4	Lila Hospital Pvt Ltd.	B
	5	Nibedita Health Care (A Unit of Gangapada Super Speciality Hospital Pvt. Ltd.)	B
	6	Bhagwangola Medical Institute	B
	7	Holy Heart Medical Centre (A Unit of Ainul Memorial Hospital Pvt. Ltd.)	B
	8	New Amtala Nursing Home & Diagnostic Centre	B
	9	Khanam Nursing Home	C
	10	BPL & General Nursing Home	C
Total: 65 Private HCPs			

* Gradation showing the different grades of the HCPs awarded by the H&FW Department according to the availability of the infrastructure at the HCPs

Appendix 1.3

{Refer paragraph 1.8.1.3 (ii)}

Improper Gradation of empanelled HCPs in selected districts under the DNO-SS & CMOH

Name of district	Sl. No.	Name of the test checked Private HCPs empanelled under the Scheme	Grade	Whether the gradation was found proper? (yes/ no)	Scoring (percentage) found on the basis of the criteria stipulated by SNA	Gradation which should have been given*	Drainage of Govt. fund (period from 16.07.2022 to 31.03.2023 i.e., in ₹)
Hooghly	1	Arogya Nursing Home	B	No	113 (43)	C	1,08,06,721
	2	Seva Hospital	B	No	144 (55)	C	61,90,270
	3	Medisky Hospital and Diagnostics	B	Yes	180 (69)	B	0
	4	Kalpataru Nursing Home	B	No	131 (50)	C	48,20,777
	5	Apexx Nursing Home	B	No	151 (58)	C	22,95,556
	6	New United Nursing Home	B	Yes	199 (77)	B	0
	7	Nabodoy Nursing Home	B	No	120 (46)	C	17,84,761
	8	City Nursing Home	C	Yes	86 (33)	C	0
	9	Badal Chandra Das Memorial Medical Complex	C	Yes	94 (36)	C	0
	10	Arogyalok Seba Niketan	R	Yes	Below 30 beds	R	0
	District-wise Total						2,58,98,085
Purba Medinipur	1	Dr. Bidhan Chandra Roy Hospital	A	Yes	234 (90)	A	0
	2	Chandipur Multi-speciality Hospital	A	Yes	219 (84)	A	0
	3	Baroma Multi-speciality Hospital	A	No	170 (65)	B	1,62,75,994
	4	Monideepa Nursing Home	B	No	143 (55)	C	80,63,569
	5	The Life Care	B	No	112 (43)	C	78,83,272
	6	Anandalok Seva Sadan & Polyclinic	B	No	126 (48)	C	60,80,917
	7	Mother Nursing Home	B	No	143 (55)	C	41,54,380
	8	HITECH Nursing Home	B	No	Below 30 beds	R	42,03,688
	9	Nightingale Nursing Home	B	No	112 (43)	C	45,85,161
	10	Nabajiban Maternity-cum-Nursing Home	C	Yes	112 (43)	C	0
	District-wise Total						5,12,46,981
Jalpaiguri	1	Siliguri Greater Lions Eye Hospital	A	Yes	240 (92)	A	0
	2	Maharaja Agrasen Health Care Centre	A	Yes	230 (89)	A	0
	3	Tulip Health Care	B	No	140 (54)	C	21,67,539
	4	Siliguri Greater Lions Shri Vidyasagar Oswal Eye Hospital	B	Yes	209 (80)	B	0
	5	Poorni Healthcare Pvt. Ltd.	B	No	137 (53)	C	72,089

