



Estd : 1989
NCISM College Code : AYU0153
MUHS College Code : 3401

NAAC ACCREDITED WITH B++, NABH & ISO 21001:2018 CERTIFIED

छत्रपती शाहू महाराज शिक्षण संस्था संचलित

आयुर्वेद महाविद्यालय व रुग्णालय

CHHATRAPATI SHAHU MAHARAJ SHIKSHAN SANSTHA'S

AYURVED MAHAVIDYALAYA & RUGNALAYA

(Recognized by National Commission for Indian System of Medicine, Ministry of AYUSH, Govt. of India, New Delhi & Affiliated to Maharashtra University of Health Sciences, Nashik.)



6.3.1

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Our institution is governed by one of the best managements which are known for its generous and professional attitude towards its teaching & non-teaching staff. Welfare measures helps with various monetary benefits through different schemes. Last 31 years our management consistently makes its efforts to take some welfare measures for the staff members.

Welfare measures for the Teaching and Non-teaching staff:

1. Employees Provident Fund as per PF Rules:

Keeping in view the future safety of employees, the institute contributes specific amount towards PF rule.

2. Mediclaim-Health Insurance:

As for the health insurance, Sanstha provides cashless Medi-claim for the employee and his/her family.

3. Group Insurance for staff members:

All the teaching and non-teaching staff members have the group insurance provision as per the government norms and the institute regularly pays the premium on their behalf. All the employees are covered as per their respective cadre of Class II, III and IV with the insurance coverage.

Deeshmukh

Principal

Chhatrapati Shahu Maharaj Shikshan Sanstha's
Ayurved Mahavidyalaya & Rugnalaya,
Kanchanwadi, Chhatrapati Sambhajinagar.



Address : Kanchanwadi, Paithan Road, Chhatrapati Sambhajinagar, (M.S.) कांचनवाडी, पैठण रोड, छत्रपती संभाजीनगर - ४३१ ०११ (एम.एस.)

Tel.: (0240) 2379248, 2646404, 2379035 Fax : (0240) 2646222.

Email : principal@csmsayurved.com, principalcsmsayu@gmail.com, Website : www.csmsayurved.com



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4. Maternity Leave:

Facility of maternity leave for female employees is provided.

5. Medical leave:

Facility of medical leave is provided for all teaching & non-teaching staff.

6. Bereavement Leave:

Facility of paid special four days leave is provided for all teaching and non-teaching staff.

Principal

Chhatrapati Shahu Maharaj Shikshan Sanstha's
Ayurved Mahavidyalaya & Rugnalaya,
Kanchanwadi, Chhatrapati Sambhajinagar.



Address : Kanchanwadi, Paithan Road, Chhatrapati Sambhajinagar- 431 011. (M.S.) कांचनवाडी, पैठण रोड, छत्रपती संभाजीनगर - ४३१ ०११ (एम.एस.)

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CSMSS Ayurved Mahavidyalaya & Rughnalaya

Kanchanwadi, Chhatrapati Sambhajnagar

List of Employees of Mediclaim Benefits received to following Teaching Staff for May 2023 to June 2024

Date : 01/10/2024

Sr. No.	Name of Staff	Designation	No. of Policy & Member ID	Diagnosis / Reason of Admitted	Name of Hospital & Address	Date of Admission To Date of Discharge	Type of Claim	Claimed Amount	Approved Amount
1	Vd. Sanjay Jagannathrao Dahake	Professor	H1175099 H1175099-20-00	Other Acute Ischemic Heart Diseases	Kamalnayan Bajaj Hopital, Bajaj Marg, Beed Bye Pass Road, Satara Parisar, Chhatrapati Sambhajnagar	02/01/2024 To 04/01/2024	Cashless	1,98,709	1,94,213
2	Vd. Pallavi Ganpatrao Maske	Reader	H1175099 H1175099-34-00	Other Abnormal Uterine and Vaginal Bleeding	Endoworld Hospital Pvt. Ltd. 723, In Front of Airport, Chikalthana, Chhatrapati Sambhajnagar	22/11/2023 To 24/11/2023	Reimbursement	77,103	47,550
3	Mrs. Hemlata Gorakhnath Kshirsagar	Assistant Professor	H1175099 H1175099-7-00	Fracture of lower leg, Including Ankle	Kamalnayan Bajaj Hopital, Bajaj Marg, Beed Bye Pass Road, Satara Parisar, Chhatrapati Sambhajnagar	09/08/2023 To 16/08/2023	Cashless	1,25,058	1,21,559
4	Vd. Smita Vijay Dhurde	Professor	H1175099 H1175099-1-00	Essential (primary) Hypertension	Kamalnayan Bajaj Hopital, Bajaj Marg, Beed Bye Pass Road, Satara Parisar, Chhatrapati Sambhajnagar	27/07/2023 To 27/07/2023	Cashless	12,654	12,192
Total								4,13,524	3,75,514



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List of Employees of Mediclaim Benefits received to following Non-Teaching Staff for May 2023 to June 2024

Date : 01/10/2024

Sr. No.	Name of Staff	Designation	No. of Policy & Member ID	Diagnosis / Reason of Admitted	Name of Hospital & Address	Date of Admission To Date of Discharge	Type of Claim	Claimed Amount	Approved Amount
1	Mr. Kondiba Nagorao Gadade	Peon	H1357074 H1357074-CSMS36-00	Occupant of Special Construction Vehicle Injured in Transport Accident	Kamalnayan Bajaj Hopital, Bajaj Marg, Beed Bye Pass Road, Satara Parisar, Chhatrapati Sambhajinagar	25/06/2024 To 02/07/2024	Cashless	54,009	47,440
2	Mr. Nana Sonaji Gore	Peon	H1357074 H1357074-CSMS39-00	Occupant of Special Construction Vehicle Injured in Transport Accident	Kamalnayan Bajaj Hopital, Bajaj Marg, Beed Bye Pass Road, Satara Parisar, Chhatrapati Sambhajinagar	25/06/2024 To 28/06/2024	Cashless	31,665	24,596
3	Mrs. Anita Sanjay Sonwane	Nurse	H1357074 H1357074-CSMS85-00	Other Anemias	Chhatrapati Shahu Maharaj Speciality Hospital and Research Center, Kanchanwadi, Paithan Road, Chhatrapati Sambhajinagar	23/04/2024 To 28/04/2024	Reimbursement	25,271	22,654
4	Mrs. Sharda Keshav Solankar	Nurse	H1357074 H1357074-CSMS107-00	Thoracic, Thoracolumbar and Lumbosacral Intervertebral Disc Disorders	Chhatrapati Shahu Maharaj Speciality Hospital and Research Center, Kanchanwadi, Paithan Road, Chhatrapati Sambhajinagar	23/03/2024 To 31/03/2024	Reimbursement	51,056	40,056
5	Mr. Dadarao Kisanrao Mhaske	Supervisor	H1357074 H1357074-CSMS175-01	Other Acute Ischemic Heart Diseases	Kamalnayan Bajaj Hopital, Bajaj Marg, Beed Bye Pass Road, Satara Parisar, Chhatrapati Sambhajinagar	21/02/2024 To 25/02/2024	Cashless	2,09,591	2,00,000
6	Mr. Dadarao Sheshrao Pawar	Peon	H1104300 H1104300-104-00	Fissure and Fistula of Anal and Rectal Regions	Medicover Hospitals Near Chistiya Police Chowki, N- CIDCO, Chhatrapati Sambhajinagar	01/07/2023 To 02/07/2023	Cashless	57,350	48,748



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List of Employees of Mediclaim Benefits received to following Non-Teaching Staff for May 2023 to June 2024

Date : 01/10/2024

Sr. No.	Name of Staff	Designation	No. of Policy & Member ID	Diagnosis / Reason of Admitted	Name of Hospital & Address	Date of Admission To Date of Discharge	Type of Claim	Claimed Amount	Approved Amount
7	Mrs. Sakubai Namdeo Dheple	Nurse	H1104300 H1104300-89-00	Fever of other and unkown origin	Chhatrapati Shahu Maharaj Speciality Hospital and Research Center, Kanchanwadi, Paithan Road, Chhatrapati Sambhajnagar	15/06/2023 To 20/06/2023	Reimbursement	36,386	30,276
8	Mrs. Sindubai Ramrao Sadavarte	Peon	H1104300 H1104300-117-00	Fever of other and unkown origin	Kamalnayan Bajaj Hopital, Bajaj Marg, Beed Bye Pass Road, Satara Parisar, Chhatrapati Sambhajnagar	25/05/2023 To 04/06/2023	Cashless	30,252	29,021
9	Mrs. Bebibai Bhanudas Waghmode	Peon	H1104300 H1104300-44-00	Varicose Veins of Lower Extremities	Apex Superspeciality Hospital, Plot No. 5-8, Bassaiyenagar, Chhatrapati Sambhajnagar	09/03/2023 To 12/03/2023	Cashless	92,863	92,862
Total								5,88,443	5,35,653

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Ayurved Mahavidyalaya & Rugnalaya,
Kanchanwadi, Chhatrapati Sambhajnagar.



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C.S.M.S.S. Ayurved Mahavidyalaya & Rugnalaya

P.F. Deduction List For March-2024

Sr	PF No	UAN	Name of the Employee	PF Salary	Employee PF	Employers PF		Total
						Pension	PF	
1	0002	100133459712	DESHMUKH SHRIKANT GUNWANTRAO	15,000	1,800	-	1,800	1,800
2	0010	100133444522	DESHMUKH JAYASHREE SHRIKANT	15,000	1,800	-	1,800	1,800
3	0012	100155535402	GHOTANKAR APARNA MILIND	15,000	1,800	1,250	550	1,800
4	0015	100395761903	UPADHYAY RAJESHKUMAR SURENDRANATH	15,000	1,800	1,250	550	1,800
5	0046	100415364787	YENNAWAR SANDHYA MADHUKAR	15,000	1,800	1,250	550	1,800
6	0066	100146686334	FULSE SANJIV DHONDIRAM	15,000	1,800	-	1,800	1,800
7	0091	100350887476	SHINDE GOVIND VITTHAL	15,000	1,800	1,250	550	1,800
8	0111	100172680542	JAPE RAVINDRA RAMDAS	15,000	1,800	-	1,800	1,800
9	0149	100254542858	NERALKAR UDAY KESHAVRAO	15,000	1,800	1,250	550	1,800
10	0154	100265934469	KALE (PANDAV) SUNITA NARAYAN	15,000	1,800	-	1,800	1,800
11	0156	100078582108	AMALE DEEPALI JEETENDRA	15,000	1,800	1,250	550	1,800
12	0200	100197271477	JADHAV RUPA AVINASH	15,000	1,800	1,250	550	1,800
13	0278	100419129952	KULKARNI RAVINDRA PRAKASH	15,000	1,800	1,250	550	1,800
14	0328	100629563138	SURNAR RAHUL PANDITRAO	15,000	1,800	1,250	550	1,800
15	10394	101545126759	RATHOD LATA AMBADAS	15,000	1,800	1,250	550	1,800
16	10396	101545126771	SONWANE RAMESH DNYANOBA	15,000	1,800	1,250	550	1,800
17	10398	101165141020	BHOJRAJ KIRAN GANGARAM	15,000	1,800	1,250	550	1,800
18	10400	101545126802	SURVE PANKAJ PARASRAM	15,000	1,800	1,250	550	1,800
19	10403	101545126839	DHARMADHIKARI BALASAHEB DIGAMBERRAO	15,000	1,800	1,250	550	1,800
20	10404	101545126841	BARAHATE SEEMA GANESH	15,000	1,800	1,250	550	1,800
21	10406	101545126860	PURI VANITA NARAYANRAO	15,000	1,800	1,250	550	1,800
22	10408	101545126887	RATNAPARKHI KARUNA SUNIL	15,000	1,800	-	1,800	1,800
23	10409	101545126894	CHIKTE ARCHANA SADASHIV	15,000	1,800	1,250	550	1,800
24	10412	101545127321	HIREKAR SACHIN NARAYAN	15,000	1,800	1,250	550	1,800
25	10413	101545127332	BOCHARE PRATIBHA VISHNU	15,000	1,800	1,250	550	1,800
26	10414	101545127345	BARAHATE GANESH SHESHRAO	15,000	1,800	1,250	550	1,800
27	10417	101545127378	TOSHNIWAL MAHENDRA BANSILAL	15,000	1,800	1,250	550	1,800
28	10418	101545127384	GADVE BABASAHEB NANA	15,000	1,800	1,250	550	1,800
29	10419	101545127397	NIMBALKAR NARESH RAMRAO	15,000	1,800	1,250	550	1,800
30	10420	101545127402	TANDALE CHINMAY ATMARAM	15,000	1,800	1,250	550	1,800
31	10422	101545127425	MHASKE PALLAVI GANPATRAO	15,000	1,800	1,250	550	1,800
32	10424	101545127441	KULKARNI JYOTSNA VISHWANATHRAO	15,000	1,800	1,250	550	1,800

Deekshana

Principal

Page 1 of 1
 Chhatrapati Shahu Maharaj Shikshan Sanstha's
 Ayurved Mahavidyalaya & Rugnalaya,
 Kanchanwadi, Chhatrapati Sambhajinagar.



