

**Terms of Reference (TOR)**  
**For**  
**SMEF Employees and Spouse Group Life insurance**

**Salient Features of Group Insurance can be the following**

1. Comprehensive coverage of hospitalization treatment expenses.
2. Direct payment of treatment expense by the Company at designated hospitals.
3. Reimbursement of expenses for treatment at non-designated hospitals.
4. Treatment at any renowned hospital of the country by consultant of own choice.
5. Easy hospitalization and claim settlement procedure.
6. Membership Card for each insured to facilitate preferential service.
7. Scope for inclusion of spouse, children and parents under the Plan.
8. Scope for Overseas Treatment.
9. Coverage of Pre & Post Hospitalization expenses.
10. Treatment Coverage at Specialized Hospital.
11. Ambulance Services to & from Hospital in case of Emergency.
12. Post Hospitalization two follow-up visits covered.
13. All Drugs/ Medicines required during Hospitalization
14. Diagnostic Testing e.g. X-Ray, MRI, Ultrasonography, etc. during Hospitalization
15. 24 Hours Hotline Medical Assistance for Emergency & Non-emergency admissions
16. Professional Nursing care during post-hospitalization period, if necessary & advised by a physician.
17. Treatment by Radiotherapy & Chemotherapy.
18. All Consultation Fees during Hospitalization.
19. Overseas Treatment at NO ADDITIONAL PREMIUM.
20. Profit Sharing options
21. Option for supplementary covers to enhance benefit
22. Exclusion & Inclusion of members under coverage at any time
23. Option to alter sum assured at any time
24. Refund of basic premium (full/partial) on completion of term or retirement
25. Payment of Surrender Value in case of Policy discontinuation & exclusion
26. Conversion Privilege to take Individual Life Insurance Policy in lieu.
27. Reimbursement shall be made for Doctor Consultation (specialist or consultant of concerned discipline), medicine, investigations and procedural Changes as advised during consultation related to illness or injury only.

28. All regular and permanent employees and their dependent are enjoyed in Major disease Benefit (MDB).

**List of Employees under Group Insurance Scheme**

Sl. No.	Employee ID	Name of Employee	Designation	Date of Birth	Date of Joining	
1	1	4	<b>Md. Nazeem Hasan Sattar</b>	GM	25-Mar-1971	14/11/2007
2	1.1		Ms. Farhana Hossain	Spouse	24-Sep-1978	
3	1.2		Zaheen Ibnaat Adrita	Child1	30-Jul-2008	
4	1.3		Zabeen Sara Ridita	Child2	25-Feb-2016	
5	1.4		Ms. Fateme Khanom	Mother	1-Jan-1950	
6	2	5	<b>Farzana Khan</b>	GM	26-Aug-1973	12/11/2007
7	2.1		Md.Sharafat Ullah Khan	Spouse	1-Jan-1971	
8	2.2		Shafqat Ullah Khan	Child1	22-Aug-2008	
9	3	6	<b>Mohammad Jahangir Hossain</b>	DGM	1-Mar-1973	2/12/2007
10	3.1		Rokhsana Karim	Spouse	1-Mar-1983	
11	3.2		Jannatul Raya Roja	Child1	8-Nov-2011	
12	3.3		Noor Mohammad Alif	Child2	24-Mar-2015	
13	4	7	<b>Md. Abdus Salam Sarder</b>	DGM	24-Nov-1970	22/10/2007
14	4.1		Rasida Akter	Spouse	4-Apr-1972	
15	4.2		Maisha Jannati Prerona	Child1	12-Apr-2003	
16	4.3		Romana Khatun	Mother	78 years	
17	5	8	<b>Abu Monjoor Sayeef</b>	Assistant General Manager	3-Jan-1977	5/22/2011
18	5.1		Nadia Haq	Spouse	15-Sep-1980	
19	5.2		Nihaad Nidia Sayeef	Child1	9-Jan-2013	
20	5.3		Norah Novea Sayeef	Child2	31-Jul-2015	
21	6	9	<b>Mousumi Roy</b>	Assistan General Manager	21-Jul-1977	22/05/2011
22	6.1		Ashish Kumar Goswamy	Spouse	20-Feb-1976	
23	6.2		Aahish Goswamy	Child1	1-Feb-2014	
24	6.3		Mihir Kanti Roy	Father	1-Jun-1945	
25	6.4		Sikha Roy	Mother	15-Sep-1955	
26	7	10	<b>Suman Chandra Saha</b>	Assistan General Manager	10-Jul-1981	22/05/2011
27	7.1		Jashi Saha	Spouse	13-Jul-1989	N/A
28	7.2		Jaiman Saha	Child1	9-May-2015	N/A
29	7.3		Jayesh Saha	Child2	20-Oct-2019	N/A