Name of district	Sl. No.	Name of the test checked Private HCPs empanelled under the Scheme	Grade	Whether the gradation was found proper? (yes/ no)	Scoring (percentage) found on the basis of the criteria stipulated by SNA	Gradation which should have been given*	Drainage of Govt. fund (period from 16.07.2022 to 31.03.2023 i.e., in ₹)
	6	Marina Medical Centre Pvt. Ltd.	B	Yes	175 (67)	B	0
	7	Care N Cure Nursing Home	B	No	144 (55)	C	5,43,524
	8	Medicare Nursing Home	B	No	127 (49)	C	27,35,508
	9	Touch Nursing Home Private Limited	C	Yes	153 (59)	C	0
	10	Jeebandeep Nursing Home	C	Yes	60 (23)	C	0
	District-wise Total						55,18,660
North 24 Parganas	1	Eco Hospital And Diagnostics	A	No	135 (52)	C	44,16,182
	2	Sankara Nethralaya	A	Yes	NABH accredited (single speciality i.e. eye hospital)	A	0
	3	BMRC Hospitals Ltd.	A	Yes	NABH accredited	A	0
	4	Galaxy Multispeciality Hospital	A	No	126 (48)	C	24,28,031
	5	Charnock Hospitals Pvt. Ltd.	A	Yes	NABH accredited	A	0
	6	M/s Bibhuti Bhushan Hospital Pvt. Ltd.	B	No	69 (27)	C	62,73,904
	7	Eden Nursing Home	B	No	96 (37)	C	51,26,859
	8	Phoenix Hospital and Diagnostic Centre Pvt. Ltd.	B	No	116 (45)	C	28,38,237
	9	New Sebyan Nursing Home & Diagnostic Centre	B	No	119 (46)	C	14,43,187
	10	Aslam Nursing Home	C	No	Below 30 beds	R	0
	District-wise Total						2,25,26,400
Murshidabad	1	Gitaram Hospital Private Limited	A	No	174 (67)	B	9,65,352
	2	Manmohini Healthcare Pvt. Ltd.	A	No	165 (63)	B	2,67,23,987
	3	Nidan Nursing Home	B	No	124 (48)	C	53,42,631
	4	Lila Hospital Pvt. Ltd.	B	Yes	157 (60)	B	0
	5	Nibedita Health Care (A Unit of Gangapada Super Speciality Hospital Pvt. Ltd.)	B	No	154 (59)	C	43,59,307
	6	Bhagwangola Medical Institute	B	No	114 (44)	C	11,13,812
	7	Holy Heart Medical Centre (a unit of Ainul Memorial Hospital Pvt. Ltd.)	B	No	101 (39)	C	6,73,917

Name of district	Sl. No.	Name of the test checked Private HCPs empanelled under the Scheme	Grade	Whether the gradation was found proper? (yes/ no)	Scoring (percentage) found on the basis of the criteria stipulated by SNA	Gradation which should have been given*	Drainage of Govt. fund (period from 16.07.2022 to 31.03.2023 i.e., in ₹)
	8	New Amtala Nursing Home & Diagnostic Centre	B	No	105 (40)	C	4,30,999
	9	Khanam Nursing Home	C	Yes	71(24)	C	0
	10	BPL & General Nursing Home	C	No	Below 30 beds	R	0
	District-wise Total						3,96,10,005
	GRAND TOTAL						14,48,00,131

Source: Records of the test-checked HCPs; ***Grade-A-** 80 per cent and above, **Grade-B-** 60 per cent to 80 per cent, **Grade-C-** Below 60 per cent and **Grade-R-** HCPs having bed strength within the range of 10 to 29

Appendix 1.4

(Refer paragraph 1.8.1.6)

District-wise details of Avoidable Expenditure

(in ₹)