Sr	PF No	UAN	Name of the Employee	PF Salary	Employee PF	Employers PF		Total
						Pension	PF	
33	10427	101545127473	JATAL ANAND BABURAO	15,000	1,800	1,250	550	1,800
34	10428	101545127487	PATOLE LALITA NIVRUTTI	15,000	1,800	1,250	550	1,800
35	10431	101545127912	DHAWALI TUSHAR SHESHRAO	15,000	1,800	1,250	550	1,800
36	10432	101545127920	GAIKWAD MADHAVI DATTATRAYA	15,000	1,800	1,250	550	1,800
37	10433	101545127931	DAHAKA SANJAY JAGANNATHRAO	15,000	1,800	-	1,800	1,800
38	10435	101545127954	DESHMUKH AVINASH MADHAV	15,000	1,800	1,250	550	1,800
39	10436	101545127965	GAWAI SNEHAL DIWAKAR	15,000	1,800	1,250	550	1,800
40	10439	101545127996	GORTHEKAR SANDHYA SHARAD	15,000	1,800	1,250	550	1,800
41	10440	101545128009	SURVASE MEGHA RAOSAHEB	15,000	1,800	1,250	550	1,800
42	10441	101545128013	BADARKHE AMOL MOTIRAM	15,000	1,800	1,250	550	1,800
43	10444	101545128045	RATHI PRITAM JAYPRAKASH	15,000	1,800	1,250	550	1,800
44	10447	101545128078	HAVALE AMOL ANANDRAO	15,000	1,800	1,250	550	1,800
45	10448	101545128084	VITONDE YASHASHRI ARUN	15,000	1,800	1,250	550	1,800
46	10451	101545128111	KALE SUWARNA PUNDLIK	15,000	1,800	1,250	550	1,800
47	10452	101545128124	FADNAVIS KAVITA KISHOR	15,000	1,800	1,250	550	1,800
48	10490	101565814697	GAVLE KETAKI PANDURANGRAO	15,000	1,800	1,250	550	1,800
49	10506	101623999458	MORE SWAPNIL VITTHALRAO	15,000	1,800	1,250	550	1,800
50	10508	101633183221	SULKEKAR ANKITA ASHOKRAO	15,000	1,800	1,250	550	1,800
51	10519	101574550527	GHORPADE PANKAJ SURESH	15,000	1,800	1,250	550	1,800
52	10523	101682036550	SHAIKH UZMA TABASSUM SHAIKH MAHEBOOB	15,000	1,800	1,250	550	1,800
53	10544	101741511360	PATEL HEMANT DHANJI	15,000	1,800	1,250	550	1,800
54	10576	101857892611	GUNDRE RAJESH NIVRUTTIRAO	15,000	1,800	1,250	550	1,800
55	10586	101900396197	KALE PRATIBHA AMBADAS	15,000	1,800	1,250	550	1,800
56	10587	101900396204	TELANGRE POOJA NARAYAN	15,000	1,800	1,250	550	1,800
57	10588	101900397416	MARATHE SHUBHANGI RAJENDRA	15,000	1,800	1,250	550	1,800
58	10589	101900397428	BULBULE PRIYA VASANTRAO	15,000	1,800	1,250	550	1,800
59	10596	101928199563	GAIKWAD GANESH TRYAMBAKRAO	15,000	1,800	1,250	550	1,800
60	10598	101929313998	TATHE MANGAL SURESH	15,000	1,800	1,250	550	1,800
61	10620	102006667334	PARDESHI POOJA RAVIKIRAN	15,000	1,800	1,250	550	1,800
62	10623	102024501312	KHARAD KALYANI YASHVANT	15,000	1,800	1,250	550	1,800
63	10625	101999250551	DANDAGE PRASHANT RAMESHWAR	15,000	1,800	1,250	550	1,800
64	10629	102025126756	GUNDRE SWATI RAJESH	15,000	1,800	1,250	550	1,800
65	10631	102025126773	GHODKE KAUSTUBHA VASANT	15,000	1,800	1,250	550	1,800
66	10636	102034797570	MAHATME REKHA MUNJABHAU	15,000	1,800	1,250	550	1,800

Deeshmab

Principal

Kanchanwadi, Chhatrapati Shahu Maharaj Shikshan Sanstha's
Ayurved Mahavidyalaya & Rughnaya,
Kanchanwadi, Chhatrapati Sambhajinagar



Sr	PF No	UAN	Name of the Employee	PF Salary	Employee PF	Employers PF		Total
						Pension	PF	
67	10638	102044855847	ASORE SHIVKANYA MACHINDRANATH	15,000	1,800	1,250	550	1,800
			Total Teaching Staff	10,05,000	1,20,600	75,000	45,600	1,20,600

Deekshin

Principal

Chhatrapati Shahu Maharaj Shikshan Sanstha's
Ayurved Mahavidyalaya & Rughnalya,
Kanchanwadi, Chhatrapati Sambhajinagar.



Sr	PF No	UAN	Name of the Employee	PF Salary	Employee PF	Employers PF		Total
						Pension	PF	
68	0021	100269697484	PATHARE DATTU WAMANRAO	15,000	1,800	-	1,800	1,800
69	0022	100152110874	GAWANDE SADASHIV MHASU	15,000	1,800	-	1,800	1,800
70	0030	100201994941	LABDE DEVIDAS PANDURANG	15,000	1,800	1,250	550	1,800
71	0033	100343244045	SAYYAD SALIMABI ALIM	15,000	1,800	1,250	550	1,800
72	0037	100311905788	REDDY ANIL GULAB	15,000	1,800	-	1,800	1,800
73	0038	100217557394	MANDORE BASANTABAI ASHOK	15,000	1,800	-	1,800	1,800
74	0041	100133319877	DEORE SUBHASH BAPURAO	15,000	1,800	1,250	550	1,800
75	0060	100188371360	KANADE AMBADAS KISANRAO	15,000	1,800	1,250	550	1,800
76	0070	100275288826	PRADHAN BABASAHEB KADUBA	15,000	1,800	1,250	550	1,800
77	0096	100413732100	GHODKE (WADAGALE) SUSHMA SHIRISH	15,000	1,800	-	1,800	1,800
78	0123	100270040880	PATOLE SUNITA JOHN	15,000	1,800	1,250	550	1,800
79	0126	100224021617	MATE HANUMANT DATTU	15,000	1,800	1,250	550	1,800
80	0134	100231175015	MOKALE BALASAHEB BABURAO	15,000	1,800	1,250	550	1,800
81	0135	100390019466	TAYADE GULAB JAMAJI	15,000	1,800	1,250	550	1,800
82	0151	100095750459	ATHAWALE PRAMILA PREMCHAND	15,000	1,800	1,250	550	1,800
83	0158	100149013100	GADADE KONDIBA NAGORAO	15,000	1,800	1,250	550	1,800
84	0174	100290775429	RAHATE VASANT BHAGWAN	15,000	1,800	1,250	550	1,800
85	0179	100197833677	KULKARNI TUSHAR SHARADCHANDRA	15,000	1,800	1,250	550	1,800
86	0180	100152899614	GHADGE DEVIDAS AUDAMBAR	15,000	1,800	-	1,800	1,800
87	0184	100270863936	PAWAR DADARAO SHESHRAO	15,000	1,800	1,250	550	1,800
88	0190	100105584706	BAKAL RAJESH DINKARRAO	15,000	1,800	1,250	550	1,800
89	0201	100071483647	ADE KAILAS TUKARAM	15,000	1,800	1,250	550	1,800
90	0204	100136753240	DHEPLE SAKHU NAMDEO	15,000	1,800	1,250	550	1,800
91	0205	100213158569	MAHADIK RAMDAS NAMDEO	15,000	1,800	1,250	550	1,800
92	0206	100270859064	PAWAR BANDU DNYANEDEO	15,000	1,800	1,250	550	1,800
93	0208	100413803972	WAGHMODE TARABAI WAMANRAO	15,000	1,800	1,250	550	1,800
94	0209	100155449420	GORE NANA SONAJI	15,000	1,800	1,250	550	1,800
95	0210	100326561422	SADAVARTE SINDUBAI RAMRAO	15,000	1,800	-	1,800	1,800
96	0212	100254934853	NIKAM RATAN ASARAM	15,000	1,800	1,250	550	1,800
97	0214	100360614218	SONWANE BABASAHEB BHANUDAS	15,000	1,800	1,250	550	1,800
98	0215	100185003143	KACHARE RADHABAI BABAN	15,000	1,800	1,250	550	1,800
99	0216	100413801903	WAGHMODE BEBIBAI BHANUDAS	15,000	1,800	1,250	550	1,800
100	0217	100417085766	ZODGE MIRABAI SITARAM	15,000	1,800	1,250	550	1,800

Principal
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 Kanchanwadi, Chhatrapati Sambhajanagar.



Sr	PF No	UAN	Name of the Employee	PF Salary	Employee PF	Employers PF		Total
						Pension	PF	
101	0218	100188984613	KANKAL PUSHABAI TUKARAM	15,000	1,800	1,250	550	1,800
102	0220	100256842975	NISARGANDH INDER LIMBAJI	15,000	1,800	-	1,800	1,800
103	0221	100153188439	GAVHANE RANJANA CHANDRAKANT	15,000	1,800	1,250	550	1,800
104	0222	100185072152	KADAM SATISH BABURAO	15,000	1,800	1,250	550	1,800
105	0223	100231941980	MOTE SHRIDHAR RANGNATH	15,000	1,800	1,250	550	1,800
106	0224	100270905429	PAWAR RAJU KARBHARI	15,000	1,800	1,250	550	1,800
107	0225	100349908618	SHEJWAL ASHA MAHINDRA	15,000	1,800	1,250	550	1,800
108	0226	100345685886	SHAIKH GANI IBRAHIM	15,000	1,800	1,250	550	1,800
109	0227	100390011274	TAWAR MAHESH MADANRAO	15,000	1,800	1,250	550	1,800
110	0229	100149297545	GAIKWAD SURESH BAPURAO	15,000	1,800	1,250	550	1,800
111	0230	100134798305	DHAMALE PANDURANG VALUBA	15,000	1,800	1,250	550	1,800
112	0232	100360615843	SONAWANE PANDHARINATH BHANUDAS	15,000	1,800	1,250	550	1,800
113	0236	100354244468	SHRIKHANDE MANOJ DEORAO	15,000	1,800	1,250	550	1,800
114	0240	100343016780	SAWANT NILESH DNYANOBARAO	15,000	1,800	1,250	550	1,800
115	0241	100360613969	SONAWANE ANITA SANJAY	15,000	1,800	1,250	550	1,800
116	0243	100163410031	HAWADE ANNARAO LAXMAN	15,000	1,800	1,250	550	1,800
117	0244	100109744536	BHAGADE DINESH DASHRATH	15,000	1,800	1,250	550	1,800
118	0245	100298389316	RAJPUT SUSHIL KUNDANSING	15,000	1,800	1,250	550	1,800
119	0246	100413872833	VALAKUNDE CHHAYA LAXMAN	14,268	1,712	1,189	523	1,712
120	0247	100136755489	DHERE ASHABAI MADHAV	14,268	1,712	1,189	523	1,712
121	0249	100343160379	SAYYAD SHAKILA NABI	13,808	1,657	1,150	507	1,657
122	0254	100134761502	DHAGE AMOL GANGADHAR	15,000	1,800	1,250	550	1,800
123	0258	100170299938	JAGDALE SANDEEP BABURAO	15,000	1,800	1,250	550	1,800
124	0259	100227293291	MHASKE DADARAO KISANRAO	15,000	1,800	-	1,800	1,800
125	0266	100155513373	GOSAVI PRIYA PRAFUL	15,000	1,800	1,250	550	1,800
126	0267	100193046517	PATHAK (KHANZODE) PRERANA PRAVIN	15,000	1,800	1,250	550	1,800
127	0268	100136616020	DHAWARE GAUTAMI RAMRAO	15,000	1,800	1,250	550	1,800
128	0269	100350891627	SHINDE KADUBAI BHIKAJI	15,000	1,800	1,250	550	1,800
129	0270	100265518823	PALHAL LAXMAN DAGDU	15,000	1,800	1,250	550	1,800
130	0271	100152074048	GAVHANE SHIVRAM BABURAO	14,268	1,712	1,189	523	1,800
131	0273	100282412876	PUNNAWAD NAGORAO NARAYAN	15,000	1,800	1,250	550	1,800
132	0275	100354244667	SHRIKHANDE SEEMA DEORAO	15,000	1,800	1,250	550	1,800
133	0295	100435935492	CHIRLIKAR GIRISH TRIMBAKRAO	15,000	1,800	1,250	550	1,800
134	0296	100435939524	SHERKAR ASHOK UMAKANT	10,000	1,200	833	367	1,200

Keshm...

Principal
 Chhatrapati Shahu Maharaj Shikshan Sanstha
 Ayurved Mahavidyalaya & Ragnalaya
 Kanchanwadi, Chhatrapati Sambhajinagar
 Chhatrapati Shahu Maharaj Shikshan Sanstha
 Ayurved Mahavidyalaya & Ragnalaya
 Kanchanwadi, Chhatrapati Sambhajinagar

Sr	PF No	UAN	Name of the Employee	PF Salary	Employee PF	Employers PF		Total
						Pension	PF	
135	0298	100435965840	KHISTE ARUN VITHALRAO	10,000	1,200	-	1,200	1,200
136	0307	100435615691	MUNDKAR BHAGWAN MADHAVRAO	14,082	1,690	-	1,690	1,690
137	0308	100435469469	LOKHANDE DNYANESHWAR FAKIRA	15,000	1,800	1,250	550	1,800
138	0309	100435942376	WAGHMODE ANKUSH UTTAMRAO	15,000	1,800	1,250	550	1,800
139	0310	100435478690	THORAT KACHRU GANGADHAR	15,000	1,800	1,250	550	1,800
140	0311	100435499126	PATHAN JABIULLAKHAN HAMIDULLAKHAN	15,000	1,800	1,250	550	1,800
141	0313	100435456289	DHAWANDE NAGORAO DHONDIBA	15,000	1,800	1,250	550	1,800
142	0317	100435782687	DESHMUKH URMILA RAMESHRAO	15,000	1,800	1,250	550	1,800
143	0318	100435504560	KULKARNI DIPA HARIBHAU	15,000	1,800	1,250	550	1,800
144	0320	100435812528	JAGDALE NISHIGANDHA SAINATH	15,000	1,800	1,250	550	1,800
145	0321	100435782924	BIRARE YOGESH RAMESHWAR	15,000	1,800	1,250	550	1,800
146	0330	100629655972	SHAHANE KAVERI PRATAP	15,000	1,800	1,250	550	1,800
147	0339	100972688586	NIRMAL PRIYA KAMUWEL	13,800	1,656	1,150	506	1,656
148	0340	100985866783	SHINDE JYOTI MANSUBRAO	15,000	1,800	1,250	550	1,800
149	10341	100998355965	KOLEKAR JAYA DEEPAK	12,636	1,516	1,053	463	1,516
150	10342	100998408217	GALANDE SANGITA RADHAKRISHNA	12,636	1,516	1,053	463	1,516
151	10344	100999019236	PALHAL SHANKAR SHESHRAO	15,000	1,800	1,250	550	1,800
152	10347	100999019262	MANDORE RUPESH ASHOK	15,000	1,800	1,250	550	1,800
153	10349	100999019289	PATEL MOHSIN YAKUB	15,000	1,800	1,250	550	1,800
154	10350	100999019291	PAWAR SANJIVANI GOPICHAND	13,500	1,620	1,125	495	1,620
155	10351	100999019301	SHAIKH RESHMA WAJED	15,000	1,800	1,250	550	1,800
156	10352	100999019317	SAINDANE JAYASHRI RAJENDRA	15,000	1,800	1,250	550	1,800
157	10354	101061664073	HATODIKAR POONAM VINAYAKRAO	15,000	1,800	1,250	550	1,800
158	10355	101061674585	HARDE NANASAHEB SHIVAJI	15,000	1,800	1,250	550	1,800
159	10358	101100848389	SULTANE DAIVASHALA SACHIN	13,800	1,656	1,150	506	1,656
160	10362	101180380537	GAIKWAD LEELA HIRAMAN	15,000	1,800	1,250	550	1,800
161	10370	101344686870	SARKATE (HATEDIKAR) MEGHA SIDDHARTH	15,000	1,800	1,250	550	1,800
162	10371	101344686889	SOLANKAR SHARDA KESHAV	13,500	1,620	1,125	495	1,620
163	10373	100698270158	BHOSALE MAYUR NAMDEORAO	10,000	1,200	833	367	1,200
164	10385	101466110212	TAYDE SWATI PANDURANG	5,076	609	423	186	609
165	10415	101545127350	GOLECHA PARAS DILIPKUMAR	15,000	1,800	1,250	550	1,800
166	10421	101545127418	SARWADE SWATI VISHNU	15,000	1,800	1,250	550	1,800
167	10426	101545127460	BHAGWATH SACHIN SHRIKRUSHNARAO	15,000	1,800	1,250	550	1,800
168	10430	101545127908	DHURDE SMITA VIJAY	15,000	1,800	-	1,800	1,800