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30	7.4		Lakshmi Rani Saha	Mother	4-Apr-1959	N/A
31	8	11	<b>Md. Rakib Uddin Khan</b>	AGM	22-Aug-1981	29.10.2007
32	8.1		Fatema Munmun	Spouse	1-Feb-1992	
33	8.2		Areeba Farishta Khan	Child1	16-May-2020	
34	8.3		Md. Anser Uddin Khan	Father	4-Aug-1942	
35	9	12	<b>Fahim-bin-Asmat</b>	AGM	2-Feb-1980	1/11/2007
36	9.1		Achhia Ahmed	Spouse	1-Dec-1984	
37	9.2		Alveena Farha	Child1	10-Jun-2011	
38	9.3		Alisha Farha	Child2	18-Jan-2017	
39	9.4		Khan Asmat Ud Doullah	Father	7-Mar-1941	
40	9.5		Khurshid Akhtar	Mother	12-Apr-1948	
41	10	13	<b>Md. Mostafizur Rahman</b>	AGM	27-Mar-1979	1/11/2007
42	10.1		Sumana Murshed Khan	Spouse	25-Dec-1980	
43	10.2		Emira Tasneem	Child1	11-Dec-2012	
44	10.3		Namira Tasneem	Child2	31-Jan-2016	
45	10.4		Md. Abdur Rahman	Father	1-Jan-1955	
46	10.5		Shamsun Nahar	Mother	12-Jun-1965	
47	11	68	<b>Md. Morshed Alam</b>	AGM	1-Mar-1984	23/10/2019
48	11.1		Nilufa Yesmin	Spouse	15-Jun-1988	
49	11.2		Mafruha Morshed Murchhona	Child1	4-Jun-2012	
50	11.3		Marnia Morshed Mugdhota	Child2	18-Sep-2013	
51	11.4		Md. Tasadduk Hossain	Father	1-Jan-1948	
52	11.5		Anowara Begum	Mother	24-Sep-1958	
53	12	15	<b>Md. Masudur Rahman</b>	AGM	12-Jan-1980	01 /01/ 2009
54	12.1		Rajouana Ahamed	Spouse	31-Dec-1987	N/A
55	12.2		Imaad Ur Rahman	Child1	25-Sep-2010	N/A
56	12.3		Inaaya Rahman	Child2	17-May-2017	N/A
57	13	17	<b>Mohammad Masum Billah</b>	AGM	1-Feb-1977	1/1/2009
58	14.1		Rayhan Kawsar	Spouse	1-May-1982	
59	14.2		Ayman Tahiya	Child1	30-Jun-2008	
60	14.4		Jubli Akhter	Mother	60 years	
61	15	18	<b>Rahul Barua</b>	AGM	1-Jan-1974	7/5/2009