Name of the District	Name of the TPA/ISA	B	Period	C	Rate per Card	D	Enrolment Count	E	Enrolment Cost	F	Expenditure including Tax	G=F x 118 per cent	Avoidable cost per Card	H=D minus ₹ 25	Avoidable Expenditure excluding Tax	I=H x E	Avoidable Expenditure including Tax	J=I x 118 per cent
Alipurduar	Medi Assist		01-04-2019 to 15-07-2021		59.50		2,02,345		1,20,39,527.50		1,42,06,642		34.50		69,80,902.5		82,37,465	
Bankura	Medi Assist		01-04-2019 to 15-07-2021		49.99		4,03,796		2,01,85,762.04		2,38,19,199		24.99		1,00,90,862.04		1,19,07,217	
Birbhum	Medi Assist		01-04-2019 to 15-07-2021		48.85		4,60,443		2,24,92,640.55		2,65,41,316		23.85		1,09,81,565.55		1,29,58,247	
Coochbehar	Medi Assist		01-04-2019 to 15-07-2021		59.45		2,37,684		1,41,30,313.80		1,66,73,770		34.45		81,88,213.8		96,62,092	
Dakshin Dinajpur	Medi Assist		01-04-2019 to 15-07-2021		55.00		35,124		19,31,820		22,79,548		30.00		10,53,720		12,43,390	
Hooghly	Medi Assist		01-04-2019 to 15-07-2021		49.85		7,40,762		3,69,26,985.70		4,35,73,843		24.85		1,84,07,935.7		2,17,21,364	
Howrah	Medi Assist		01-04-2019 to 15-07-2021		55.00		5,35,993		2,94,79,615		3,47,85,946		30.00		1,60,79,790		1,89,74,152	
Jalpaiguri	Medi Assist		01-04-2019 to 15-07-2021		59.50		1,65,707		98,59,566.50		1,16,34,288		34.50		57,16,891.5		67,45,932	
Kolkata	Medi Assist		01-04-2019 to 15-07-2021		55.00		56,684		31,17,620		36,78,792		30.00		17,00,520		20,06,614	
Malda	Medi Assist		01-04-2019 to 15-07-2021		54.00		3,98,283		2,15,07,282		2,53,78,593		29.00		1,15,50,207		1,36,29,244	
Murshidabad	Medi Assist		01-04-2019 to 15-07-2021		49.45		10,40,137		5,14,34,774.65		6,06,93,034		24.45		2,54,31,349.65		3,00,08,993	
Nadia	Medi Assist		01-04-2019 to 15-07-2021		49.95		5,68,733		2,84,08,213.35		3,35,21,692		24.95		1,41,89,888.35		1,67,44,068	
North 24 Parganas	Medi Assist		01-04-2019 to 15-07-2021		48.89		11,69,208		5,71,62,579.12		6,74,51,843		23.89		2,79,32,379.12		3,29,60,207	

Name of the District	Name of the TPA/ISA	Period	Rate per Card	Enrolment Count	Enrolment Cost	Expenditure including Tax	Avoidable cost per Card	Avoidable Expenditure excluding Tax	Avoidable Expenditure including Tax
A	B	C	D	E	F	G=F x 118 per cent	H=D minus ₹ 25	I=H x E	J=I x 118 per cent
Pashim Burdwan	Medi Assist	01-04-2019 to 15-07-2021	49.95	4,03,883	2,01,73,955.85	2,38,05,268	24.95	1,00,76,880.85	1,18,90,719
Pashim Medinipur	Medi Assist	01-04-2019 to 15-07-2021	54.95	6,23,300	3,42,50,335	4,04,15,395	29.95	1,86,67,835	2,20,28,045
Purba Burdwan	Medi Assist	01-04-2019 to 15-07-2021	49.65	9,45,322	4,69,35,237.3	5,53,83,580	24.65	2,33,02,187.3	2,74,96,581
Purba Medinipur	Medi Assist	01-04-2019 to 15-07-2021	52.95	6,50,582	3,44,48,316.90	4,06,49,014	27.95	1,81,83,766.9	2,14,56,845
Purulia	Medi Assist	01-04-2019 to 15-07-2021	57.50	2,99,752	1,72,35,740	2,03,38,173	32.50	97,41,940	1,14,95,489
South 24 Parganas	Medi Assist	01-04-2019 to 15-07-2021	48.89	9,53,365	4,66,10,014.85	5,49,99,818	23.89	2,27,75,889.85	2,68,75,550
Uttar Dinajpur	Medi Assist	01-04-2019 to 15-07-2021	55.00	50,442	27,74,310	32,73,686	30.00	15,13,260	17,85,647
Dakshin Dinajpur	Paramount	01-04-2019 to 15-07-2021	55.00	1,03,068	56,68,740	66,89,113	30.00	30,92,040	36,48,607
Darjeeling	Paramount	01-04-2019 to 15-07-2021	59.50	1,67,893	99,89,633.50	11,787,768	34.50	57,92,308.5	68,34,924
Jhargram	Paramount	01-04-2019 to 15-07-2021	57.50	1,49,076	8571870	1,01,14,807	32.50	48,44,970	57,17,065
Kalimpong	Paramount	01-04-2019 to 15-07-2021	59.50	23,433	13,94,263.50	16,45,231	34.50	8,08,438.5	9,53,957
Kolkata	Paramount	01-04-2019 to 15-07-2021	55.00	3,60,510	1,98,28,050	2,33,97,099	30.00	1,08,15,300	1,27,62,054
Uttar Dinajpur	Paramount	01-04-2019 to 15-07-2021	55.00	1,65,455	91,00,025	1,07,38,030	30.00	49,63,650	58,57,107
Kolkata	Saraswati Press	01-04-2019 to 15-07-2021	55.00	14998	8,24,890	9,73,370	30.00	4,49,940	5,30,929
Howrah	Webel	01-04-2019 to 15-07-2021	55.00	71,482	39,31,510	46,39,182	30.00	21,44,460	25,30,463

