



BIJO CONSULTANCY SERVICES



ABOUT

THE BIJO COMPANY

Welcome to The BIJO Family, formerly known by BIJO Enterprises, where we have been serving traditionally since 1998, initially in the stationery wholesale business. We believe in innovating and turning ideas into reality through different ideas.

As a promoter & business mediator, we bridge the gap between tie-ups principal companies, broker companies & service users, ensuring compliance with Indian financial rules & regulations with focus on independence & self-reliance.

We offering comprehensive services of Healthcare & Wellness mediatory advisory services.

ABOUT

BIJO CONSULTANCY SERVICES



BIJO CONSULTANCY SERVICES is India's fastest-growing wellness and healthcare service provider mediator company, being the healthcare landscape in India. We proudly stand as the nation's first organization to offer OPD card facilities tailored for both individuals and their family members, making quality healthcare more accessible than ever before.

At BIJO, our mission is to transcend traditional healthcare delivery. We are committed to transforming the fragmented, sectoral approach of health service delivery into a comprehensive, need-based model that prioritizes the holistic well-being of our associates and service users. Our innovative schemes are designed to implement groundbreaking interventions that effectively address the healthcare system at all levels—primary, secondary, and tertiary—encompassing prevention, promotion, and ambulatory care.

We believe that everyone deserves access to quality healthcare, and we are dedicated to empowering individuals and families to lead healthier, happier lives. By leveraging cutting-edge technology and a compassionate approach, we aim to create a healthcare ecosystem that fosters well-being, enhances quality of life, and promotes sustainable health practices. Join us on our journey to redefine healthcare and make a meaningful impact in the lives of millions.

CAPTIONS OF COMPANY

WE DRIVE YOUR DESIRE



Mr. Sunil Kumar Tiwari,

(Admin Managing Partner)

Controlling sales, actuarial and promotional activities.

Mr. Naveen Kunwar,

(Business Managing Partner)

Controlling advertising, marketing and sales support activities.

Mr. Santosh Kumar,

(Channel Managing Partner)

Controlling B2B & D2C channel sales, assets management and business growth activities.

Ms. Renu Jaiprakash Chaurasia,

(Distribution Managing Partner)

Controlling legal tasks, service point setups & distribution management activities.



MISSION

VISION

VALUES



Mission

Provide best of the best **SOLUTION** that fulfil concerned need & create opportunities for all associates & service users.



Vision

Established itself as reliable mediator company to provide **INNOVATIVE** financial solutions.



Values

Becoming an organization working on the principal of Transparency, Integrity & **TRUST !**



BIJO... The Solution



Comprehensive Wellness Services.



Client-Centric Approach.



Customized Strategies.



Leveraging Advanced Technologies.



Industry Expertise.



BIJO CONSULTANCY SERVICES



WHY BIJO?

Covering 800+ Cities & Town with 65000 Indian Pin Codes through our sales strategies & tie-ups service providers

EXPERT DOCTOR'S

Our doctors are trained & certified to practice teleconsultation.

DIAGNOSIS & TREATMENT

Our doctor's uses protocols that allow them to arrive at an accurate diagnosis.

Quality Time & Guidance

Our doctors spend an average 15-20 minutes on each consultation.



Feasibility...



A solid service model including B2B & D2C, a growing client base, we have clear path for expansion, BIJO group is well-positioned for success with BIJO team in the competitive wellness industry. Bijo's prior commitment of BIJO Group is to innovation, excellence & users' satisfaction, we always ensures the feasibility and sustainability of our operations.



Hospital Empanelment...

BIJO providing cashless service in empaneled hospital in across India through our tie-ups service provider principal company partner M/S GP Aarogya Healthcare Technology P. Ltd.

Year	Partner Hospital
2020	1850
2021	4200
2022	10800 TPA
2023	22600 TPA
2024	28600 TPA



Data accounted by M/S GP Aarogya Healthcare Technology P. Ltd.

Hospital Empanelment Graph

Service Users...