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62	15.1		Sudha Barua	Spouse	9-Oct-1980	
63	15.2		Rajoshri Barua	Child1	8-Apr-2003	
64	15.3		Rupashri Barua	Child2	11-Feb-2012	
65	15.4		Kusum Barua	Mother	28-Mar-1938	
66	16	19	<b>Muhammad Khaleduzzaman Talukder</b>	AGM	31-Dec-1977	30/08/2010
67	16.1		Sabiha Jasmine	Spouse	29-Jun-1983	
68	16.2		Khadiza	Child1	8-Nov-2013	
69	16.3		Ahmadullah	Child2	31-Jan-2019	
70	17	20	<b>Md. Abbas Ali</b>	Manager	20-Dec-1979	22.08.2010
71	17.1		Shahanaz Pervin	Spouse	13-Jan-1990	
72	17.2		Afsana Binte Abbas	Child1	30-Nov-2015	
73	17.3		Adnan Sami	Child2	13-Nov-2018	
74	17.4		Abijan Nesa	Mother	22-Aug-1952	
75	18	21	<b>Syeda Sultana Yesmin</b>	Manager	31-Dec-1979	22/08/2010
76	18.1		Billal Hossen	Spouse	25-Nov-1976	
77	18.2		Ishmam Muttaqi	Child1	21-Jan-2008	
78	18.3		Siddratul Muntaha Izma	Child2	8-Sep-2011	
79	18.4		Syed Maqbul Hossain	Father	31-Dec-1948	
80	18.5		Shamsun Nahar Ahmed	Mother	10-Mar-1956	
81	19	22	<b>Mst Nazma Khatun</b>	Manager	30-Jan-1986	10/5/2011
82	19.1		A.B. M Masum Gani	Spouse	1-Mar-1980	
83	19.2		Mersiha Afsheen	Child1	18-Jun-2014	
84	19.3		Araf Imshiat	Child2	17-May-2016	
85	19.4		Nurun Nahar	Mother	2-Jan-2966	
86	20	23	<b>Md. Tanvir Faisal</b>	Deputy Manager	5-Apr-1989	1-Jul-13
87	20.1		Salma Sultana	Spouse	1-Nov-1990	
88	20.2		Tahfeez Afraz	Child1	17-Jan-2016	
89	20.3		Tanziha Nawwar	Child2	10-May-2020	
90	20.4		Begum Momena Banu	Mother	30-Oct-1951	
91	21	25	<b>Ashraful Amin</b>	Deputy Manager	1-Jan-1985	1/7/2013
92	22	26	<b>Md. Saifur Rahman Manik</b>	Deputy Manager	16-Mar-1986	1/7/2013
93	22.1		Nowshin Nowal	Spouse	19-Nov-1997	

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94	22.2		Md. Mokbulur Rahman	Father	2-Sep-1943	
95	22.3		Morium Begum	Mother	20-May-1972	
96	24	28	<b>Salma Sultana</b>	Deputy Manager	1-Nov-1990	08/09/13
97	24.1		Md. Tanvir Faisal	Spouse	5-Apr-1989	
98	24.2		Tahfeez Afraz	Child1	17-Jan-2016	
99	24.3		Tanzuha Nawwar	Child2	10-May-2020	
100	24.4		Md. Enamul Haque	Father	31-Dec-1953	
101	24.5		Hosneara Begum	Mother	5-Jul-1965	
102	25	30	<b>Sanzida Sultana</b>	Deputy Manager	1-Jan-1989	20/10/2013
103	25.1		Md. Taowhid Reza	Spouse	25-Dec-1984	
104	25.2		Md. Tahbir Al Shabib	Child1	22-Oct-2019	
105	25.3		Halima Khatun	Mother	25-Mar-1964	
106	26	33	<b>Sazu Barua</b>	Deputy Manager	22-Nov-1989	1/1/2014
107	26.1		Suprity Barua	Spouse	30-Oct-1995	
108	26.2		Souptik Mitra Barua	Child1	16-Aug-2019	
109	26.3		Basumitra Barua	Father	7-Jan-1960	
110	26.4		Manju Barua	Mother	21-Feb-1965	
111	27	34	<b>Debashis Saha</b>	Deputy Manager	30-Nov-1986	1/1/2014
112	27.1		Priyanka Rani Kundu	Spouse	14-Dec-1988	
113	27.2		Debapriya Saha	Child1	19-Mar-2019	
114	27.3		Nikhil Kumar Saha	Father	10-Dec-1950	
115	27.4		Archana Rani Saha	Mother	30-Jul-1957	
116	28	35	<b>Abu Syed</b>	Deputy Manager	18-Feb-1990	1/1/2014
117	28.1		Ferdous Ara Khan	Spouse	4-Jun-1992	
118	28.2		Anisa Arwa Tooba	Child1	10-Apr-2020	
119	28.3		Abdus Sobur	Father	7-Dec-1967	
120	29	36	<b>Md. Monjurul Haque</b>	Deputy Manager	31-Jan-1978	20/11/2007
121	29.1		Jannatul Ferdous	Spouse	25-Jun-1992	
122	29.2		Tahia Tawaf	Child1	28-Apr-2020	
123	29.3		Shahida Begum	Mother	7-May-1955	
124	30	37	<b>Ashim Kumar Halder</b>	Deputy Manager	17-Apr-1977	29/11/2007
125	30.1		Rama Rani Halder	Spouse	30-Oct-1977	
126	30.2		Asmita Halder	Child1	5-Jun-2013	