Name of the District	Name of the TPA/ISA	Period	Rate per Card	Enrolment Count	Enrolment Cost	Expenditure including Tax	Avoidable cost per Card	Avoidable Expenditure excluding Tax	Avoidable Expenditure including Tax
A	B	C	D	E	F	G=F x 118 per cent	H=D minus ₹ 25	I=H x E	J=I x 118 per cent
Nadia	Webel	01-04-2019 to 15-07-2021	49.95	39,665	19,81,266.75	23,37,895	24.95	9,89,641.75	11,67,777
Alipurduar	Medi Assist	16-07-2021 to 31-03-2023	45.10	85,526	38,57,222.60	45,51,523	20.10	17,19,072.6	20,28,506
Bankura	Medi Assist	16-07-2021 to 31-03-2023	41.99	1,31,839	55,35,919.61	65,32,385	16.99	22,39,944.61	26,43,135
Birbhum	Medi Assist	16-07-2021 to 31-03-2023	41.99	1,71,064	71,82,977.36	84,75,913	16.99	29,06,377.36	34,29,525
Coochbehar	Medi Assist	16-07-2021 to 31-03-2023	44.99	2,15,495	96,95,120.05	1,14,40,242	19.99	43,07,745.05	50,83,139
Dakshin Dinajpur	Medi Assist	16-07-2021 to 31-03-2023	47.99	1,52,171	73,02,686.29	86,17,170	22.99	34,98,411.29	41,28,125
Hooghly	Medi Assist	16-07-2021 to 31-03-2023	41.99	59,305	24,90,216.95	29,38,456	16.99	10,07,591.95	11,88,959
Howrah	Medi Assist	16-07-2021 to 31-03-2023	41.99	2,79,763	1,17,47,248.37	1,38,61,753	16.99	47,53,173.37	56,08,745
Jalpaiguri	Medi Assist	16-07-2021 to 31-03-2023	47.99	1,85,223	88,88,851.77	1,04,88,845	22.99	42,58,276.77	50,24,767
Jhargram	Medi Assist	16-07-2021 to 31-03-2023	49.50	59,161	29,28,469.50	34,55,594	24.50	14,49,444.5	17,10,345
Kalimpong	Medi Assist	16-07-2021 to 31-03-2023	50.99	16,664	8,49,697.36	10,02,643	25.99	4,33,097.36	5,11,055
Kolkata	Medi Assist	16-07-2021 to 31-03-2023	48.00	1,63,991	78,71,568	92,88,450	23.00	37,71,793	44,50,716
Malda	Medi Assist	16-07-2021 to 31-03-2023	41.99	3,02,392	1,26,97,440.08	1,49,82,979	16.99	51,37,640.08	60,62,415
Pashim Burdwan	Medi Assist	16-07-2021 to 31-03-2023	44.99	1,85,179	83,31,203.21	98,30,820	19.99	37,01,728.21	43,68,039
Pashim Medinipur	Medi Assist	16-07-2021 to 31-03-2023	41.99	2,76,088	1,15,92,935.12	1,36,79,663	16.99	46,90,735.12	55,35,067