Principal
Principal
 Chhatrapati Shahu Maharaj Shikshan Sanstha
 Kanchanwadi, Chhatrapati Sambhajinagar
 Kanchanwadi, Chhatrapati Sambhajinagar
 Kanchanwadi, Chhatrapati Sambhajinagar



Sr	PF No	UAN	Name of the Employee	PF Salary	Employee PF	Employers PF		Total
						Pension	PF	
169	10443	101545128032	HINGNE ANJALI PRABHAKAR	15,000	1,800	1,250	550	1,800
170	10446	101545128066	DIVERKAR UJAWALA MURLIDHAR	15,000	1,800	1,250	550	1,800
171	10456	101545398726	GHATGE SNEHAL ANURAG	15,000	1,800	1,250	550	1,800
172	10457	101545398735	TAKLE SAVITA MURLIDHAR	15,000	1,800	1,250	550	1,800
173	10466	101550243033	SOLANKAR BHAUSAHEB BHAGINATH	12,148	1,458	1,012	446	1,458
174	10467	101550243046	GAIKWAD YOGESH SHESHRAO	10,660	1,279	888	391	1,279
175	10468	101550243051	DEVKATE EKNATH RAYBHAN	12,148	1,458	1,012	446	1,458
176	10469	101550243067	BEGATE (VATODE) SAVITA SUNIL	9,560	1,147	796	351	1,147
177	10470	101550243079	GAIKWAD KIRAN RAGHUNATH	11,778	1,413	981	432	1,413
178	10471	101550243080	CHAUDHARI SHIVAJI VITTHAL	10,560	1,267	880	387	1,267
179	10472	101550243098	AGALE RANJANA SHIVAJI	9,560	1,147	796	351	1,147
180	10473	100794719694	DALVE AKASH MAHADU	15,000	1,800	1,250	550	1,800
181	10475	101556441017	GAVHANE MADHAV ANANDA	10,904	1,308	908	400	1,308
182	10476	101556441029	KERE ANJANABAI SATISH	9,560	1,147	796	351	1,147
183	10477	101556441038	SOLANKAR MIRABAI SUKHDEV	9,560	1,147	796	351	1,147
184	10478	101556441040	CHANDE KAUSHALYA SANDIP	9,252	1,110	771	339	1,110
185	10480	101556441064	SHIRKE BABAN LAXMAN	10,560	1,267	880	387	1,267
186	10481	101556441072	MAGAR MANGALBAI ASHOK	9,560	1,147	796	351	1,147
187	10482	101556441086	SHEJWAL PANCHSHILA RAJDHAR	13,000	1,560	1,083	477	1,560
188	10483	101556441093	VETAL REKHABAI SANJAY	9,560	1,147	796	351	1,147
189	10484	101556910478	VETAL SANJAY ANNA	10,560	1,267	880	387	1,267
190	10485	101557001113	MORE PRATIBHA RAJENDRA	10,360	1,243	863	380	1,243
191	10486	101557001121	DALVI AJAY AMBADAS	10,560	1,267	880	387	1,267
192	10487	101557001132	GAIKWAD MINA KRUSHNA	9,560	1,147	796	351	1,147
193	10489	101557363309	TANDALE SONAM GOVARDHAN	15,000	1,800	1,250	550	1,800
194	10493	101179700879	KURHADE KIRAN DATTU	15,000	1,800	1,250	550	1,800
195	10498	101593957078	MORE JYOTI GHANSHAM	9,000	1,080	750	330	1,080
196	10503	101597134063	PAWAR DINESH GOPICHAND	12,812	1,537	1,067	470	1,537
197	10504	101189186293	BHAGWAT SANJAY BHIMRAO	15,000	1,800	1,250	550	1,800
198	10520	101511051679	DHAYAKAR CHETNA RAJENDRA	750	1,410	979	431	1,410
199	10522	101681630459	BHARAD PRATIKSHA VILAS	11,250	1,350	937	413	1,350
200	10525	101000345269	MALI JYOTI MANOHAR	5,353	642	446	196	642
201	10526	100435520533	MAGAR MUNJA JAGANNATH	15,000	1,800	1,250	550	1,800
202	10527	100270037193	PATOLE CHETNA JOHN	15,000	1,800	1,250	550	1,800

Reshma
Principal
Chhatrapati Shahu Maharaj Shikshan Sanstha
Ayurved Mahavidyalaya & Rughnalya
Kanchanwadi, Chhatrapati Sambhajinagar.



Sr	PF No	UAN	Name of the Employee	PF Salary	Employee PF	Employers PF		Total
						Pension	PF	
203	10528	100212744735	MAGAR BANDU JAGANNATH	15,000	1,800	1,250	550	1,800
204	10529	101689232769	DHOLE ASHWINI SHANTINATH	15,000	1,800	1,250	550	1,800
205	10530	101689235297	MISAL SONAM BABASAHEB	12,750	1,530	1,062	468	1,530
206	10531	101698213540	WADEKAR AMEY UMESH	15,000	1,800	1,250	550	1,800
207	10536	101721163644	KANKAL VAISHALI DNYANESHWAR	11,750	1,410	979	431	1,410
208	10538	101721171297	MANE SHITAL HARIDAS	13,250	1,590	1,104	486	1,590
209	10539	101730909222	RAUT GANESH RAMESH	15,000	1,800	1,250	550	1,800
210	10557	101764690569	MAHANOR GANESH BALU	9,750	1,170	812	358	1,170
211	10562	101785104338	MENE SHUBHAM NAGESHAPPA	12,250	1,470	1,020	450	1,470
212	10563	101785104340	GARAD RENUKA LAXMAN	11,250	1,350	937	413	1,350
213	10564	101785104355	LABDE POOJA DEVIDAS	15,000	1,800	1,250	550	1,800
214	10565	101786227349	APTE MADHURI ABHANG	15,000	1,800	1,250	550	1,800
215	10568	101819870333	KULKARNI HEMANGI DINESH	10,000	1,200	833	367	1,200
216	10570	101820010949	HARDE SIDDHARTI SANTOSH	11,250	1,350	937	413	1,350
217	10575	101845309829	RATHOD POOJA BHAGWAN	15,000	1,800	1,250	550	1,800
218	10579	101556282128	KOLEKAR SULOCHANA KACHRU	9,560	1,147	796	351	1,147
219	10581	101690634969	POL GANESH KAILAS	10,000	1,200	833	367	1,200
220	10582	101899435712	KADALE KOMAL RAMESH	13,561	1,627	1,130	497	1,627
221	10584	101725523636	PAWAR SHOBHA SANDIP	15,000	1,800	1,250	550	1,800
222	10590	101908554288	PRADHAN POOJA BABASAHEB	15,000	1,800	1,250	550	1,800
223	10591	101908554290	CHAVAN SHUBHANGI AJINATH	15,000	1,800	1,250	550	1,800
224	10599	100435493806	KUNTE YOGESHWAR GULABRAO	15,000	1,800	1,250	550	1,800
225	10600	101091842206	KATKAR MAHADU ANANDA	9,000	1,080	750	330	1,080
226	10602	101938836542	CHAVAN AMRITA SULAKSHAN	15,000	1,800	1,250	550	1,800
227	10603	101686348322	PAWAR SACHIN BHAGWAT	9,000	1,080	750	330	1,080
228	10604	100763638591	VEDI POOJA GANESHDAS	15,000	1,800	1,250	550	1,800
229	10606	101948155999	SAYYAD SHAHIN KALIM	10,400	1,248	866	382	1,248
230	10607	101948156001	CHAVAN URMILA RAJENDRASINH	5,704	684	475	209	684
231	10608	101526122049	DHAVLE PRIYANKA BABAN	8,400	1,008	700	308	1,008
232	10609	101950842902	JANGHALE MAYUR ZENDU	15,000	1,800	1,250	550	1,800
233	10610	101910419372	CHAVAN NIKHIL SANJAY	15,000	1,800	1,250	550	1,800
234	10611	101904725363	JAYBHAYE VAIBHAV SATYAWAN	15,000	1,800	1,250	550	1,800
235	10613	101662596476	ADHE PREMDAS ARJUN	15,000	1,800	1,250	550	1,800
236	10615	101518995294	PESODE PALLAVI BHANUDAS	1,613	194	134	60	194

Reshman
Principal
Chhatrapati Shahu Maharaj Shikshan Sanstha's
Ayurved Mahavidyalaya & Rughalaya,
Kanchanwadi, Chhatrapati Sambhajinagar.



Sr	PF No	UAN	Name of the Employee	PF Salary	Employee PF	Employers PF		Total
						Pension	PF	
237	10616	100426873116	KALE AMOL MANIKRAO	15,000	1,800	1,250	550	1,800
238	10617	101996037332	LOKHANDE SWATI ANANDA	14,517	1,742	1,209	533	1,742
239	10619	101628247054	WALKUNDE PRATIKSHA LAXMAN	15,000	1,800	1,250	550	1,800
240	10622	102017220623	PATEL MIZAN MASOOD	15,000	1,800	1,250	550	1,800
241	10624	101906752746	JARHAD SHUBHAM UTTAM	13,000	1,560	1,083	477	1,560
242	10626	101676590767	GAIKWAD MAHESH RAMESH	13,000	1,560	1,083	477	1,560
243	10627	101949733465	HAMAND KRUSHNA VIJAY	15,000	1,800	1,250	550	1,800
244	10628	102024501320	RAUT VIJAY ANANTRAO	15,000	1,800	1,250	550	1,800
245	10632	102025696435	RODE SAMIKSHA VILAS	15,000	1,800	1,250	550	1,800
246	10633	102025696442	PATIL PRAJAKTA MANOJ	15,000	1,800	1,250	550	1,800
247	10634	102025696457	GAWAI ASHWINI GAJANAN	15,000	1,800	1,250	550	1,800
248	10635	102026263296	PANCHAL GEETANJALI SHIVAJEE	15,000	1,800	1,250	550	1,800
249	10637	102034797589	HARNE PANKAJ MADHUKAR	15,000	1,800	1,250	550	1,800
250	10639	102045832225	CHAVAN KALYANI ARVIND	10,000	1,200	833	367	1,200
251	10640	101505942911	KHAVALA USHA RAVINDRA	13,000	1,560	1,083	477	1,560
			Total Non Teaching Staff	25,13,222	3,01,581	1,94,910	1,06,671	3,01,581
			Total	35,18,222	4,22,181	2,69,910	1,52,271	4,22,181

(Signature)

Principal

Chhatrapati Shahu Maharaj Shikshan Sanstha's
Ayurved Mahavidyalaya & Ragnalaya,
Kanchanwadi, Chhatrapati Sambhajinagar.



IFFCO - TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO SADAN, C1 Dist Centre, Saket, New Delhi- 110017

Group Personal Accident - Policy Schedule**Cum Tax Invoice****ORIGINAL FOR RECIPIENT**

UIN:-IRDAN106P0021V01200102 IRDA Reg No 106

**Serviceing Office:**

Office No 4 & 5, 3rd Floor,
 Aurangabad Business Center - East,
 Plot No D-5/1A, 1B & 1C,
 Chikalthana MIDC Aurangabad-431006
 State Code: 27, GSTIN: 27AAAC17573H1ZC
 General Insurance Services : 997133

Proposer:	CHHATRAPATI SHAHU MAHARAJ SHIKSHAN SANSTHA		Unique Invoice No.....	: 54F24069
Address:	CHHATRAPATI SHAHU MAHARAJ SHIKSHAN SANSTHA		Policy No.....	: 54F24069
	AURANGABAD (M CORP.) MAHARASHTRA 431001		Date of Issuance.....	11/03/2023
State Code/ Place of Supply:	27	Country Name: India	GSTIN:	Policy effective from 0001 hrs 09/03/2023
Phone Number:		Agent No. A9000326	To MidNight 08/03/2024	
	Agent Name. ISRANI, OM PRAKASH			

Total Members Covered	362
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Co-Insurance Details		
Name	Type	%

	Taxable Value	CGST	SGST/UTGST	IGST	CESS
Rate		9.00	9.00	0.00	0.00
Amount	₹265364.82	₹23882.83	₹23882.83	₹0.00	₹0.00
Total Tax		₹47765.66	Total Value		₹313130.48

Whether GST is Payable on Reverse Charge Basis - No
 We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

The issuance of this Insurance Policy is subject to satisfactory verification of KYC documentation of the Client / Policyholder as per IRDAI Master Circular dated 1st August 2022 on AML / CFT. In case, if any discrepancy is found in KYC Verification of the Client / Policyholder, it is agreed by the Client / Policyholder to complete / rectify the discrepancy found in the KYC documents / information for the generation of CKYC Number, failing which the policy will be considered ineffective / suspended / cancelled and no claim will be payable under this Insurance Policy.

Signature valid

Digitally signed by SUBRATA MOHAPATRA
 Date: 2023.03.11 15:44:10 IST
 Reason: Valid Policy Copy
 Location: IFFCO Tokio General Insurance Company Ltd, India

Group Personal Accident Insurance (UIN : IRDAN106P0021V01200102)
 Attaching to and forming part of Policy Number 54F24069

Show Signature Properties-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to

Policy Conditions/ Extensions/ Endorsements	
Group Composition:	Lecturers, Professors, Nursing Staffs and Others Staffs
Basis of Policy	Named Basis
Total Sum Insured	724000000
Details of Members	As per attached annexure

Coverages
<p>*Terrorism is not covered under the policy.</p> <p>*Day one cover for New Joinee subject to receipt of premium/ CD balance & intimation by 15th of every month.</p> <p>*Refund of premium on account of Mid-term Deletion of Members is allowed from the date of separation subject to receipt of intimation by 15th day of every succeeding month failing which refund will be calculated from the date of submission of intimation to ITGI. No refund is allowed in case of claim preferred on ITGI.</p> <p>-</p> <p>*Accidental Medical Extension (Only Hospitalisation) : Actual expenses incurred or Rs 200,000/- whichever is lower. (Not Linked to the PA disability Claim admissible under the policy).</p> <p>-</p> <p>*Weekly loss of wages/salary which is permissible as maximum of Rs. 5,000/- per week or 1% of sum insured.</p> <p>-</p> <p>*Losses or damages caused directly or indirectly due to any infectious or contagious disease, pandemic /epidemics as declared by WHO and / or Government of India will be an exclusion under this policy as per the attached clause.</p>
Corporate Identity No (CIN) U74899DL2000PLC107621
Toll Free : 1-800-103-5499 ; Other : (0124) 428-5499 ; SMS "claim" to 56161
Policy Issuing Office: Delhi
Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi

Signature valid

Digitally signed by SUBRATA MOHAPAL
Date: 2023.03.11 15:44:16 +05'30'
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Group Personal Accident Insurance (UIN : IRDAN106P0021V01200102)
Attaching to and forming part of Policy Number 54F24069

Show Signature Properties-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to

Group Personal Accident Insurance Policy Wordings

This POLICY is evidence of the contract between YOU and US. The proposal form along with any written statement(s) declaration(s) of YOURS for purpose of this POLICY forms part of this contract.