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127	30.3		Ahan Halder	Child2	24-Aug-2015	
128	31	38	<b>Jona Talukder</b>	Deputy Manager	20-May-1976	25/11/2007
129	31.1		Chomen Talukder	Spouse	15-Jul-1975	
130	31.2		Kothon Talukder	Child1	22/9/2004	
131	31.3		Kathi Talukder	Child2	2-Oct-2014	
132	31.4		Shaneha Ranjon Chakma	Father	24-Aug-1948	
133	31.5		Pachando luta Chakam	Mother	22-Oct-1950	
134	32	39	<b>Kimyea Ferdausi</b>	Deputy Manager	1-Sep-1983	26.08.2010
135	32.1		Md. Alimul Kabir	Spouse	1-Mar-1983	
136	32.2		Aymaan Al Faruque	Child1	20-Oct-2012	
137	32.3		Umayer Ansary	Child2	29-Jun-2016	
138	32.4		Hosne Ara Faruque	Mother	2-Sep-1953	
139	33	40	<b>Apurba Kumar Saha</b>	Deputy Manager	10-Dec-1987	1-Feb-16
140	33.1		Chitra Rani Saha	Spouse	28-Apr-1994	
141	33.2		Dilip Kumar Saha	Father	20-Feb-1957	
142	33.3		Sobita Rani Saha	Mother	3-Sep-1967	
143	34	42	<b>Md. Nazmul Islam</b>	AM	9-Jan-1992	6/1/2017
144			Masuma Ahmed	Spouse	1-Feb-1994	
145	34.1		Md. Robeul	Father	5-Dec-1947	
146	34.2		Mst. Kulsom	Mother	5-Dec-1961	
147	35	43	<b>Mainul Islam</b>	AM	15-Dec-1993	1/6/2017
148	35.1		Sayed Hossain Mahmud	Father	1-Jan-1953	
149	35.2		Khadija Begum	Mother	2-Jun-1970	
150	36	45	<b>Zishan Mahmood Shawon</b>	Assistant Manager	7-May-1990	1-Jun-17
151	36.1		Umme Habiba	Spouse	26-Jan-1996	
152	36.2		MD. Selim Howlader	Father	20-Feb-1956	
153	36.3		Mariom Akter	Mother	1-Jan-1970	
154	37	46	<b>Md. Rejaul Karim</b>	Assistant Manager	27-Jul-1987	2/6/2013
155	37.1		Tanni Afrad	Spouse	31-Dec-1999	
156	37.2		Mst. Rokaya Akter	Mother	5-Apr-1956	
157	38	47	<b>Md. Mominul Islam</b>	Assistant Manager	15-Jan-1980	1/1/2014
158	38.1		Farzana Akter	Spouse	16-Jun-1997	
159	38.2		Md. Ibtisam Momin Jahin	Child1	23-Jan-2017	