Name of the District	Name of the TPA/ISA	Period	Rate per Card	Enrolment Count	Enrolment Cost	Expenditure including Tax	Avoidable cost per Card	Avoidable Expenditure excluding Tax	Avoidable Expenditure including Tax
A	B	C	D	E	F	G=F x 118 per cent	H=D minus ₹ 25	I=H x E	J=I x 118 per cent
Purba Burdwan	Medi Assist	16-07-2021 to 31-03-2023	41.99	16,389	6,88,174.11	8,12,045	16.99	2,78,449.11	3,28,570
Purba Medinipur	Medi Assist	16-07-2021 to 31-03-2023	41.99	3,46,921	1,45,67,212.79	1,71,89,311	16.99	58,94,187.79	69,55,142
Purulia	Medi Assist	16-07-2021 to 31-03-2023	44.99	1,64,280	73,90,957.20	87,21,329	19.99	32,83,957.2	38,75,069
Uttar Dinajpur	Medi Assist	16-07-2021 to 31-03-2023	48.01	3,00,353	1,44,19,947.53	1,70,15,538	23.01	69,11,122.53	81,55,125
Darjeeling	Paramount	16-07-2021 to 31-03-2023	51.00	1,02,799	52,42,749	61,86,444	26.00	26,72,774	31,53,873
Hooghly	Paramount	16-07-2021 to 31-03-2023	41.99	2,63,501	11064406.99	1,30,56,000	16.99	44,76,881.99	52,82,721
Murshidabad	Paramount	16-07-2021 to 31-03-2023	41.99	4,07,102	1,70,94,212.98	2,01,71,171	16.99	69,16,662.98	81,61,662
Nadia	Paramount	16-07-2021 to 31-03-2023	41.99	2,86,145	1,20,15,228.55	1,41,77,970	16.99	48,61,603.55	57,36,692
North 24 Parganas	Paramount	16-07-2021 to 31-03-2023	41.99	6,23,537	2,61,82,318.63	3,08,95,136	16.99	1,05,93,893.63	1,25,00,794
Purba Burdwan	Paramount	16-07-2021 to 31-03-2023	41.99	2,12,721	89,32,154.79	1,05,39,943	16.99	36,14,129.79	42,64,673
South 24 Parganas	Paramount	16-07-2021 to 31-03-2023	41.99	4,83,967	2,03,21,774.33	2,39,79,694	16.99	82,22,599.33	97,02,667
Total				1,65,28,701	81,12,85,552	95,73,16,951		39,80,68,027	46,97,20,272

Source: Records furnished by SNA

Appendix 1.5

(Refer paragraph 1.8.2.2)

Non-conduct of requisite training/ workshop/ beneficiary audit by the ICs

Name of the selected district	Name of Insurance Company	Period of engagement for SS Scheme	Whether any training conducted by the IC	Whether any workshop conducted by the IC	Whether any beneficiary audit conducted by the IC	Remark
Birbhum	BAGIC	01.04.2018 to 15.01.2020	As per Information furnished by the district authority one Hospital training and one enrolment training had been conducted in November 2018 and December 2019.	No	No	No reason was provided by the district authority.
	OIC	16.01.2020 to 15.07.2022	No	No		
Hooghly	BAGIC	01.04.2018 to 15.01.2020	The DNO informed that no records in this regard are available.			No reason was provided by the district authority.
	OIC	16.01.2020 to 15.07.2022				
Purba Medinipur	BAGIC	01.04.2018 to 15.01.2020	No	No	No	No reason was provided by the district authority.
	OIC	16.01.2020 to 15.07.2022	No	No	No	
Jalpaiguri	IFFCO	01.04.2018 to 31.12.2019	No. The DNO has informed that no records in this regard are available.	No. The DNO has informed that no records in this regard are available at that end.	No. The DNO has informed that no records in this regard are available at that end.	No reason was provided by the district authority.
	UIIC	16.01.2020 to 15.07.2022	No. The DNO has informed that no records in this regard are available.	No. The DNO has informed that no records in this regard are available.	No. The DNO has informed that no records in this regard are available.	
North 24 Parganas	BAGIC	01.04.2018 to 15.01.2020	No	No	No	No reason was provided by the district authority.
	OIC	16.01.2020 to 15.07.2022	No	No		
Murshidabad	BAGIC	01.04.2018 to 15.01.2020	No	No	No	No reason was provided by the district authority.
	OIC	16.01.2020 to 15.07.2022	No	No		

Source: Information furnished by the selected districts i.e. DNO-SS offices

BAGIC: Bajaj Allianz General Insurance Company Limited; **UIIC:** United India Insurance Company Limited; **OIC:** Oriental Insurance Company Limited and **IFFCO:** Iffco Tokyo General Insurance Ltd.