This POLICY witnesses that in consideration of YOUR having paid the premium for the period stated in the schedule or for any further period for which WE may accept the payment for renewal of this policy. WE will insure the Insured Person(s) and accordingly WE will pay to YOU or YOUR legal personal representative(s) as the case may be in respect of events occurring during the period of insurance in the manner and to the extent set-forth in the policy including endorsements provided that all the terms, conditions, provisions, and exceptions of this policy in so far as they relate to anything to be done or complied with by YOU have been met.

The Schedule shall form part of this POLICY and the term 'POLICY' whenever used shall be read as including the Schedule.

Any word or expression to which a specific meaning has been attached in any part of this POLICY or of Schedule shall bear such meaning whenever it may appear.

The POLICY is based on information which have been given to US about Insured Person(s) pertaining to risk insured under the policy and the truth of these information shall be condition precedent to YOUR right to recover under this POLICY.

Definition of Words:

1. Proposal

It means any signed proposal by filling up the questionnaires and declarations written statements and any information in addition thereto supplied to US by YOU.

2. Policy

It means the policy booklet, the Schedule and any applicable endorsement or memoranda. The policy contains details of the extent of cover available to insured person (s), what is excluded from the cover and the conditions on which the policy is issued.

3. Schedule

It means latest Schedule issued by US as part of the policy. It provides details of the insured person(s), which are in force and the level of cover Insured Person(s) have.

4. Capital Sum Insured

It means the monetary amount shown against Insured Person.

5. We/Our/Us

It means IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED.

6. You/Your

It means the person(s) named as Insured in the Schedule.

7. Insured Person:

The person named as Insured person(s) in the Schedule lodged with US by YOU which will include YOU, YOUR family inclusive of dependent parents, blood relatives i.e. dependent brothers, sisters.

8. Period of Insurance

It means the duration of this policy as shown in the Schedule.

9. Standard Type of Aircraft

It means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine.

10. Injury

It means accidental physical bodily harm excluding illness or disease, solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

11. Accident

It means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

12. Air Accident

Signature valid

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Location: IFFCO Tokio General Insurance Company Ltd, India

Group Personal Accident Insurance (UIN : IRDAN106P0021V01200102)

Attaching to and forming part of Policy Number 54F24069

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It shall mean an accident while the Insured Person is on board the standard type of Aircraft and the Aircraft meets with an accident causing injury to Insured Person.

13. Loss of Limbs

It shall mean physical separation of one or both hands or feet or permanent and total loss of use of one or both hands or feet.

14. Physical Separation

It shall mean separation at or above the wrist and/or of the foot at or above the ankle respectively.

15. Permanent Total Disablement

The bodily injury, which as its direct consequence immediately and/or in foreseeable future, will permanently, totally and absolutely prevent Insured Person from engaging in any kind of occupation.

16. Temporary Total Disablement

The bodily injury which as its direct consequence will prevent the Insured Person from engaging in all types of the occupation or any employment whatsoever for a period not exceeding 104 weeks since the date of injury to the time, Insured Person is fit enough to resume duty or engage in any kind of occupation as certified by Medical practitioners.

17. Dependent child

It means a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his/her independent sources of income.

18. Medical Practitioner

A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.

19. Reasonable and Customary Charges

It means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the injury involved.

20. Hospitalisation

It means admission in a Hospital for Inpatient Care for consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24(twenty four) consecutive hours.

21. Medical Expenses

It means those expenses that an Insured Person has/you have necessarily and actually incurred for medical treatment on account of Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

22. Notification of Claim

It means the process of notifying a claim to us by specifying the timelines as well as the address / telephone number to which it should be notified.

23. Disclosure to information norm

This means the Policy shall be void and all premium paid hereon shall be forfeited to us, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

24. Renewal

It means the terms on which the contract of insurance can be renewed on mutual consent.

25. Alternative treatments

It means forms of treatments other than treatment "Allopathic" or "modern medicine" and includes Ayurvedic, Unani, Sidha and Homeopathy in the Indian context.

26. Terrorism / Terrorist Incident

Means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or the commission of an act

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dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist activity.

Terrorism shall also include any act, which is verified or recognized by the relevant Government as an act of Terrorism.

General Conditions:

1. Reasonable Precaution and Care of Property

YOU/Insured Person shall take all reasonable precautions to prevent injury, illness, disease or damage in order to minimize claims.

2. Notice

YOU will give every notice and communication in writing to OUR office through which this insurance is affected.

3. Misdescription

The Policy shall be void and all premium paid by YOU to US be forfeited in the event of misrepresentation or concealment of any material information.

4. Disclosure To Information Norm

This means the Policy shall be void and all premium paid hereon shall be forfeited to us, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

5. Free Lookup Period

You will be allowed a period of at least 15 (fifteen) days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable stating the reasons therein for doing so.

a) If you have not made any claim during the free look period, then you shall be entitled to :

I. A refund of the premium paid less any expenses incurred by us

II. Where the risk has already commenced and the option of return of the policy is exercised by you, a deduction towards the proportionate risk premium for period on cover less any expenses incurred by us

III. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period less any expenses incurred by us on medical examination of the insured persons and the stamp duty charges.

6. Changes in Circumstances:

YOU must inform US, as soon as reasonably possible of any change in information YOU have provided to US about Insured person(s) which may affect the Insurance cover provided e.g. duty, business, occupation and obtain from US an endorsement to this effect.

7. Claim Procedure and Requirements

An event, which might become a claim under the policy, must be reported to US as soon as possible. In case of death, written notice also of death must, unless reasonable cause is shown, be given before interment/ cremation and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation. A written statement of the claim will be required and a claim form will be provided.

YOU or YOUR personal representative must give immediate written notice but within 14(fourteen) days of occurrence of injury, disease.

All certificates, information and evidence from a Medical Attendant or otherwise required by US shall be furnished by YOU, YOUR personal representative/assignee in the manner and form as WE may prescribe. In such claims YOUR legal representative, Nominee, beneficiary will allow OUR representative to carry out examination and ascertain details if and when WE may reasonably require and in the event of death get the post-mortem examination done in respect of body of Insured Person(s). In the event of claim in respect of loss of sight and loss of speech, the Insured person(s) shall undergo at YOUR expenses such operations or treatment as WE may reasonably deem desirable.

8. Fraud

If a claim is fraudulent in any respect or supported by any fraudulent statement or device with or without your knowledge, all benefit(s) under this Policy shall be forfeited.

Signature valid

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9. Renewal

Renewal shall not be refused unless justified on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the insured, provided, however, that you apply for renewal and remit the requisite premium before the expiry of this policy.

10. Cancellation

a) We may cancel the policy on grounds of fraud, moral hazard or misrepresentation or non-cooperation by you by sending 30(thirty) days notice by registered post to your last known address. You will then be entitled to, except in case of fraud or illegality on your part, a pro-rata refund of premium for unexpired period of this policy in respect of such insured person(s) in respect for whom no claim has arisen.

b) You may cancel the policy by sending written notice to us under registered post. We will then allow a refund on following scale, except for those insured person(s) for whom claim has been preferred on us under the current policy:

Period of Cover upto	Refund of Annual Premium rate(%)
1(one) month	75% (seventy five percent)
3(three) months	50% (fifty percent)
6(six) months	25% (twenty five percent)
Exceeding Six Months	NIL

11. We will not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealings with or relating to this policy. Your receipt or receipt of Insured Person shall in all cases be an effective discharge to US.

12. Arbitration

If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of the sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 (thirty) days of any party invoking arbitration the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by two such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the arbitration and conciliation act, 1996. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if we have disputed or not accepted liability under or in respect of this policy. It is understood, however, that the insured shall have the right at all times during currency of the policy to communicate only, with the leading or issuing office in all matters pertaining to this insurance.

13. Disclaimer Clause:

If WE shall disclaim OUR liability in any claim and such claim shall not have been made subject matter of suit in a court of law within 12(twelve) months from date of disclaimer, then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

14. No sum payable under this policy shall carry any interest/ penalty.

15. The geographical scope of this policy will be WORLDWIDE, however the claims shall be settled in India in Indian rupees. The provisions of this policy shall be governed by the laws of India for the time being in force. The parties hereto unconditionally submit to the jurisdiction of the courts in India.

16. Grievance or Complaint:

You may register a grievance or complaint by visiting our website www.itgi.co.in you may also contact the branches from where you have bought the policy or grievance officer who can be reached at our corporate office.

16. Withdrawal & Alteration of Policy Conditions:

The policy terms and conditions may undergo alteration as per the IRDA Regulation. However the same shall be duly notified to you at least three months prior to the date when such alteration or revision comes into effect by registered post at your last declared correspondence address. The timeliness for revision in terms and rates shall be as per the IRDA Regulation.

A product may be withdrawn with the prior approval of the Authority and information of withdrawal shall be given to you in advance as per the IRDA guidelines with details of options provided by us. If we do not receive your response on the intimation of withdrawal, the existing product

Signature valid

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shall be withdrawn on the renewal date and you shall have to take a new policy available with us, subject to terms & conditions.

17. Sum Insured Enhancement:

In case of increase in Capital Sum Insured more than 10% (ten percent) of last year capital Sum Insured at the time of renewal, subject to underwriter's discretion.

18. Payment of premium:

The premium payable shall be paid in advance before commencement of risk. No receipt for premium shall be valid except on our official form signed by our duly authorized official. In similar way, no waiver of any terms, provision, conditions and endorsements of this policy shall be valid unless made in writing and signed by our authorized official.

19. Protection of Policy Holder's Interest :

in the event of a claim, if the same is found admissible under the policy, we shall make an offer of settlement or convey the rejection of the claim within 30(thirty) days of receipt of all relevant documents and investigation/ assessment report (if required). In case the claim is admitted, the claim proceeds shall be paid within 7(seven) days of your acceptance of our offer. In case of delay in payment, we shall be liable to pay interest at a rate which is 2.0% (two percent) above the bank rate prevalent at the beginning of financial year in which the claim is received by us.

PROVISIONS:

PROVIDED THAT ALL SUMS PAYABLE HEREUNDER SHALL BE PAYABLE :

- (i) In case of claim by death or permanent total disablement i.e. Benefit 1) to Benefit 4) of Table of Benefits only after deleting by an endorsement the name of Insured Person(s) in respect of whom such sums shall become payable without any refund of premium.
- (ii) In case of claim by permanent partial disablement i.e. Benefit 5) of Table of Benefits only after reduction by an endorsement of Capital Sum Insured by the amount admissible under the claim in respect of Insured person in respect of whom such sum shall become payable.
- (iii) In case of Temporary Total Disablement Benefit i.e. 6) of Table of Benefits only upon termination of such disablement in respect of Insured person for whom the claim has been lodged.

General Exclusions

WE will not pay for any compensation in respect of death, Injury or disablement of the Insured Person.

- 1. As consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny military or usurped power, confiscation, seizure, capture, assault, restraint, nationalization, civil commotion or loot or pillage in connection herewith.
- 2. Directly or indirectly caused by contributed to by or arising from:
 - (a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self sustaining process of nuclear fission.
 - b) (b) The radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component.

Coverage :

WHAT IS COVERED	WHAT IS NOT COVERED
If following Bodily injury which solely and directly causes Insured Person to death or disablement within 12 months of injury as stated in Table of Benefits, WE shall pay to YOU or YOUR legal personal representative / assignee / nominee the sum or sums hereinafter set forth in Table of Benefits.	WE will not liable for 1. Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same period of disablement. 2. Any other payment after a claim under one of the benefits 1,2,3 and 4 in Table of benefits has been admitted and becomes payable.

Signature valid

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3. Any payment in case of more than one claim under this section during any one period of Insurance by which OUR liability in that period would exceed sum payable under benefits(1) of this policy.

4. Payment of compensation in respect of injury as a consequence of

- a) Committing or attempting suicide, intentional self-injury.
- b) Whilst under influence of intoxicating liquor.
- c) Drug addiction or alcoholism.
- d) Whilst engaging in Aviation or Ballooning or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft.
- e) Pregnancy or childbirth.
- f) Venereal disease or insanity.
- g) Contracting any illness directly or indirectly arising from or attributable to HIV and/or any HIV related illness including AIDS and /or any mutant derivative or variation of HIV or AIDS.
- h) Committing any breach of law with criminal intent.

5. Terrorism / Terrorist Incident of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Signature valid

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TABLE OF BENEFITS	% OF CAPITAL SUM INSURED
1. Death	100
Table 2,3,4 - PTD - Permanent Total Disablement	
2.a) Loss of sight (both eyes)	100
b) Loss of two limbs	100
c) Loss of one limb and one eye	100
3.a) Loss of sight of one eye	50
b) Loss of one limb	50
4. Permanent Total and absolute disablement	100
Table 5 - PPD - Permanent Partial Disablement	
5.i) Loss of toes-all	20
ii) Great-both phalanges	5
iii) Great-one phalanx	2
iv) Other than great, if more than one toe lost-each	1
i) Loss of hearing &€" both ears	50
ii) Loss of hearing &€" one ear	15
c) Loss of Speech	50
d) Loss of four fingers and thumb of one hand	40
e) Loss of four fingers	35
f) Loss of thumb	25
i) Both phalanges	10
ii) One phalanx	
g) Loss of index finger	10
i) Three phalanges	8
ii) Two phalanges	4
iii) One phalanx	
h) Loss of middle finger	6
i) Three phalanges	4
ii) Two phalanges	2
iii) One phalanx	
i) Loss of ring finger	5
i) Three phalanges	4
ii) Two phalanges	2
ii) One phalanx	
j) Loss of little finger	4
i) Three phalanges	3
ii) Two phalanges	2
iii) One phalanx	
k) Loss of Metacarpals	3
i) First or second (additional)	2
ii) Third, fourth or fifth (additional)	
l) Any other permanent partial disablement	% as assessed by Doctor
6. Temporary Total disablement benefit at the rate per week	1% of Table C Sum Insured or Rs. 25,000 whichever is lower.
Table "A": Benefit 1, Table "B1": Benefit 1-4, Table "B": Benefit 1-5, Table "C": Benefit 1-6	
Special Inbuilt Benefits under the Policy in addition to capital sum insured	
A. In the event of death of Insured Person outside his/her Home, transportation cost for carriage of dead body to Home including funeral charges is payable.	2% of Capital Sum Insured or 2,500/- (Two thousand five hundred) whichever is lower.
B. Cost of Clothing damaged in the Accident as described above and liability is admitted by us.	Rs. 1000 (one thousand) per insured person any one accident or actual expenses whichever is lower.
C. Ambulance charges for transportation of Insured person to Hospital following	Rs. 1000 (one thousand) per insured person any

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Accident which result in liability having been admitted by us as per 1 to 6 of Table of Benefits.	one accident or actual expenses whichever is lower.
D. Education Fund: In the event of death, permanent total disablement i.e. 1 to 4 of Table of Benefit of Insured person, We will approve compensation towards Education Fund for dependent children as below a) For one child upto the age of 23 yrs. b) For more than one children upto the age of 23 yrs.	10% (Ten percent) of C.S.I Subject to a maximum of Rs. 5000/- 10% (Ten percent) of C.S.I Subject to a maximum of Rs. 10000/-
E. Loss of Employment: In the event of accident leading to loss of employment as a consequence of 2,3 and 4 of table of benefits.	Rs. 15000 or 1% of CSI whichever is lower.