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160	38.3		Md. Irtisam Momin Jihan	Child2	18-Jul-2020	
161	38.4		Md. Sirajul Islam	Father	15-Jul-1960	
162	38.5		Lutfur Nahan	Mother	20-May-1958	
163	39	69	<b>Md. Nazmul Islam</b>	Assistant Manager	31-Dec-1991	2/2/2020
164			Nishat Tamanna Mumu	Spouse	5-Aug-1995	
165	39.1		Md. Nazrul Islam	Father	26-Jun-1962	
166	39.2		Hosne Ara Akter	Mother	1-Jan-1970	
167	40	71	<b>Md. Alamgir Hossain</b>	Assistant Manager	25-Dec-1994	2/2/2020
168	40.1		Md. Jahangir Hossain	Father	3-May-1962	
169	40.2		Taslima Bagum	Mother	4-Mar-1967	
170	41	73	<b>Md. Shalehur Rahman</b>	Assistant Manager	15-Aug-1991	2/2/2020
171	41.1		Shafiqul Islam	Father	1-Mar-1962	
172	41.2		Shahanaj Pervin	Mother	1-Dec-1972	
173	42	74	<b>MEHEDI HASAN</b>	Assistant Manager	31-Dec-1994	04.02.2020
174	42.1		ABUL KALAM SARDAR	Father	1-Jun-1963	
175	42.2		MAHMUDA	Mother	30-Jun-1972	
176	44	48	<b>Mohammad Delowar Hossain</b>	Program Assistant	5-Oct-1984	1/1/2014
177	44.1		Lutfur Nahar	Spouse	1-Jan-1981	
178	44.2		Zun Aun Noor Zara	Child1	30-Dec-2014	
179	44.3		Rohan Adnan Arik	Child2	19-Jul-2016	
180	44.4		Md Abdul Latif	Father	1-Mar-1942	
181	44.5		Chelama Khatun	Mother	1-Mar-1942	
182	45	49	<b>Rubiya Ruby</b>	Program Assistant	15-Sep-1986	1/6/2017
183	45.1		Mohammad Mostafizur Rahman	Spouse	1-Jul-1980	
184	45.2		Mahinur Rahman Mershiha	Child1	9-Dec-2013	
185	45.3		Mahiba Rahman Samiha	Child2	7-Jun-2019	
186	45.4		Rehana Begum	Mother	23-Nov-1970	
187	46	50	<b>Md. Ariful Islam</b>	Program Assistant	26-Dec-1987	1/6/2017
188	46.1		Abdul Zabber	Father	3-Jan-1953	
189	46.2		Anjuara Begum	Mother	19-May-1962	



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190	47	67	<b>Md. Nazmul Hassan</b>	Program Assistant	2-Nov-1988	28/03/2018
191	47.1		Sultan Ahmed	Father	24-Jul-1956	
192	47.2		Lutfun Nassa	Mother	7-Dec-1964	
193	48	56	<b>Shamim Ahmed</b>	Program Assistant	2-Jan-1987	13/11/2007
194	48.1		Sokhina	Spouse	8-Apr-1992	
195	48.2		Sanjida Shamim Tithi	Child1	1-Jul-2010	
196	48.3		Samiya	Child2	15-Aug-2015	
197	48.4		Md.Hossain Ali	Father	16-Jul-1962	
198	48.5		Shajeda Begum	Mother	27-Feb-1967	
199	49	51	<b>Md. Billal Hossain</b>	Driver	15-May-1970	13/11/2007
200	49.1		Akhlima Begum	Spouse	21-May-1977	
201	49.2		Vicarunnessa Tamanna	Child1	20-Mar-1996	
202	49.3		Meherunnessa Tania	Child2	27-Sep-2000	
203	49.4		Sultana Afroz Sumaya	Child3	9-Sep-2002	
204	49.5		Sokina Begum	Mother	2-Feb-1940	
205	50	52	<b>Md. Bahauddin Talukder</b>	Driver	1-Sep-1975	1/1/2009
206	50.1		Sharmin Aktar	Spouse	1-Jan-1978	
207	50.2		Md. Saifullah Mansur	Child1	1-Feb-2002	
208	50.3		Ms. Muntaha	Child2	7-May-2016	
209	50.4		Md. Abdur Rouf Talukder	Father	90 years	
210	50.5		Suria Begum	Mother	85 Years	
211	51	53	<b>Md. Bellal Hossain Khan</b>	Driver	2-Apr-1970	1/1/2017
212	51.1		Mst. Nazma Begum	Spouse	3-Feb-1972	
213	51.2		Simu Akter	Child1	15-Jan-1988	
214	51.3		Md. Ismail	Child2	25-Nov-1998	
215	51.4		Sheuly	Child3	8-May-1992	
216	52	54	<b>Md.Akash</b>	Driver	1-Feb-1977	1/1/2017
217	52.1		Mst. Rabeya	Spouse	21-May-1981	
218	52.2		Md. Rabbi Rahman Nobin	Child1	5-Jul-2004	
219	52.3		Md. Abdur Rahman	Child2	12-Jul-2007	
220	52.4		Mst. Nowrin Akter Afsana	Child3	5-May-2016	