Appendix 1.6

{Refer paragraph 1.8.3.2 (i)}

Patients' survey conducted in test-checked HCPs revealed that in-patients under the Scheme had paid consultation fees before admission

Name of district	No. of test-checked private hospital/ nursing home (HCP)	Survey conducted among in-patients (in Nos.)	No. of in-patients who had paid consultation fees before admission	Range of consultation fees paid by the in-patients before admission (in ₹)
Birbhum	15	92	41	300 to 400
Hooghly	10	54	23	150 to 700
Purba Medinipur	10	72	21	70 to 500
Jalpaiguri	10	22	9	300 to 500
North 24 Parganas	10	71	14	300 to 400
Murshidabad	10	88	33	300 to 400
		399	141	

Source: Records of test-checked HCPs

In-patients under the Scheme who had to bear cost of Diagnostic Tests before admission and paid money during Hospitalisation

Name of district	No. of test-checked private hospital/ nursing home (HCP)	Survey conducted among in-patients (in Nos.)	No. of in-patients who had to bear cost of Diagnosis before admission	Range of amount paid by the in-patients (in ₹)	No. of Patients who paid money during Hospitalisation	Range of amount paid by the in-patients (in ₹)
Birbhum	15	92	19	Data not available	9	Data not available
Hooghly	10	54	15	250 to 8,500	7	800 to 22,000
Purba Medinipur	10	72	24	300 to 18,000	4	500 to 12,000
Jalpaiguri	10	22	9	100 to 20,000	0	Not applicable
North 24 Parganas	10	71	14	500 to 13,054	3	2,650 to 14,800
Murshidabad	10	88	31	600 to 20,000	1	2,350 to 4,390
Total		399	112		24	

Source: Records of test-checked HCPs

Appendix 1.7

(Refer paragraph 1.11.3)

**Monitoring, visit, review, audit of the SS Scheme by the district authority
(District Key Manager)**

Name of district	No. of visits to enrolment centre during 2018-19 to 2022-23	No. of periodic meeting conducted during 2018-19 to 2022-23	No. of health camps conducted during 2018-19 to 2022-23	No. of visits to empanelled hospitals/ nursing homes (HCPs) during 2018-19 to 2022-23	No. of medical audit conducted during 2018-19 to 2022-23
Birbhum	Only in 2020 two visits of enrolment centre were conducted. However, no observation of the visits was recorded. Information regarding any other visit to enrolment centre was not furnished to Audit.	Nil	Nil	No details regarding visit of empanelled hospitals/ nursing homes were furnished to Audit.	No documents/ record regarding Medical Audit were furnished to Audit.
Hooghly	The DNO informed that records relating to visit to enrolment centre, conducting of periodic health meeting/ camps and visits to empanelled hospitals/ nursing homes (HCPs) were not available with the authority.				The DNO informed that Records relating to Medical Audit were not available with the authority
Purba Medinipur	05	04	Nil	03	NA
Jalpaiguri	NA	NA	NA	NA	NA
North 24 Parganas	No documents/ record of such visit was furnished to Audit.	Nil	Nil	Although the district authority mentioned that visits were done, no details regarding visit of empanelled hospitals/ nursing homes were furnished to Audit.	No documents/ record regarding Medical Audit were furnished to Audit.
Murshidabad	Although the district authority mentioned that visits were done, no documents/ record of such visit was furnished to Audit.	Nil	Nil	Although the district authority mentioned that visits were done, no details regarding visit of empanelled hospitals/ nursing homes were furnished to Audit.	No documents/ record regarding Medical Audit were furnished to Audit.