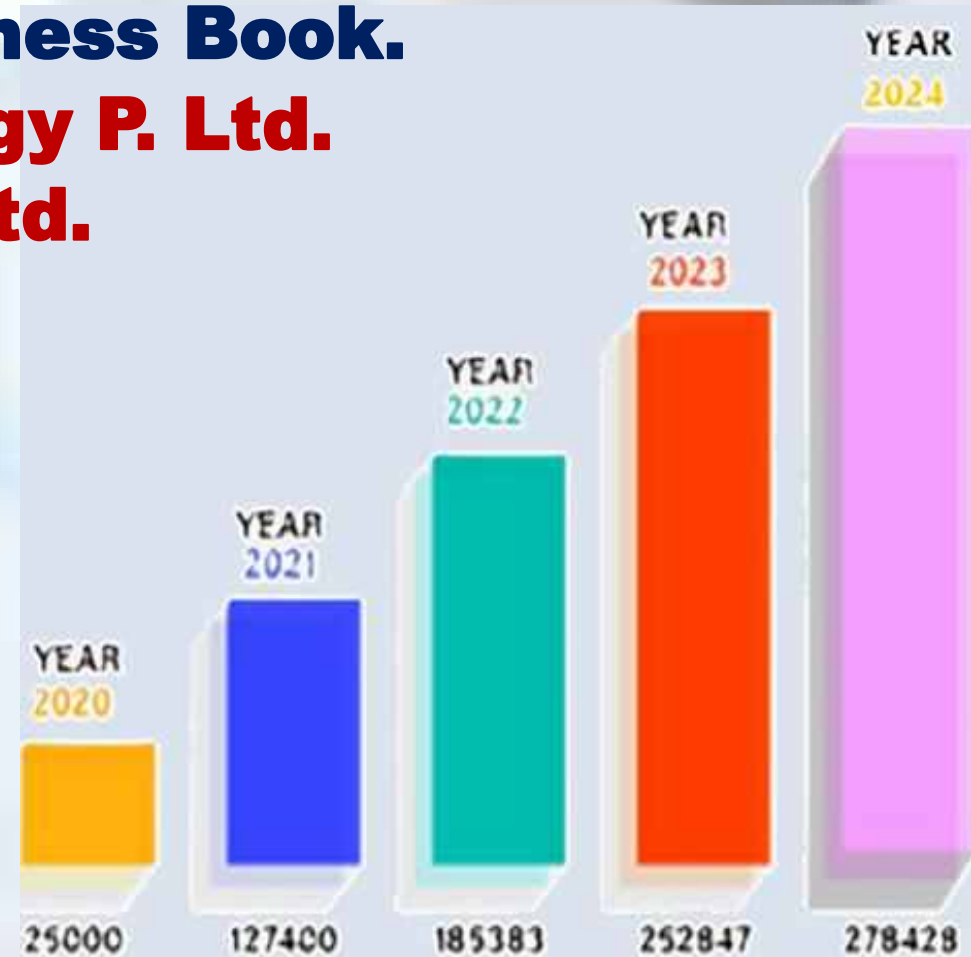


On count our tie-ups company having annual growth of service users through BIJO and the service users are the golden accounts of BIJO business Book.

M/S GP Aarogya Healthcare Technology P. Ltd.

M/S Reliance General Insurance Co. Ltd.

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2020	1850
2021	4200
2022	10800 TPA
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**Data accounted by
M/S GP Aarogya Healthcare Technology P. Ltd.**

Service User Graph

BIJO KAVACH

FEATURES & BENEFITS



BIJO KAVACH

BIJO KAVACH is associated with various health initiatives in India, BIJO offers several benefits to the individual, family individuals and group individual seeking affordable health services. The best decision to grab the opportunity of being secure with BIJO KAVACH.

CARE KAVACH

BIJO provides access to network hospitals and health care facilities as third party (Mediator) through principal companies. The service user can receive medical treatment in affordable charges according to membership and benefits of BIJO KAVACH.

SUPPORT KAVACH

KAVACH covers various medical expenses including hospitalization, surgery, diagnosis and outpatient treatment, it support to overcome the hospital expenses in limited financial resources as cashless treatment in empaneled hospitals.

BIJO KAVACH

FEATURES & BENEFITS



KAVACH COVER

BIJO KAVACH covers Pre/Post hospitalization expenses including consultation, diagnostic tests and follow-up treatments, also it covers emergency services timely medical intervention in critical situations as a third-party solution provider through tie-ups principal companies.

KAVACH CARE

BIJO provides full body and Health check-ups once in subscription time, the checkups helps to create awareness preventive health care and early detection of diseases to taking care on all certain and uncertain.

KAVACH CURE

KAVACH is very easy in use, the process of accessing medical care by reducing paperwork and administrative hassles. For cure BIJO provides 24/7 customer support for service support and assistance for benefits and use, so take cover, care & cure.

BIJO KAVACH

FEATURES & BENEFITS



KAVACH CRITERIA

BIJO provide cover as third-party, from child to senior citizens, from age 3 month to 18 years are covered under child plan and from age 18 years to 75 years are covered under individual plan, every individual including economically weaker sections, senior citizens, and others who could benefit from financial assistance in health care are covered.

KAVACH COMMITMENT

BIJO commits to improve quality of healthcare services by providing access to affordable health care, BIJO contributes in improvement of public health and well-being in the community.

KAVACH COACH

BIJO offers the range of healthcare benefits designed by principal company (GP Arogya Healthcare technology P. Ltd.) to make health care more affordable and accessible, ultimately improving health outcomes and financial security for associates and service users.

BIJO KAVCH – INDIVIDUAL PLAN



₹1,000,000/- PERSONAL ACCIDENTAL DEATH COVER.

₹2,000,000/- ACCIDENTAL TOTAL PERMANENT DISABLITY COVER.

ACCIDENTAL TOTAL PARTIAL DISABLITY COVER UP TO 80% OF SA.

FOUR CASHLESS OPD & FOUR OPD WITH 40% OFF IN PLAN YEAR.

