



# WEST BENGAL GRAMIN BANK

CIRCULAR NO: HR/ 386 /2025-26

Date: 09.03.2026

**All Branches / Offices  
All Departments at Head Office**

**Re: Exercising of option by Retirees (Officers/Employees) of eUBKGB for Group Medical Insurance Scheme (GMP) of West Bengal Gramin Bank**

**Ref: Circular No. HR/215/2025-26 dated 26.08.2025**

Bank vide its Circular No. HR/215/2025-26 dated 26.08.2025 has commenced the Group Medical Insurance Scheme (GMP) for **WBGB** w.e.f. 29.08.2025 for its serving Officers/Employees as well for retirees of eBGVB & ePBGB from 04.10.2025 respectively for synchronization of both in-service/Retirees policies, both having validity period upto 28.08.2026.

Since existing policy for retirees of eUBKGB shall expire on 30.03.2026. As such, Retirees of eUBKGB, who desire to continue in the Group Medical Insurance Scheme need to opt for coverage for the period 31.03.2026 to 03.10.2026 on prorata basis for availing coverage in subsequent years.

Accordingly, Bank approached National Insurance Company Limited (NICL) through its Broker Edme Insurance Brokers Ltd (Formerly Aditya Birla Insurance Brokers limited) for pro-rata premium towards inclusion of eUBKGB retirees in Group Medical Insurance (GMP) policy of WBGB.

The prorata rate as received from NICL through Broker is as follows:

**Table I (With Domiciliary)**

(Amount in ₹)

Basic Cover	Category	Prorata Premium (151 days) incl. GST @18%	Effective Date	Expiry Date
5,25,000.00	Self	15,890.00	31.03.2026	28.08.2026
	Self + Spouse	16,881.00		
	Self+ spouse-mentally/physically dependent children	19,482.00		
4,00,000.00	Self	12,117.00	31.03.2026	28.08.2026
	Self + Spouse	13,007.00		
	Self+ spouse-mentally/physically dependent children	15,012.00		

**Table II (Without Domiciliary)**

(Amount in ₹)

Basic Cover	Category	Prorata Premium (151 days) incl. GST @18%	Effective Date	Expiry Date
5,25,000.00	Self	15,411.00	31.03.2026	28.08.2026
	Self + Spouse	16,039.00		
	Self+ spouse-mentally/physically dependent children	18,067.00		
4,00,000.00	Self	11,696.00		
	Self + Spouse	12,315.00		
	Self+ spouse-mentally/physically dependent children	13,776.00		

**Time period for exercising option:**

As such, willing and eligible retirees of eUBKGB (who had retired from service as on 31.12.2025) may apply through Bank's website [www.wbqb.bank.in](http://www.wbqb.bank.in) (process enclosed) as per following timeline:

<b>Application period:</b>	<b>9<sup>th</sup> March 2026 to 13<sup>th</sup> March 2026</b>
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Retirees who have not yet joined in the scheme but intends to avail the benefit are also eligible as a one-time measure to join the scheme.

Intending retirees are also requested to maintain the requisite premium amount (including GST) in their respective Pension account.

The premium shall be debited on **16.03.2026** from respective the pension accounts of optees for onward remittance to the Insurance Company on the same day.

Not maintaining sufficient balance will be considered as opting out from the policy.

**Please note that no request for extension of date shall be entertained in this regard (even if applied through website).**

For downloading of Health cards/coverage/Policy No./Claim form/Whatsapp Chatbot no. etc. Circular No. HR/215/2025-26 dated 26.08.2025 may be referred.

AGMs/Chief Managers (posted at HO) / Regional Heads / Branch Heads are advised to bring the contents of this circular to the notice of all concerned.



**GENERAL MANAGER (HR)**

Encl:

1. As stated above.

# Schematic representation of application process for enrolment in GMP by Retirees(eUBKGB)



URL for application: <https://groupmedicalinsurance.wbgb.bank.in/>

## 1. Home Page

## 2. Pensioner Page 1

### 3. Pensioner Page 2

WBG

Retired Employee

<b>PPO Number *</b> <input type="text" value="R0006"/>	<b>Pension Account Number *</b> <input type="text" value="4000241010001926"/>
<b>Name *</b> <input type="text" value="SUSHANTA BANERJEE"/>	<b>Date Of Birth *</b> <input type="text" value="26-09-1952"/>
<b>Post *</b> <input type="text" value="Officer"/>	<b>Basic Coverage*</b> <input type="text" value="525000"/>
<b>Type Of Coverage *</b> <input type="text" value="Select Type Of Coverage"/>	<b>Insurance Coverage *</b> <input type="text" value="Select Insurance Coverage"/>
<b>Coverage Premium Amount</b> <input type="text"/>	
<b>Top-Up Amount *</b> <input type="text" value="Select Top-Up Amount"/>	<b>Top-Up Premium Amount</b> <input type="text"/>
<b>Mobile No *</b> <input type="text"/>	<b>Email ID</b> <input type="text"/>
<b>Pension Paying Branch *</b> <input type="text"/>	<b>Pension Paying Region Name *</b> <input type="text"/>
<b>Total Premium Amount</b> <input type="text"/>	<b>Remark</b> <input type="text"/>

Please select appropriate option form above drop down & fill up the necessary data, put remarks if there is any incorrect data observed.

### 4. Pensioner Acknowledgement Page

Acknowledgement

ওয়েস্ট বেঙ্গল গ্রামীণ ব্যাংক  
WEST BENGAL GRAMIN BANK

Acknowledgement No: WBGRET07032649244  
Dear SUSHANTA BANERJEE,

Your submission has been recorded successfully and will be processed by WBGB Medical Insurance Team.

Basic Coverage: 525000  
Type Of Coverage: Domiciliary  
Insurance Coverage: Self  
Cover Premium: 15890  
Additional Top-up: 0  
Premium Amount: 0  
Total Coverage Premium Amount: 15,890.00  
Submission Date: 07/03/2026 15:23

Thanking you