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291	291	Prof. Dinesh Durgadas Darp	12-Jul-1985	37 Year	Assistant Professor	10-Dec-2021	Electronics & Computer Engg	2000000	Normal
292	292	Prof. Atish Rajebhau Katkar	7-May-1992	30 Year	Assistant Professor	11-Dec-2021	Computer Science & Engg	2000000	Normal
293	294	Prof. Mahesh Shivajirao Bankar	29-Jun-1992	30 Year	Assistant Professor	1-Jan-2022	Civil Engineering	2000000	Normal
294	296	Prof. Rajesh Bhanudas Shinde	7-Aug-1989	33 Year	Assistant Professor	28-Apr-2022	Electronics & Computer Engg	2000000	Normal
295	297	Prof. Gajendra Sanjiv Vyas	9-Apr-1990	32 Year	Assistant Professor	21-May-2022	Computer Science & Engg	2000000	Normal
296	298	Prof. Manisha Sandip Tathe	15-Oct-1990	32 Year	Assistant Professor	5-May-2022	Electronics & Computer Engg	2000000	Normal
297	299	Prof. Sailee Nikhil Panchbhai	23-Jul-1992	30 Year	Assistant Professor	4-May-2022	Artificial Intelligence & Data Science	2000000	Normal
298	300	Prof. Rohit Suryabhan Gunjal	29-Oct-1995	27 Year	Assistant Professor	15-Jul-2022	Civil Engineering	2000000	Normal
299	301	Prof. Pooja Tatyasaheb Bhosale	27-Sep-1997	25 Year	Assistant Professor	1-Sep-2022	Civil Engineering	2000000	Normal
300	302	Dr. Bhavana Bansil Nerkar	7-Mar-1989	33 Year	Assistant Professor	13-Sep-2022	Electronics & Computer Engg	2000000	Normal
301	303	Prof. Satyam Shankarrao Chandankar	5-Jan-1992	31 Year	Assistant Professor	13-Sep-2022	Electrical Engg	2000000	Normal
302	304	Prof. Prashant Bharatrao Pawar	11-Apr-1983	39 Year	Assistant Professor	26-Sep-2022	Computer Science & Engg	2000000	Normal
303	306	Prof. Arvind Sakharan Sardar	19-Feb-1986	37 Year	Assistant Professor	14-Oct-2022	Electrical Engg	2000000	Normal
304	307	Prof. Divya Parmeshwar Gadhe	20-Jan-1979	44 Year	Assistant Professor	18-Oct-2022	Computer Science & Engg	2000000	Normal
305	311	Prof. Abhijeet Balkrishna Adhe	6-Apr-1993	29 Year	Assistant Professor	1-Dec-2022	Artificial Intelligence & Data Science	2000000	Normal
306	312	Prof. Santosh Marotrao Jadhav	14-Oct-1985	38 Year	Assistant Professor	23-Dec-2022	Mathematics	2000000	Normal
307		Prof. Rishikesh Nivrutti Jagtap	25-Aug-1992	30 Year	Assistant Professor	2-Feb-2023	Communication Skill	2000000	Normal
308	119	Prof. Santosh Shankarrao Tawashikar	2-May-1969	53 Year	Sports Teacher	6-Feb-2023	Artificial Intelligence & Data Science	2000000	Normal
309	20	Mr. Shankar Chandrakant Bhusawar	21-May-1990	32 Year	Librarian	10-Dec-2014	Sports	2000000	Normal
310	1	Dr. GANESH BALIRAM DONGRE	12/Jun/1977	45 Year	Principal	01/06/2009	Library	2000000	Normal
311	6	Dr. AMIT PANJABRAO TAYDE	17/Mar/1984	38 Year	Lecturer	09/09/2009	Electronics & Tele. Comm.	2000000	Normal
312	7	Mrs. MANISHA BHASKARRAO SAKHARE	5/Aug/1981	41 Year	Lecturer	10/09/2009	Civil Engineering	2000000	Normal
313	12	Mr. MADHAV DATTATRAYA NARANGALE	9/Nov/1979	43 Year	Lecturer	06/07/2010	Electronics & Tele. Comm.	2000000	Normal
314	15	Dr. KIRAN HARIHAR PAKHALE	26/Jul/1978	44 Year	I/C H.O.D.	20/10/2010	Electronics & Tele. Comm.	2000000	Normal
315	20	Mrs. SWARNASANDHYA HARI BHANDARU	8/Jun/1983	39 Year	Lecturer	02/08/2010	Mechanical Engineering	2000000	Normal
316	26	Mr. VIKAS NANARAO SHAHANE	4/Apr/1986	36 Year	Lecturer	14/09/2010	Electronics & Tele. Comm.	2000000	Normal
317	30	Mr. DHANANJAY SUDAMRAO LAMB	7/Feb/1984	39 Year	Lecturer	20/10/2010	Computer Engineering	2000000	Normal
318	46	Mr. HARISH CHIDAMBAR RINGE	9/Jun/1988	35 Year	I/C H.O.E.	01/01/2013	Electronics & Tele. Comm.	2000000	Normal
319	72	Mr. ANIKET APPASAHEB SONAWANE	13/Mar/1989	34 Year	Lecturer	18/03/2011	Civil Engineering	2000000	Normal
320	82	Mr. GIRISH KISANRAO SAHANE	5/Oct/1983	39 Year	Lecturer	01/07/2011	Mechanical Engineering	2000000	Normal
321	83	Mr. SATISHKUMAR RAMLAKHAN MALI	2/Jun/1986	37 Year	Lecturer	01/07/2011	Mechanical Engineering	2000000	Normal
322	86	Mr. VIJAY RUPCHAND SHEKLE	21/Aug/1984	38 Year	Lecturer	02/07/2011	Electrical Engineering	2000000	Normal
323	106	Mrs. SONAL RAJESH BORAKHADE	18/Dec/1985	37 Year	I/C H.O.D.	16/12/2011	Mechanical Engineering	2000000	Normal
324	107	Mr. AVINASH HARISHCHANDRA MITKAR	2/Dec/1986	36 Year	Lecturer	15/12/2011	Artificial Intelligence & Machine Learning	2000000	Normal
325	108	Mr. FAISAL AHMED MOMIN	8/Dec/1986	36 Year	Lecturer	17/12/2011	Electrical Engineering	2000000	Normal
326	118	Mrs. DHANSHRI RATNAKAR LAHORE	21/Aug/1984	38 Year	Lecturer	21/12/2011	Electrical Engineering	2000000	Normal
327	132	Mrs. RUPALI SUBHASH POHPALE	10/Mar/1990	33 Year	I/C H.O.D.	05/07/2012	Mechanical Engineering	2000000	Normal
328	137	Mr. KAILAS BABURAO TIDKE	3/Dec/1985	37 Year	Lecturer	04/07/2012	Computer Engineering	2000000	Normal
329	139	Mr. SANDIP SARJERAO MADAN	24/Jun/1987	35 Year	I/C H.O.D.	04/07/2012	Mechanical Engineering	2000000	Normal
330	142	Mrs. USHA ANNARAO PATIL	5/Jun/1982	41 Year	Lecturer	05/07/2012	Mechanical Engineering	2000000	Normal
331	175	Mrs. ARCHANA PRASHANT BORLEPWAR	17/Oct/1973	49 Year	Lecturer	10/07/2013	Electrical Engineering	2000000	Normal
332	179	Mr. MAHESH RAMESH MORE	30/Oct/1990	32 Year	Lecturer	18/07/2013	Computer Engineering	2000000	Normal
333	182	Mrs. AMRUTA SUNILKUMAR SHETE	8/Apr/1992	30 Year	Lecturer	08/11/2021	Civil Engineering	2000000	Normal
334	198	Mr. CHANDRASHEKHAR VINAYAK RAHANE	17/Jul/1986	36 Year	Lecturer	02/07/2014	Civil Engineering	2000000	Normal
335	201	Mr. SADHU BAJIRAO NAGARGOJE	8/Apr/1991	31 Year	Lecturer	24/06/2019	Electrical Engineering	2000000	Normal
336	207	Mr. BHARAT GANGARAM DHANWADE	2/Sep/1980	42 Year	Lecturer	01/09/2014	Civil Engineering	2000000	Normal
337	211	Mrs. SMITA KAKASAHEB UGALE	5/Feb/1992	31 Year	Lecturer	25/09/2021	Electrical Engineering	2000000	Normal
338	218	Mr. DEEPAK YASHWANTRAO VYAVHARE	11/Feb/1983	40 Year	Lecturer	01/01/2015	Mechanical Engineering	2000000	Normal
339	235	Mr. SAGAR MANSARAM AVHALE	1/Jun/1986	36 Year	Lecturer	01/07/2015	Computer Engineering	2000000	Normal
340	238	Mrs. PRANJALI JAGDISHRAO AUTE	19/Jul/1980	42 Year	Lecturer	01/07/2015	Mechanical Engineering	2000000	Normal
341	243	Mrs. SHUBHANGI RAMDAS BAWANE	1/Jun/1992	31 Year	Lecturer	21/12/2015	Electrical Engineering	2000000	Normal
342	246	Mr. VIKAS ABASAHEB JADHAV	1/May/1991	31 Year	Lecturer	20/12/2018	Electrical Engineering	2000000	Normal
343	355	Mr. RAJENDRA HAUSHIRAM GORE	27/Oct/1992	30 Year	Lecturer	13/12/2018	Civil Engineering	2000000	Normal
344	357	Mr. AJINKYARAJ SHIVAJI BHUMARE	4/Nov/1990	32 Year	Lecturer	24/06/2019	Civil Engineering	2000000	Normal
345	359	Mr. AKSHAY MUNJABHAU POTE	20/Jun/1994	28 Year	Lecturer	05/09/2019	Civil Engineering	2000000	Normal
346	371	Mrs. SONU ASHOK SAMRAT	24/Nov/1995	27 Year	Lecturer	24/02/2021	Electrical Engineering	2000000	Normal
347	372	Mr. VIRENDRASINH UDAYSINH SHISODE	1/Jun/1980	43 Year	Lecturer	01/09/2021	Computer Engineering	2000000	Normal
348	373	Mrs. MANJIRI VIRENDRASINH SHISODE	16/Jun/1989	34 Year	Lecturer	01/09/2021	Electronics & Tele. Comm.	2000000	Normal
349	375	Mrs. SUDHA AJINKYARAJ BHUMARE	6/Sep/1990	32 Year	Lecturer	17/11/2021	Computer Engineering	2000000	Normal
350	376	Mrs. VARSHA SHRIKANT MANE	1/Jun/1982	40 Year	Lecturer	23/03/2022	Mechanical Engineering	2000000	Normal
351	92	Mrs. SHILPA SHRIKANT MOPARI	23/Mar/1978	44 Year	Lecturer	01/04/2022	Computer Engineering	2000000	Normal
352	377	Mrs. DIPALI ASHOK GHULE	15/Dec/1983	39 Year	Lecturer	01/04/2022	Computer Engineering	2000000	Normal
353	383	Mrs. POONAM VIJAY POLSHETWAR	9/Jun/1992	30 Year	Lecturer	14/09/2022	Electronics & Tele. Comm.	2000000	Normal
354	385	Ms. HEENA MAHEBOOB PATHAN	1/Jun/1996	27 Year	Lecturer	14/09/2022	Computer Engineering	2000000	Normal
355	386	Mrs. ANURADHA KIRAN KUDLIKAR	10/Mar/1982	41 Year	Lecturer	19/09/2022	Computer Engineering	2000000	Normal
356	387	Mr. MAROTI PARASRAM DAWANE	1/Jul/1980	42 Year	Lecturer	01/10/2022	Computer Engineering	2000000	Normal
357	388	Mrs. PRIYANKA KRISHNA PATIL	12/Jun/1995	27 Year	Lecturer	17/11/2022	Artificial Intelligence & Machine Learning	2000000	Normal
358	389	Mrs. PRIYANKA APPASAHEB GARAD	22-Oct-1996	26 Year	Lecturer	17/11/2022	Artificial Intelligence & Machine Learning	2000000	Normal
359	392	Mrs. SHRADDHA KRUSHNARAO MULAY	15/Nov/1991	31 Year	Lecturer	03/12/2022	Artificial Intelligence & Machine Learning	2000000	Normal
360	393	Mr. RAVINDRA KAILAS CHIKNE	4/Oct/1992	30 Year	Lecturer	20/01/2023	Mechanical Engineering	2000000	Normal
361		Mrs. KALYANI ANIKET SONWANE	8/May/1993	29 Year	Lecturer	04/02/2023	Mechanical Engineering	2000000	Normal
362							Computer Engineering	2000000	Normal



Muskurate Raho

IFFCO-TOKIO GENERAL INSURANCE CO. LTD
Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

Group Medishield Insurance Policy

For

CHHATRAPATI SHAHU MAHARAJ SHIKSHAN SANSTHA

Period of Insurance : 06/03/2023 To 05/03/2024

Policy No : H1175099

Signature valid

Digitally signed by SUBRATA MOHAPAL
Date: 2023.03.11 14:27:20 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Welcome to the world of ITGI

We would like to take this opportunity to thank you for patronizing ITGI for Group Medishield Policy. At IFFCO TOKIO General Insurance Company Limited (ITGI), we are fully committed to provide insurance products and services to you in a convenient and satisfying manner.

Our policies and different Add-on coverage have been designed to provide you with more than just a healing touch in those unfortunate, yet unavoidable, circumstances of life. We have made every effort to make our products and procedures simple, transparent and customer friendly. Our product range will serve almost all your insurance needs.

This booklet contains the Policy Schedule with add on covers, List of employees covered, Third Party Administrator details (for claims assistance) along with policy wordings of "Group Medishield Policy Coverage". We have taken adequate measures to issue the policy document as per your requirements. In case of any discrepancy please inform policy issuing office immediately.

It would be our privilege to assist you for your insurance requirements or feedback anytime. You may contact our SBU or Toll-Free number available on Policy Schedule.

With ITGI, your future is in safe hands. **"Muskurate Raho"**.