HEALTH & EYE CHECKUP ONCE IN PLAN YEAR.

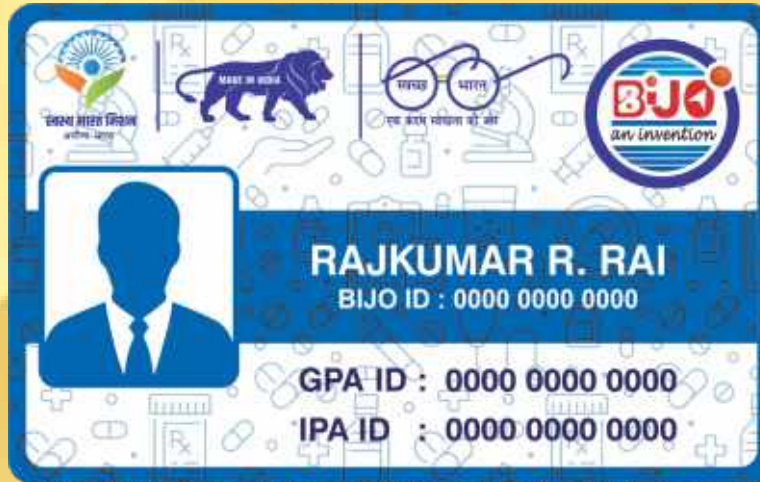
DIETICIAN & NEUROLOGIST CONSULTATION ONCE IN PLAN YEAR.

₹100,000/- CASHLESS IPD COVER ONCE IN PLAN YEAR.

₹25,000/- MATERNITY CONTRIBUTION.

₹50,000/- DEPANDENT SURVIVAL CONTRIBUTION IN NATURAL DEATH.

INDIVIDUAL KAVACH CARD



The card features a blue border and a white background with medical icons. At the top left is the logo of the Government of India with the motto 'सर्वदा सर्वेषु विश्वेभ्यः' and 'MADE IN INDIA' with a lion. At the top right is the BIJO logo with the tagline 'an invention'. The center contains a silhouette of a man in a suit. Below the silhouette, the name 'RAJKUMAR R. RAI' and 'BIJO ID : 0000 0000 0000' are printed. At the bottom, 'GPA ID : 0000 0000 0000' and 'IPA ID : 0000 0000 0000' are listed.

सर्वदा सर्वेषु विश्वेभ्यः
MADE IN INDIA
BIJO
an invention

RAJKUMAR R. RAI
BIJO ID : 0000 0000 0000

GPA ID : 0000 0000 0000
IPA ID : 0000 0000 0000



The card has a blue border and a white background with medical icons. At the top, it says 'BIJO CONSULTANCY SERVICES' and features the BIJO logo. Below this is a QR code, a phone icon with the number '1800-210-7676', an email icon with 'kavach@bijocap.com', and a website icon with 'www.bijocap.com'. At the bottom, there is a list of service details.

BIJO CONSULTANCY SERVICES
BIJO
an invention

1800-210-7676
kavach@bijocap.com www.bijocap.com

- Individual Kavach applicable to 18 to 75 years age group.
- Accidental cover implemented from 01 day of registration
- OPD services implemented after 30 days of registration.
- Checkups & tests implemented after 60 days of registration.
- IPD services implemented after 90 days of registration.
- Contributions implemented after 12 months of registration.
- Medicine discount available with home delivery facility only.

NON-REFUNDABLE POLICY

According to tie-ups principal service provider companies there is no refund of paid premium and fees and coverage begins. These policies helps manage health and all financial risk related health. The companies & service users understand carefully all the terms and conditions to any exceptions. Once coverage starts, refunds are typically not to be provided unless mandated by specific circumstances or regulatory requirements.



KAVACH – TERMS & CONDITIONS



Accidental cover implemented from 01 day of registration.

IPA services is only applicable to 18 to 75 years age bracket.

OPD services implemented after 30 days of registration.

Checkups & tests implemented after 60 days of registration.

IPD services implemented after 90 days of registration.

Pre existing diseases also cover according to proposal audit.

For any services use, it is mandate to book pre appointment.

Medicine discount available with home delivery facility only.

Child plan covers children from 03 month to 18 years age.

Only general practitioner consultation available.



DIRECTOR MESSAGE



Great Day, Thanks for a very warm welcome in BIJO group, we want to thank all of you for engaging with us, we are in healthcare, this is now innovative and fastest growing sector.

BIJO assuring to give best of best quality class of suitable & selected services with good earning concept also reward & recognition with self-reliance, we are in your service through direct to user methods, also committed to helping people in financial worry-free life on their own terms.

BIJO having business hand with very successful service provider principal companies. I am assuring you that your health care is in very safe hands.



CONNECT US...



**CALL ON
1800 210 7676**

**MAIL ON
kavach@bijocap.com**

**LOG ON
www@bijocap.com**

**THANK
YOU**



BIJO CONSULTANCY SERVICES