Source: Information, documents provided from the selected/ visited six district offices;

NA: Not Available

Appendix 2.1

(Refer Chapter 2)

List of Departments and other offices selected for audit

Sl. No.	Name of the Department/ Directorate and other Bodies	Auditee Units selected in the test-checked districts				
		Kolkata	North 24 Parganas	Hooghly	Purba Medinipur	Malda
1.	Department of School and Education and Directorates including PBSSM	District Education Officer, PBSSM	District Education Officer, PBSSM	District Education Officer, PBSSM	District Education Officer, PBSSM	District Education Officer, PBSSM
		Resource Centre, Motilal R.F.P School	Resource Centre, Amdanga P. Pry School	Resource Centre, Piyarapur Pry. School	Resource Centre, Byabattarhat Adarsh High School	Pandua A.K. High School Resource Centre, Pandua
		Resource Centre, S.B. Girls School	Resource Centre, Madhyamgram Jr. Basics Pry. School	Resource Centre, Barasath Pathshala	Resource Centre, Khoskhana Pry. School	Resource Center, Bhutni Chandipur High School
		Motilal R.F.P School	Amdanga P. Pry School	Piyarapur Pry. School	Byabattarhat Adarsh High School	Pandua A.K. High School
		S.B. Girls School	Madhyamgram High School	Barsath Pathshala	Khoskhana Pry. School	Bhutni Chandipur High School
2.	Technical Education & Skill Development Department and Directorates including Paschim Banga Society for Skill Development (PBSSD)	APC Roy Polytechnic	AJC Bose Polytechnic, Berachampa	Hooghly Institute of Polytechnic	Dr. Medhnad Saha Polytechnic	Malda Polytechnic College, Malda
		BIT, Vidya Sagar University	—	—	—	—
		Govt. ITI, Gariahat	Govt. ITI, Barrackpore	Govt. ITI, Hooghly	Haldai ITI	Govt. ITI, Malda
		—	Govt. ITI, Halisahar	—	—	—
		District Project Manager, PBSSD	District Project Manager, PBSSD	District Project Manager, PBSSD	District Project Manager, PBSSD	District Project Manager, PBSSD

Sl. No.	Name of the Department/ Directorate and other Bodies	Auditee Units selected in the test-checked districts				
		Kolkata	North 24 Parganas	Hooghly	Purba Medinipur	Malda
3.	Department of Higher Education Directorate	Jadavpur University, Kolkata	West Bengal State University, Barasat	—	—	University of Gour Banga, Malda
		St. Xavier's College, Kolkata	Barasat Govt. College	Chandanagar Govt. College	Panskura Banamali College	Malda College, Malda
		Asutosh College, Bhawanipur	Mrinalini Dutta Mahavidyalaya	Tarkeswar Govt. College	Mahishadal Raj Mahavidyalaya	Gazole Mahavidyalaya, Gazole
4.	Department of Mass Education Extension & Library Services and Directorate of Mass Education Extension	District Mass Education Extension Officer	District Mass Education Extension Officer	District Mass Education Extension Officer	District Mass Education Extension Officer	District Mass Education Extension Officer
		—	—	—	Moyna Ram Krishnayan Ashram, Moyna	R.P. Roy Memorial Blind School, Malda Sponsored Special School
		Calcutta Blind Sponsored Special School	Ichapur Deaf & Dumb Sponsored Special School	Prabartak Institute for Mentally Retarded (Sponsored Special School), Chandannagar	Shruti Sponsored Special School, Haldia	Pipla Residential Deaf and Dumb Sponsored Special School, Harishchandrapur
		Light House for Blind Sponsored Special School	R.K.M Sponsored Special School for Blind, Surjapur	Louis Braille Memorial School for the Sightless (High) (Sponsored Special School)	Vivekananda Mission Ashram, Haldia (Sponsored Special School)	Subodh (Sponsored Special School)
		Mentaid (Recognised Special School)	Pradip (Recognised Special School)	Pratibandhi Kalyan Kendra, Abinash Mukherjee Road, Chandannagar (Recognised Special School)	—	Adhikari Residential School for the Mentally Retarded, Malda (Recognised Special School)

Sl. No.	Name of the Department/ Directorate and other Bodies	Auditee Units selected in the test-checked districts			
		Kolkata	North 24 Parganas	Hooghly	Purba Medinipur
		Morning Glory (Recognised Special School)	Haripada Biswas Pratibandhi Vidyalay (Recognised Special School)	Snehaneer, Uttarpur (Recognised Special School)	—
					Kotwali Seleha Memorial School, English Bazar, Malda (Recognised Special School)

Source: Records of the Nodal Department

Note: Besides, records of the Women & Child Development and Social Welfare Department (WCD&SW) (Nodal Department) including State Commissioner for PwD were also test-checked