Signature valid

Digitally signed by SUBRATA MOHAPATRA
Date: 2023.03.11 14:27:20 +05'30'
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

IFFCO TOKIO General Insurance Company Limited
 Regd. Office L IFFCO SADAN, C1 Dist Centre, Saket, New Delhi-110017
 Corporate Identification Number (CIN) U74899DL2000PLC107621, IRDA Reg. No. 106

Issuing Office SBU A9
 IFFCO TOKIO GEN INS CO LTD
 Office No 4 & 5, 3rd Floor
 ABC East, Plot No D-5/1A, 1B & 1C,
 Chikalthana MIDC
 AURANGABAD MAHARASHTR
 431006
 INDIA
 GSTIN : 27AAACI7573H1ZC
 Accident and Health insurance
 services : 997133

**Group Medishield Insurance Policy Schedule
 CUM TAX INVOICE**

INSURED	CHHATRAPATI SHAHU MAHARAJ SHIKSHAN SANSTHA		
Address	CHHATRAPATI SHAHU MAHARAJ		
	SHIKSHAN SANSTHA		
	AURANGABAD (MH) H.O		
	AURANGABAD (M CORP.)		
	MAHARASHTRA		
	INDIA		
	PIN CODE	431001	STATE CODE 27
Phone No	*****001		
GSTIN	---		
Agent No	A9000328		
	Unique Invoice No.	H1175099	
	Policy No.	H1175099	
	Date Of Issuance	08/03/2023	
	Date Of Insurance from 00.00 hours on	06/03/2023	
	To Mid Night On	05/03/2024	

Member Details

Total Members Covered	362
Total Self Covered	362
Total Dependent Covered	0

Co-insurance Details

Insurance Company	Share (%)
IFFCO TOKIO GENERAL INSURANCE CO. LTD	100

Premium Details

Net Premium	Gross Premium
871,354	1,028,197

GST Details

	CGST	SGST	UGST	IGST
Percentage (%)	9	9	0	0
Amount (Rs.)	78,422	78,422	0	0

TPA Details

1 IFFCO Tokio General Insurance

Policy Conditions/Extensions/Endorsements

CHHATRAPATI SHAHU MAHARAJ SHIKSHAN SANSTHA			
Coverage Name	PlanName		
Sum Insured Opted	INDIVIDUAL FIXED	Sum Insured List(INR) : 200000	
Family Composition List	INDIVIDUAL FIXED	Family Size : 1 Family Definition : Employee only Relationship : Min Age Self/Employee : 18	Max Age : 85
Pre Existing Diseases	INDIVIDUAL FIXED	Covered from Day 1	
First 30 Days Exclusion	INDIVIDUAL FIXED	Waived	
First Year Exclusion	INDIVIDUAL FIXED	Waived	
Maternity Benefit	INDIVIDUAL FIXED	Not Covered	

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New Born Baby Cover	INDIVIDUAL FIXED	Not Covered
Room Rent Capping	INDIVIDUAL FIXED	Normal Room- 1 % of SI , ICU- 2 % of SI (including boarding and nursing expenses) per day
Pre & Post Hospitalization coverage	INDIVIDUAL FIXED	Expenses incurred for Pre Hospitalization upto 30 Days and Post Hospitalization upto 60 Days are covered .
Domiciliary Hospitalization	INDIVIDUAL FIXED	Not Covered
Corporate Buffer	INDIVIDUAL FIXED	Not Covered
Ambulance Charges	INDIVIDUAL FIXED	Ambulance charges are covered subject to a maximum of Rs. 1,000/- per person per policy period subject to overall admissibility of the claim.
Limits for common ailments	INDIVIDUAL FIXED	Not Applicable

General Conditions

CHHATRAPATI SHAHU MAHARAJ SHIKSHAN SANSTHA	
INDIVIDUAL FIXED	
1	Day One Cover Day one cover for New members/ employees subject to receipt of premium/maintenance of CD balance & intimation within 15 days of succeeding month. Succeeding Month
2	Missed Out Employees window period For employees who are existing members of the group (at inception of the policy) who are left out at inception of the Policy, such left employees to be declared within 15 days of the inception of the Policy.
3	Newly Acquired Dependant Mid-term inclusion of Existing Employee's newly acquired dependent (Newly Married Spouse/ New born baby/ newly adopted child), to be declared within 15 days of succeeding month subject to maintenance of sufficient CD Balance.
4	Non-Compliance Default In case of Non-Compliance of above-mentioned conditions; the following conditions shall apply: (I) Midterm additions of Employee / Employee's dependents other than Dependent Parents/Dependent Parent In Laws 1) * Risk premium on pro rata basis on each inclusion of Employee/ Employee's dependent + flat administrative charges 500 on each dependent + Tax shall be leviable. 2) Inclusion of such midterm dependents shall be subject to Waiting period of 1 for all claims except for Accidental Claims * Risk Premium: Basic GMC Premium based on ITGI Premium Rate Chart for the respective SI based on the age for each dependent irrespective of whether the sum insured is on family floater/ individual basis. <OR/ AND> (If Parents are covered)(I) Midterm additions of Employee / Employee's dependents other than Dependent Parents/Dependent Parent In Laws 1) * Risk premium on pro rata basis on each inclusion of Employee/ Employee's dependent + flat administrative charges Rs 2,000 on each dependent + Tax shall be leviable.<OR/ AND> 2) Inclusion of such midterm dependents shall be subject to Waiting period of 4 for all claims except for Accidental Claims * Risk Premium: Basic GMC Premium based on ITGI Premium Rate Chart for the respective SI based on the age for each dependent irrespective of whether the sum insured is on family floater/ individual basis.
5	Deletion of employee / Member from Group In case of deletion of member from the Group the cover will be suspended from the date of separation from the group. Refund of premium on account of deletion will be allowed from the date of separation provided the declaration of the same is submitted to us latest within 15 days of succeeding month Succeeding Month days of succeeding month(default)/ 30 days of separation from the group; failing which refund will be calculated from the date of submission of declaration to ITGI.
6	Proportionate Clause All benefits as an inpatient in a hospital attached to room will be restricted to the room which falls within the room rent limits allowed. The enhanced difference in expenses due to opting rooms with higher room rent than what has been allowed will be borne by the insured only. Wherever the room rent based tariff for the other expenses is not available, the payment would be done in the same proportion as per the entitlement of room rent under the policy excluding cost of pharmacy, consumables, implants, medical devices and diagnostics medically prescribed by the treating doctor under the policy.
7	Package Treatment In case of package treatment where individual bifurcation of room rent, medicines, operation theater expenses, doctor's consultation charges etc are not available, then the package charges shall be proportionately linked to the entitled room rent of the insured person under the Policy.
8	Intimation of claims As per the Standard ITGI GMC policy (Claim to be intimated within 7 days from date of hospitalization). Non-compliance will result in 10 % Co-pay.
9	Submission of Claim Documents All Claim documents for reimbursement should be submitted within 30 days from the date of discharge in case of claim for Pre-hospitalisation and post Hospitalisation expenses. For Post Hospitalization expenses, all claim documents should be submitted within 15 days of the completion of Post hospitalization treatment or Post hospitalization days limit stated in the Policy whichever is earlier. Non compliance will result in 10 % Co-pay.
10	Duplicate Member/Employee Restriction No Employee / Family member should be covered twice in the policy.
11	Member ID Card Type Physical
12	Mid term Change in SI Mid-term change in SI is not allowed
13	Claim Type Cashless and Reimbursement

Whether GST is Payable on Reverse Charge Basis- No

Signature valid

Digitally signed by SUBRATA MOJAL
Date: 2023.03.11 14:27:29 +05'30'
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

The coverage is as per policy wordings / endorsements / clauses attached. Please go through the Group Medishield Insurance Policy and in case of any discrepancy, please inform us.

Policy is cancelled ab-initio in case of Cheque Dishonor.

The issuance of this Insurance Policy is subject to satisfactory verification of KYC documentation of the Client/ Policyholder as per IRDAI Master Circular dated 1st August 2022 on AML/ CFT. In case, if any discrepancy is found in KYC Verification of the Client/ Policyholder, it is agreed by the Client/ Policyholder to complete/ rectify the discrepancy found in the KYC documents/information for the generation of CKYC Number, failing which the policy will be considered ineffective/suspended/ cancelled and no claim will be payable under this Insurance Policy.

1)*Policy Issuing Office: Delhi*.

2)*Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi*

For IFFCO-Tokio General Insurance Company Limited

Toll Free: 1800-103-5499 (24 hours all days) or SMS "CLAIMS" to 56161.

Authorized Signatory

Subrata Meetal

Signature valid

Digitally signed by SUBRATA MEETAL
Date: 2023.03.11 14:27:20 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Contact Details

IFFCO TOKIO General Insurance Company Limited

Name of Co-ordinator	Mr Dandage Sir
Contact No	
Email ID	response@csms.org

Third Party Administrator : IFFCO Tokio General Insurance

Toll Free (24 hours)	
Email ID	
Address	

Details of Intermediary/ Agent

Name	OM PRAKASH ISRANI
Contact No	9822338555
Email Id	om.israni@gmail.com

Settlement Type : Cash Less

Health ID Cards : Non-Photo Id

Industry Type : Educational Institutes

Expiring Policy Details:

Policy Number	H0880442
Start Date	06/03/2022
End Date	05/03/2023

Signature valid

Digitally signed by SUBRATA MOJAL
Date: 2023.03.11 14:27:20 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Group MediShield Policy Wording

This POLICY is evidence of the contract between YOU and US. The proposal along with any written statement(s), declaration(s) of YOURS for purpose of this POLICY forms part of this contract.

This POLICY witnessed that in consideration of YOUR having paid the premium for the period stated in the schedule or for any further period for which WE may accept the payment for renewal of this policy, WE will insure the Insured Person(s) and accordingly WE will pay to YOU or to insured person(s) or their legal representatives, as the case may be in respect of events occurring during the period of insurance in the manner and to the extent set-forth in the policy including endorsements provided that all the terms, conditions, provisions, and exceptions of this policy in so far as they relate to anything to be done or complied with by YOU and/or Insured Person(s) have been met.

The Schedule shall form part of this POLICY and the term 'POLICY' whenever used shall be read as including the Schedule.

Any word or expression to which a specific meaning has been attached in any part of this POLICY or of Schedule shall bear such meaning whenever it may appear.

The POLICY is based on information which have been given to US about Insured Person(s) pertaining to risk insured under the policy and the truth of this information shall be condition precedent to YOUR or the Insured Person(s) right to recover under this POLICY.

DEFINITION OF WORDS

1. **Accident** is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Age:** It means age of the Insured person on last birthday as on date of commencement of the Policy.
3. **Any One Illness** It means continuous period of illness including relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment may have been taken.
4. **AYUSH Treatment** refers to the hospitalization treatments given under 'Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems..
5. **AYUSH Hospital:**

An AYUSH Hospital is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:

- a. Central or State Government AYUSH Hospital or
- b. Teaching hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council for Homeopathy; or
- c. AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
 - i. Having at least 5 in-patient beds;
 - ii. Having qualified AYUSH Medical Practitioner in charge round the clock;
 - iii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
 - iv. Maintaining daily records of the patients and making them accessible to Our authorized representative.

6. **AYUSH Day Care Centre**

AYUSH Day Care Centre means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health centre which is registered with the local authorities, wherever applicable and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered AYUSH Medical Practitioner (s) on day care basis without in-patient services and must comply with all the following criterion:

- i. Having qualified registered AYUSH Medical Practitioner(s) in charge;
- ii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
- iii. Maintaining daily records of the patients and making them accessible to Our authorized representative.

7. **Cashless facility** - It means a facility extended by us to Insured person where the payments, of the costs of treatment undergone by insured person(s) in accordance with the policy terms and conditions, are directly made to the network provider by us to the extent pre-authorization approved.
8. **Condition Precedent** shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
9. **Congenital Anomaly** refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
 - a. Internal Congenital Anomaly: Anomaly which is not in the visible and accessible parts of the body
 - b. External Congenital Anomaly: Anomaly which is in the visible and accessible parts of the body.
10. **Co-payment** is a cost-sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the sum insured.
11. **Daycare centre**

It means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified medical practitioner AND must comply with all minimum criterion as under:

- i. has qualified nursing staff under its employment;
- ii. has qualified medical practitioner (s) in charge;

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Date: 2023.03.11 14:27:20 IST
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- iii. has a fully equipped operation theatre of its own where surgical procedures are carried out
- iv. maintains daily records of patients and shall make these accessible to Our authorized personnel.

12. Day Care Treatment means medical treatment, and/or surgical procedure which:

- 1. Is undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 (twenty-four) hrs. because of technological advancement, and
- 2. which would have otherwise required a hospitalization of more than 24 (twenty four) hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.

13. Dental Treatment It means a treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery.

14. Disease It means an illness which Medical Practitioner or Surgeon will certify as Insured Person is suffering from and unable to feel as Normal.

15. Domiciliary Hospitalisation It means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances.

- a. the condition of the patient is such that he/she is not in a condition to be removed to a hospital or
- b. the patient takes treatment at home on account of non-availability of room in a hospital.

16. Emergency Care It means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.

17. Grace Period - It means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue the policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.

18. Hospital/Nursing Home

It means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under Schedule of Section 56(1) of the said Act, OR complies with all minimum criteria as under:

- i. has qualified nursing staff under its employment round the clock;
- ii. has at least ten inpatient beds, in those towns having a population of less than ten lakhs and fifteen inpatient beds in all other places;
- iii. has qualified medical practitioner (s) in charge round the clock;
- iv. has a fully equipped operation theatre of its own where surgical procedures are carried out
- v. maintains daily records of patients and shall make these accessible to Our authorized personnel.

**Following are the enactments specified under the Schedule of section 56 of clinical Establishments (Registration and Regulation) Act, 2010 as of October 2013 or any amendments thereof.*

- 1. The Andhra Pradesh Private Medical Care Establishments (Registration and Regulation) Act, 2002.
- 2. The Bombay Nursing Homes Registration Act, 1949.
- 3. The Delhi Nursing Homes Registration Act, 1953.
- 4. The Madhya Pradesh Upcharya Griha Tatha Rujopchar Sanbabdu Sthapamaue (Ragistikaran Tatha Anugyapan) Adhiniyam, 1973.
- 5. The Manipur Homes and Clinics Registration Act, 1992.
- 6. The Nagaland Health Care Establishments Act, 1997.
- 7. The Orissa Clinical Establishments (Control and Regulation) Act, 1990.
- 8. The Punjab State Nursing Home Registration Act, 1991.
- 9. The West Bengal Clinical Establishments Act, 1950.

Note: Any make-shift or temporary hospital permitted temporarily by Central/ State Government and allowed by the IRDAI under specific situations shall also be regarded as a hospital.

19. Hospitalisation It means admission in a Hospital for a minimum period of 24 (Twenty-four) consecutive "In-patient Care" hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 (Twenty-four) consecutive hours.

20. Illness

It means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

- i. Acute Condition means a disease, illness or injury that is likely to response quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery.
- ii. Chronic Condition means a disease, illness, or injury that has one or more of the following characteristics
 - a. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and / or tests
 - b. it needs ongoing or long-term control or relief of symptoms
 - c. it requires rehabilitation for the patient or for the patient to be special trained to cope with it
 - d. it continues indefinitely
 - e. it recurs or is likely to recur

21. Injury It shall mean accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

22. Inpatient Care It means treatment for which the insured person has to stay in a hospital for more than 24 (twenty-four) hours for a covered event.

