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Office of the West Bengal Clinical Establishment Regulatory Commission

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**Case Reference: WBCERC/HGY/264/2025-26**

Mr. Subhasish Banik and Debasis Banik .... ..... Complainant

vs

Apollo Multispeciality Hospital.....Respondent/ Respondents

**ORDER SHEET**

Office Note	Order No.	Date	Order
	1.	18/02/2026	<p>The complaint would relate to unfortunate death of a patient having so much comorbidities. Pertinent to note, the patient was admitted for about 37 days. She was infected with covid. During treatment she also came out as covid negative on July13, 2022. Unfortunately on the very next day she had a cardiac arrest and breathed her last on July 14, 2022.</p> <p>The complainant was served with a bill of Rs. 12,83,352/-. Admission was through</p>



		<p>Mediclaim policy of Rs. 4 lacs. The TPA sanctioned Rs. 3,86,325/-. The patient family paid Rs. 1.98 lacs leaving an outstanding of Rs. 6,99,027/- that is yet to be paid.</p> <p>The CE has served a demand notice for the outstanding amount and is contemplating appropriate realisation proceedings in the court of law.</p> <p>The complainant has now come after about 4 years i.e, on February 02, 2026. The complainant would now contend that when they questioned the death the CE allowed them to take back the dead body without making any payment at all. They thought that they would not be charged anything more. Hence, they did not make any contemporaneous complaint. Today, after receipt of the notice of demand, they have come up before</p>
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us.

The Learned Advocate, representing the complainant, would have a complete different stand. According to the Learned Advocate, he is not interested to escalate the outstanding issue. He would question the treatment protocol that resulted the unfortunate death.

The treatment protocol is outside our domain. We are not competent to go into such question.

We have examined the insurance deduction memo produced by the CE that would clearly observe that the balance amount of Rs. 8,33,005/- would have "to be paid by the insured" out of which the insured already paid Rs. 1.98 lacs leaving a balance sum of Rs. 6,99,027/-.

The Learned Advocate says that the outstanding issue is being escalated before the

Court of Law. Hence, we do not wish to make any comment.

Nothing remains further to be done.

The complaint is disposed of accordingly.

Sd/-

The Hon'ble Chairperson

Sd/-

Prof. (Dr.) Makhan Lal Saha – Member

Sd/-

Dr. Maitrayee Banerjee – Member

Sd/-

Sri. Sutirtha Bhattacharya, IAS (Retd)- Member

Sd/-

Smt Madhabi Das – Member

*Authenticated*  
*[Signature]*

Secretary  
West Bengal Clinical Establishment  
Regulatory Commission