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221	52.5		Mst. Rokeya Begum	Mother	7-Apr-1958	
222	53	55	<b>Md. Shahjahan Milon</b>	Driver	14-Mar-1981	1/1/2017
223	53.1		Fatema Begum	Spouse	1-Jan-1994	
224	53.2		Md. Osman Goni	Child1	16-Feb-2012	
225	53.3		MD. Omar Faruk	Child2	18-Feb-2014	
226	53.4		Ohida Khatun	Mother	13-Aug-1957	
227	54	57	<b>Md.Abu Bokar Siddik</b>	Office Assistant	31-Dec-1982	13/11/2007
228	54.1		Sabina Yesmin	Spouse	4-Dec-1990	
229	54.2		Sanjida Yesmin	Child1	9-Sep-2013	
230	54.3		Mahadi Hasan	Child2	11-Mar-2019	
231	54.4		Rokiya Begum	Mother	55 years	
232	55	58	<b>Saikat Barua</b>	Office Assistant	1-Jan-1993	1/1/2014
233	55.1		Monotosh Barua	Father	2-Jul-1958	
234	55.2		Shipu Barua	Mother	15-Jan-1977	
235	56	59	<b>Rubel Barua</b>	Office Assistant	1-Jun-1991	1/1/2014
236	56.1		Barsha Barua	Spouse	1-Apr-2003	
237	56.2		Sukumar Barua	Child1	1-Oct-1949	
238	56.3		Roma Rani Barua	Child2	1-Aug-1968	
239	57	60	<b>Somitra Shom</b>	Office Assistant	1-Dec-1980	1/1/2014
240	57.1		Peianka Rani Roy	Spouse	11-Nov-1994	
241	57.2		Anik Shom	Child1	12-Jan-2015	
242	57.3		Oritro Shom	Child2	20-Mar-2020	
243	58	61	<b>Md.Kamal Khan</b>	Office Assistant	31-Dec-1980	1/1/2014
244	58.1		Mousumi Akter	Spouse	2-Jan-1988	
245	58.2		Mst. Kadiza Akter	Child1	12-Apr-2008	
246	58.3		Mst. Ayesha Akter	Child2	7-Oct-2009	
247	58.4		Mst. Fatema Akter	Child3	28-Mar-2013	
248	58.5		Mst. Amena Akter	Child4	12-Sep-2014	
249	58.6		Md. Hossain Khan	Father	80 years	
250	59	62	<b>MD. Omar Faruk</b>	Office Assistant	3-Jan-1986	14/10/2014
251	59.1		Mst. Rumina Khatun	Spouse	2-May-1992	
252	59.2		md. Redaunul Islam	Child1	1-Feb-2012	
253	59.3		mst. Amina Khatun	Child2	26-Mar-2017	
254	59.4		Md. Nurul Islam	Father	22-Apr-1950	
255	59.5		Mst. Laily Khatun	Mother	13-Apr-1957	
256	60	63	<b>Jewel Chandra Ghope</b>	Office Assistant	1-Jan-1990	1/1/2014

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257	60.1		Uma Rani	Spouse	19-Sep-1996	
258	60.2		Aboy Chandra Ghos	Child1	22-Mar-2016	
259	60.3		Nikhil Chandra Goup	Father	6-Feb-1957	