23. Insured Person: The person named as Insured person(s) in the Schedule lodged with US by YOU.

24. Intensive Care Unit means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the

Signature valid

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 Date: 2023.03.11 14:27:20 IST
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 Location: IFFCO Tokio General Insurance Company Ltd, India

ordinary and other wards.

25. **Intensive Care Unit (ICU) Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.
26. **Medical Advice** - It means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
27. **Medical Expenses** - It means those expenses that an Insured Person has/you have necessarily and actually incurred for medical treatment on account of illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.
28. **Medically Necessary Treatment**- Medically necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which
- is required for the medical management of the illness or injury suffered by the insured;
 - must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - must have been prescribed by a *medical practitioner*;
 - Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

29. **Medical Practitioner**

It is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.

30. **Maternity Expenses**

Maternity expenses means;

- medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization);
- expenses towards lawful medical termination of pregnancy during the policy period.

31. **Network Provider** Network Provider means hospitals or health care providers enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility.

(The list of network hospitals is dynamic and hence may change from time to time. We suggest you to please check our website www.iffcotokio.co.in or contact our call centre/ nearest office for updated list of such hospitals before admission.)

32. **New Born Baby** means baby born during the Policy Period and is aged upto 90 days.
33. **Non- Network Provider** - Non-Network means any hospital, day care centre or other provider that is not part of the network.
34. **Notification of Claim** is the process of intimating a claim to Us or our TPA through any of the recognized modes of communication
35. **Out-Patient (OPD) treatment** means treatment in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
36. **Policy** It means the policy booklet, the Schedule and any applicable endorsement or or extensions attaching to or forming part thereof. The policy contains details of the extent of cover available to Insured person (s), what is excluded from the cover and the conditions on which the policy is issued.
37. **Policy Period/ Period of Insurance** -It means the duration of this policy as shown in the Schedule.
38. **Portability** -It means the right accorded to an individual health insurance policy holder (including all members under family cover), to transfer the credit gained for pre-existing conditions and time bound exclusions, from one insurer to another insurer.
39. **Policy Schedule** It means latest Schedule issued by US as part of the policy. It provides details of the policy of Insured person(s) which are in force and the level of cover Insured Person(s) have.

40. **Post Hospitalisation**

It means Medical Expenses incurred during predefined number of days immediately after the insured person is discharged from the hospital, provided that:

- such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
- the In-patient Hospitalization claim for such Hospitalization is admissible by the insurance company.

Maximum Limit for Post Hospitalisation Medical Benefit: 60 days.

41. **Pre-existing Disease**

It means any condition, ailment, injury or disease

- That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
- For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.

42. **Pre-Hospitalisation**

It means Medical Expenses incurred during pre-defined number of days preceding the hospitalization of the Insured Person, provided that:

- Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
- The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company

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Maximum Limit for Pre-Hospitalisation Medical Benefit: 30 days.

43. **Proposal** It means any signed proposal by filing up the questionnaires and declarations, written statements and any information in addition thereto supplied to US by YOU.
44. **Qualified Nurse** It means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
45. **Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
46. **Sum Insured** It means the monetary amount shown against Insured Person.
47. **Surgery or Surgical Procedure** It means manual and / or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a medical practitioner
48. **Third Party Administrator (TPA)** means a Company registered with the Authority, and engaged by an insurer, for a fee or by whatever name called and as may be mentioned in the health services agreement, for providing health services.
49. **Waiting Period**
It means a period from the inception of this Policy during which specified diseases/treatments are not covered. On completion of the period, diseases/treatments shall be covered provided the Policy has been continuously renewed without any break.
50. **WE/OUR/US** It means IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED.
51. **YOU/YOUR** It means the person(s)/the company/the entity named as Insured in the Schedule

COVERAGE

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the Insured Person sustains injury or contracts any disease and upon advice of Medical Practitioner, he/she has to incur Hospitalisation Expenses, then WE will pay reasonable and customary charges of the following Hospitalisation expenses:</p> <ol style="list-style-type: none"> 1. Room, Boarding Expenses as provided by the Hospital/Nursing Home. 2. Nursing Expense. 3. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees (including consultation through telemedicine as per prevailing Telemedicine Practica Guideline) whether paid directly to the treating doctor / surgeon or to the hospital. 4. Expense on Anesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials, diagnostic imaging modalities, Dialysis, Chemotherapy, Radiotherapy, Cost of pacemaker, Artificial Limbs, Cost of organs and similar expenses. 5. AYUSH hospitalization expenses including pre-hospitalization and post hospitalization expenses upto the limit of the Sum Insured of the insured person per policy period. 6. WE will also pay for those of above relevant expenses in Domiciliary Hospitalisation at reasonable and customary level charges. <p>Note: The expenses that are not covered in this policy are placed under List-I of Annexure-A. The list of expenses that are to be subsumed into room charges, or procedure charges or costs of treatment are placed under List-II, List-III and List-IV of Annexure-A respectively.</p>	<p>WE will not pay for</p> <ol style="list-style-type: none"> 1. Pre-Existing Diseases(Code- Excl01) <ol style="list-style-type: none"> a. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with us. b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum Insured increase. c. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage. d. Coverage under the policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us. 2. First Thirty Days Waiting Period(Code- Excl03) <ol style="list-style-type: none"> a. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered. b. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months. c. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently. 3. The exclusion no. 2, mentioned in 'What is not covered' shall not however apply if in the opinion of Panel of Medical Practitioners constituted by Us, the Insured Person could not have known of the existence of the Disease or any symptoms or complaints thereof at the time of making the proposal for Insurance to Us. 4. Specific Waiting Period: (Code- Excl02) <ol style="list-style-type: none"> a. Expenses related to the treatment of the following listed conditions, surgeries/treatments shall be excluded until the expiry of 12 months of continuous coverage, as may be the case after the date of inception of the first policy with Us. This exclusion shall not be applicable for claims arising due to an accident. b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum Insured increase.

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- c. If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
- d. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- f. List of specific diseases/procedures
 - i. 12 Months waiting period
 - a. Cataract, Benign Prostatic Hyperthropy, Hystarectomy for Meaorrhagia or Fibromyoma
 - b. Hernia, Hydrocele, Congenital Internal Disease.
 - c. Fistula in anus, Piles, Sirusitis and related disorders.

- 5. If the above-mentioned diseases (The exclusion no. 4, mentioned in 'What is not covered') are pre-existing at the time of proposal, they will not be covered even during subsequent period of renewal too.
- 6. War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
- 7. Circumcision except for disease not excluded here or Injury, Vaccination or Inoculation or change of life.
- 8. Cosmetic or plastic Surgery: Code- Excl08

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

- 9. Cost of Spectacles and contact lens, hearing aids.
- 10. Dental treatment or Surgery of any Kind unless requiring hospitalisation.
- 11. Rest Cure, rehabilitation and respite care- Code- Excl05

Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

- a. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
- b. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.
- 12. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code- Excl12.
- 13. Treatment of external congenital Disease or defects or anomalies, venereal Disease or intentional self-Injury

- 14. Investigation & Evaluation(Code- Excl04)
 - a. Expenses related to any admission primarily for diagnostics and evaluation purposes.
 - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.

- 15. Maternity Expenses (Code - Excl 18):

- a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
- b. expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

(This exclusion will stand deleted where policy is extended to cover Maternity Benefits)

- 16. Sterility and Infertility: (Code- Excl17) Expenses related to sterility and infertility. This includes:

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- a. Any type of contraception, sterilization
- b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- c. Gestational Surrogacy
- d. Reversal of sterilization

17. Nuclear attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:

- a. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.

18. Any Expenses on treatment of Insured person as outpatient in the Hospital.

19. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code- Excl13

20. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. Code- Excl14

21. Any Expenses under Domiciliary Hospitalisation for Treatment of following diseases:

- a. Asthma
- b. Bronchitis
- c. Chronic Nephritis and Nephritic Syndrome
- d. Diarrhoea and all type of Dysenteries including Gastro-enteritis
- e. Diabetes Mellitus and Insipidus
- f. Epilepsy
- g. Hypertension
- h. Influenza, Cough and Cold
- i. Pyrexia of unknown Origin for less than 20 days
- j. Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis
- k. Arthritis, Gout and Rheumatism
- l. Dental Treatment or Surgery

22. Obesity/ Weight Control: Code- Excl06

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

1. Surgery to be conducted is upon the advice of the Doctor
2. The surgery/Procedure conducted should be supported by clinical protocols
3. The member has to be 18 years of age or older and
4. Body Mass Index (BMI);
 - a. greater than or equal to 40 or
 - b. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - i. Obesity-related cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe Sleep Apnea
 - iv. Uncontrolled Type2 Diabetes

23. Change-of-Gender treatments: Code- Excl07

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

24. Hazardous or Adventure sports: Code- Excl09

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure

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sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

25. Breach of law: Code- Excl10

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

26. Excluded Providers: Code- Excl11

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by Us and disclosed in Our website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

(Note: The list of such excluded provider(s) is dynamic and hence may change from time to time. Hence we suggest you to please check our website or contact our call centre/nearest office for updated list of such excluded hospitals before admission.)

27. Refractive Error: Code- Excl15:

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.

28. Unproven Treatments: Code- Excl16

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

Additional Benefits

1. MODERN TREATMENT METHODS AND ADVANCEMENT IN TECHNOLOGIES:

The following procedures will be covered (wherever medically indicated) either as in patient or as part of Domiciliary Hospitalization or as part of day care treatment in a hospital upto 50% of Sum Insured, during the policy period:

- A. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
- B. Balloon Sinuplasty
- C. Deep Brain stimulation
- D. Oral chemotherapy
- E. Immunotherapy- Monoclonal Antibody to be given as injection
- F. Intra vitreal injections
- G. Robotic surgeries
- H. Stereotactic radio surgeries
- I. Bronchial Thermoplasty
- J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- K. IONM - (Intra Operative Neuro Monitoring)
- L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

2. DAY CARE TREATMENT:) Day care medical treatments listed in Annexure – "List of Day Care Procedures" of the policy document, will be payable even if the duration of hospitalization is less than 24 (Twenty-four) hours.

(Note: The list of such treatments is dynamic and hence may change from time to time. Hence we suggest you to please check our website/ contact our nearest office for updated list of such treatments.)

CLAIM PROCEDURE AND REQUIREMENTS

1. An event, which might become a claim under the policy, must be reported to US as soon as possible, but not later than 7 days from the date of Hospitalisation. A written statement of the claim will be required and a claim form will be provided and the claim must be filed within 30 days from the date of discharge from the Hospital except for in extreme cases of hardship where it is proved to our satisfaction that under the circumstances, in which YOU, the Insured Person or his/her personal representative were placed, it was not possible for any one of YOU to give notice or file claim within the prescribed time limit.

The Insured Person must give all bills, receipts, certificates, information and evidences from a Medical Attendant or otherwise required by US in the manner and form as WE may prescribe. In such claims our representative shall be allowed to carry out examination and obtain information in case of alleged injury or disease requiring Hospitalisation if and when WE may reasonably require.

2. No sum payable under this policy shall carry any interest/ penalty except for 'provision for penal interest' as described below.

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3. Claim Settlement (provision for Penal Interest)

- i. We shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, We shall be liable to pay interest to You/the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate**
- iii. However, where the circumstances of a claim warrant an investigation in Our opinion, We shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, We shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate** from the date of receipt of last necessary document to the date of payment of claim.

*****Bank rate** shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)**

Note : This Clause shall always correspond with the amendment(s), if any, to the relevant provisions of Protection of Policyholder's interests Regulations, 2017.

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General Conditions

1. Multiple Policies

- i. In case of multiple policies taken by You/ insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
- ii. You/Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.
- iii. If the amount to be claimed exceeds the sum insured under a single policy, the insured person shall have the right to choose insurer from whom he/she wants to claim the balance amount.
- iv. Where You/Insured person has policies from more than one insurer to cover the same risk on indemnity basis, You/the insured person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

2. Fraud

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to Us.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by You/the insured person or by your/his agent or the hospital/doctor/any other party acting on behalf of the insured person, with intent to deceive Us or to induce Us to issue an insurance policy:

- a) the suggestion, as a fact of that which is not true and which You/the insured person do/does not believe to be true;
- b) the active concealment of a fact by the insured person having knowledge or belief of the fact;
- c) any other act fitted to deceive; and
- d) any such act or omission as the law specially declares to be fraudulent

We shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

3. Cancellation

- a. You may cancel this Policy by giving 15 days' written notice, and in such an event, We shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

Period of cover up to	Refund of annual premium rate(%)
1(one) month	75%(seventy five percent)
3(three) months	50%(fifty percent)
6(six) months	25%(twenty five percent)
Exceeding six months	Nil

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by any Insured person under the Policy.

- b. We may cancel the Policy at any time on grounds of mis-representation, non-disclosure of material facts, fraud by the Insured Person, by giving 30 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, mis-description, non-disclosure of material facts or fraud.

4. Automatic Termination of Insurance

The coverage for the Insured Person(s) shall automatically terminate in the case of his/ her (Insured Person) demise or exhaustion of Sum Insured. However, the cover shall continue for the remaining Insured Persons till the end of Policy Period, unless otherwise advised by the Group policy holder. Provided no claim has been made, and termination takes place on account of death of the insured person, due to reasons apart from what stands covered under the policy, pro-rata refund of premium of the deceased insured person for the balance period of the policy will be effective.

5. Migration

You/the Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by Us by applying for migration of the policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration.

If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by Us, the Insured Person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3997&flag=1

6. Renewal of Policy

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The Policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to US on or before the date of expiry of the Policy or of the subsequent renewal thereof. However, WE shall not be bound to give notice that such renewal premium is due.

7. Moratorium Period

After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period, no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.

8. Notice & Communication

- i. Any notice, direction, instruction or any other communication related to the Policy should be made in writing.
- ii. Such communication shall be sent to Our address or through any other electronic modes specified in the Policy Schedule.
- iii. We shall communicate with You/ Insured person at the address or through any other electronic mode mentioned in the schedule.

9. Misdescription The Policy shall be void and all premium paid by YOU to US be forfeited in the event of misrepresentation or concealment of any material information.

10. Notice of Charge

WE will not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealings with or relating to this policy. YOUR receipt or receipt of Insured Person shall in all cases be an effective discharge to US.

11. Territorial Limit

All medical treatment for the purpose of this insurance will have to be taken in India only and all claims shall be payable in Indian currency.

12. Changes in Circumstances

YOU must inform US, as soon as reasonably possible of any change in information YOU have provided to US about Insured person(s) which may affect the Insurance cover provided e.g. duty, business, occupation

13. Payment of Premium:

The premium payable shall be paid in advance before commencement of risk. No results for premium shall be valid except on our official form signed by our duly authorized official. In similar way, No waiver of any terms, provision, conditions and endorsements of this policy shall be valid unless made in writing and signed by our authorized official.

14. Electronic Transaction

You /insured person(s) agree(s) to adhere to and comply with all such terms and conditions as we may prescribe from time to time and hereby agree(s) and confirm(s) that all transactions effected by or through facilities for conducting remote transactions including the internet, world wide web, electronic data interchange, call centers, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication established by or on behalf of us for and in respect of the policy or its terms or our other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with our terms and conditions for such facilities, as may be prescribed from time to time. However, the terms of the condition shall not override provisions of any law(s) or statutory regulations including provisions of IRDA regulations for protection of policy holder's interests.

15. Reasonable Precaution

You/insured person(s) shall take all reasonable precaution to prevent injury, illness, and disease in order to minimize claims.

16. Disclaimer Clause

If WE shall disclaim our liability in any claim and such claim shall not have been made subject matter of suit in a court of law within 12(twelve) months from date of disclaimer, then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

17. Arbitration

- i. If any dispute or difference shall arise as to the quantum to be paid by the Policy, (liability being otherwise admitted) such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by the parties here to or if they cannot agree upon a single arbitrator within thirty days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act 1996, as amended by Arbitration and Conciliation (Amendment) Act, 2015 (No. 3 of 2016).
- ii. It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of the policy.
- iii. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon the policy that award by such arbitrator/arbitrators of the amount of expenses shall be first obtained.

18. MATERNITY EXPENSES BENEFIT (Wherever applicable)

This is an optional cover, which can be obtained on payment of 10% of the total basic premium for all the Insured Persons under the Policy. Total basic premium means the total premium computed before applying Group Discount and/or High Claim Ratio Loading. Low Claim Discount and special discount in lieu of agency commission.

- a. Option for Maternity Benefits has to be exercised at the inception of the policy period and no refund is allowable in case of Insured's cancellation of this option during currency of the policy.
- b. The maximum benefit allowable under this clause will be upto Rs.50,000/- or 20% of the Sum Insured opted by the member of the group whichever is lower.

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c. Special conditions applicable to Maternity Expenses Benefit Extension

1. These benefits are admissible only if the expenses are incurred in Hospital/Nursing Home as in-patients in India.
2. A waiting period of 9 months is applicable for payment of any claim relating to normal delivery or caesarean section or abdominal operation for extra uterine Pregnancy. The waiting period may be relaxed only in case of delivery, miscarriage or abortion induced by accident or other medical emergency.
3. Claim in respect of only first two children and/or operations associated therewith will be considered in respect of any one Insured Person covered under the Policy or any renewal thereof. Those Insured Persons who are already having two or more living children will not be eligible for this benefit.
4. Pre-natal and post-natal expenses are not covered unless admitted in Hospital/Nursing Home and treatment is taken there.

19. Redressal Of Grievance

In case of any grievance, the insured person may contact Us through:

Website: <https://www.iffcotokio.co.in/customer-services/grievance-redressal>

Toll free: 1800-103-5499

E-mail: support@iffcotokio.co.in

Courier: Chief Grievance Officer

IFFCO-Tokio General Insurance Co Ltd

IFFCO Tower, Plot no. 3

Sector -29, Gurgaon - 122001

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. The list of branches with addresses are available at <https://www.iffcotokio.co.in/contact-us>

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at chiefgrievanceofficer@iffcotokio.co.in

For updated details of grievance officer, kindly refer the link

<https://www.iffcotokio.co.in/customer-services/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. The contact details of the Insurance Ombudsman offices have been provided as below

Grievance may also be lodged at IRDAI Integrated Grievance Management System

- <https://igms.irda.gov.in/>

Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, Ist Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka
BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa
CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468	Punjab, Maryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.

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<p>Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in</p>	
<p>CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in</p>	<p>Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).</p>
<p>DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in</p>	<p>Delhi</p>
<p>GUWAHATI - Shri Kiriti B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>HYDERABAD - Shri I. Suresh Babu Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.</p>
<p>JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in</p>	<p>Rajasthan</p>
<p>ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Pondicherry.</p>
<p>KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
<p>LUCKNOW - Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in</p>	<p>Districts of Uttar Pradesh : Lalitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabimagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
<p>MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>

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<p>NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P.-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>

Insurance is the subject matter of solicitation

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DAY CARE PROCEDURES

ENT : Operation of the ear	26 Procedures for pterygium
1 Stapedotomy or Stapedectomy	27 Removal of a foreign body from the lens of the eye
2 Myringoplasty (Type -I Tympanoplasty)	28 Removal of a foreign body from the posterior chamber of the eye
3 Tympanoplasty (closure of an eardrum perforation)	29 Removal of a foreign body from the orbit and eyeball
4 Reconstruction and other Procedures of the auditory ossicles	30 Operation of cataract
5 Myringotomy	31 Chalazion removal
6 Removal of a tympanic drain	32 Glaucoma Surgery
7 Mastoidectomy	33 Surgery for Retinal detachment
8 Reconstruction of the middle ear	Procedures on the skin & subcutaneous tissues
9 Fenestration of the inner ear	34 Incision of a pilonidal sinus
10 Incision (opening) and destruction (elimination) of the inner ear	35 Other incisions of the skin and subcutaneous tissues
ENT: Procedures on the nose & the nasal sinuses	36 Surgical wound toilet (wound debridement)
11 Excision and destruction of diseased tissue of the nose	37 Local excision or destruction of diseased tissue of the skin and subcutaneous tissues
12 Procedures on the turbinates (nasal concha)	38 Simple restoration of surface continuity of the skin and subcutaneous tissues
13 Nasal sinus aspiration	39 Free skin transplantation, donor site
ENT: Procedures on the tonsils & adenoids	40 Free skin transplantation, recipient site
14 Transoral incision and drainage of a pharyngeal abscess	41 Revision of skin plasty
15 Tonsillectomy and / or adenoidectomy	42 Restoration and reconstruction of the skin and subcutaneous tissues
16 Excision and destruction of a lingual tonsil	43 Chemosurgery to the skin
17 Quinsy drainage	44 Excision of Granuloma
OPHTHALMOLOGY: Procedures on the eyes	45 Incision and drainage of abscess
18 Incision of tear glands	Procedures on the tongue
19 Excision and destruction of diseased tissue of the eyelid	46 Incision, excision and destruction of diseased tissue of the tongue
20 Procedures on the canthus and epicanthus	47 Partial glossectomy
21 Corrective surgery for entropion and ectropion	48 Glossectomy
22 Corrective surgery for blepharoptosis	49 Reconstruction of the tongue
23 Removal of a foreign body from the conjunctiva	Procedures on the salivary glands & salivary ducts
24 Removal of a foreign body from the cornea	50 Incision and lancing of a salivary
25 Incision of the cornea	

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51 Excision of diseased tissue of a salivary gland and a salivary duct	82 Sclerotherapy
52 Resection of a salivary gland	83 Therapeutic Ascitic Tapping
53 Reconstruction of a salivary gland and a salivary duct	84 Endoscopic ligation /banding
Procedures on the mouth & face	85 Dilatation of digestive tract strictures
54 External incision and drainage in the region of the mouth, jaw and face	86 Endoscopic ultrasonography and biopsy
55 Incision of the hard and soft palate	Replacement of Gastrostomy tube
56 Excision and destruction of diseased hard and soft palate	87 Endoscopic decompression of colon
57 Incision, excision and destruction in the mouth	88 Therapeutic ERCP
58 Plastic surgery to the floor of the mouth	89 Nissen fundoplication for Hiatus
59 Palatoplasty	Hernia /Gastro esophageal reflux Disease
Trauma surgery and orthopaedics	90 Endoscopic Gastrostomy
60 Incision on bone, septic and aseptic	91 Laparoscopic procedures e.g. colecystectomy, appendicectomy etc.
61 Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis	92 Endoscopic Drainage of Pseudopancreatic cyst
62 Suture and other Procedures on tendons and tendon sheath	93 Hernia Repair (Herniotomy / hernioraphy / hernioplasty)
63 Reduction of dislocation under GA	Procedures on the female sexual organs
64 Arthroscopic knee aspiration	94 Incision of the ovary
65 Aspiration of hematoma	95 Insufflation of the Fallopian tubes
66 Excision of dupuytren's contracture	96 Dilatation of the cervical canal
67 Carpal tunnel decompression	97 Conisation of the uterine cervix
68 Surgery for ligament tear	98 Incision of the uterus (hysterotomy)
69 Surgery for meniscus tear	99 Therapeutic curettage
70 Surgery for hemoarthrosis/ pyoarthrosis	100 Culdotomy
71 Removal of fracture pins/nails	101 Local excision and destruction of diseased tissue of vagina and Pouch of Douglas
72 Removal of metal wire	102 Procedures on Bartholin's glands (cyst)
73 Joint Aspiration - Daignostic / therapeutic	103 Endoscopic polypectomy
Procedures on the breast	104 Myomectomy , hysteroscopic or laparoscopic biopsy or removal
74 Incision of the breast	Procedures on the prostate & seminal vesicles
75 Procedures on the nipple	105 Incision of the prostate
76 Excision of breast lump /Fibro adenoma	106 Transurethral excision and destruction of prostate tissue
Procedures on the digestive tract	107 Open surgical excision and destruction of prostate tissue
77 Incision and excision of tissue in the perianal region	
78 Surgical treatment of anal fistulas	
79 Surgical treatment of haemorrhoids	
80 Division of the anal sphincter (sphincterotomy)	
81 Ultrasound guided aspirations	
Procedures on the digestive tract	

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	136 Tran urethral resection of bladder tumor
108 Radical prostatovesiculectomy	137 Suprapubic cystostomy
109 Incision and excision of periprostatic tissue	Procedures of Respiratory System
Procedures on the scrotum & tunica vaginalis testis	138 Brochosopic treatment of bleeding lesion
110 Incision of the scrotum and tunica vaginalis testis	139 Brochosopic treatment of fistula / stenting
111 Operation on a testicular hydrocele	140 Bronchoalveolar lavage & biopsy
112 Excision and destruction of diseased scrotal tissue	141 Direct Laryngoscopy with biopsy
113 Plastic reconstruction of the scrotum and tunica vaginalis testis	142 Therapeutic Pleural Tapping
Procedures on the testes	Procedures of Heart and Blood vessels
114 Incision of the testes	143 Coronary angiography (CAG)
115 Excision and destruction of diseased tissue of the testes	144 Coronary Angioplasty (PTCA)
116 Orchidectomy- Unilateral / Bilateral	145 Insertion of filter in inferior vena cava
117 Orchidopexy	146 TIPS procedure for portal hypertension
118 Abdominal exploration in cryptorchidism	147 Blood transfusion for recipient
119 Surgical repositioning of an abdominal testis	148 Therapeutic Phlebotomy
120 Reconstruction of the testis	149 Pericardiocentesis
121 Implantation, exchange and removal of a testicular prosthesis	150 Insertion of gel foam in artery or vein
Procedures on the spermatic cord, epididymis and Ductus Deferans	151 Carotid angioplasty
122 Surgical treatment of a varicocele and hydrocele of spermatic cord	152 Renal angioplasty
123 Excision in the area of the epididymis	153 Varicose vein stripping or ligation
124 Epididymectomy	OTHER Procedures
125 Reconstruction of the spermatic cord	154 Radiotherapy for Cancer
126 Reconstruction of the ductus deferens and epididymis	155 Cancer Chemotherapy
Procedures on the penis	156 True cut Biopsy
127 Procedures on the foreskin	157 Endoscopic Foreign Body Removal
128 Local excision and destruction of diseased tissue of the penis	158 Vaccination / Inoculation - Post Dog bite or Snake bite
129 Amputation of the penis	159 Endoscopic placement/removal of stents
130 Plastic reconstruction of the penis	160 Tumor embolisation
Procedures on the urinary system	161 Aspiration of an internal abscess under ultrasound guidance
131 Cystoscopical removal of stones	
132 Lithotripsy	
133 Haemodialysis	
134 PCNS (Percutaneous nephrostomy)	
135 PCNL (Percutaneous Nephro-Lithotomy)	

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Annexure - A**List I – List of non-payable Items**

Sl. No	Item
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	Television Charges
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES
34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES (LONG/ SHORT/ HINGED)
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53	SUGAR FREE Tablets
54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]

List II – Items that are to be subsumed into Room Charges

Sl No.	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS

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5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES
25	CLEAN SHEET
26	BLANKET/WARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSEOXYMETER CHARGES

List III – Items that are to be subsumed into Procedure Charges

Sl No.	Item
1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER
6	DVD, CD CHARGES
7	GAUSE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE

List IV – Items that are to be subsumed into costs of treatment

Sl No.	Item
1	ADMISSION/REGISTRATION CHARGES
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3	URINE CONTAINER

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TABLE OF BENEFITS	% OF CAPITAL SUM INSURED
1. Death	100
Table 2,3,4 - PTD - Permanent Total Disablement	
2.a) Loss of sight (both eyes)	100
b) Loss of two limbs	100
c) Loss of one limb and one eye	100
3.a) Loss of sight of one eye	50
b) Loss of one limb	50
4. Permanent Total and absolute disablement	100
Table 5 - PPD - Permanent Partial Disablement	
5. i) Loss of toes-all	20
ii) Great-both phalanges	5
iii) Great-one phalanx	2
iv) Other than great, if more than one toe lost-each	1
i) Loss of hearing &€" both ears	50
ii) Loss of hearing &€" one ear	15
c) Loss of Speech	50
d) Loss of four fingers and thumb of one hand	40
e) Loss of four fingers	35
f) Loss of thumb	25
i) Both phalanges	10
ii) One phalanx	
g) Loss of index finger	10
i) Three phalanges	8
ii) Two phalanges	4
iii) One phalanx	
h) Loss of middle finger	6
i) Three phalanges	4
ii) Two phalanges	2
iii) One phalanx	
i) Loss of ring finger	5
i) Three phalanges	4
ii) Two phalanges	2
ii) One phalanx	
j) Loss of little finger	4
i) Three phalanges	3
ii) Two phalanges	2
iii) One phalanx	
k) Loss of Metacarpals	3
i) First or second (additional)	2
ii) Third, fourth or fifth (additional)	
l) Any other permanent partial disablement	% as assessed by Doctor
6. Temporary Total disablement benefit at the rate per week	1% of Table C Sum Insured or Rs. 25,000 whichever is lower.
Table "A": Benefit 1, Table "B1": Benefit 1-4, Table "B": Benefit 1-5, Table "C": Benefit 1-6	
Special Inbuilt Benefits under the Policy in addition to capital sum insured	
A. In the event of death of Insured Person outside his/her Home, transportation cost for carriage of dead body to Home including funeral charges is payable.	2% of Capital Sum Insured or 2,500/- (Two thousand five hundred) whichever is lower.
B. Cost of Clothing damaged in the Accident as described above and liability is admitted by us.	Rs. 1000 (one thousand) per insured person any one accident or actual expenses whichever is lower.
C. Ambulance charges for transportation of Insured person to Hospital following	Rs. 1000 (one thousand) per insured person any

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Group Personal Accident Insurance (UIN : IRDAN106P0021V01200102)
Attaching to and forming part of Policy Number 54E95648

Show Signature Properties-->Click on *Show signer's Certificate*-->Go to Tab *Trust*-->Click on *Add to

Accident which result in liability having been admitted by us as per 1 to 6 of Table of Benefits.	one accident or actual expenses whichever is lower.
D. Education Fund: In the event of death, permanent total disablement i.e. 1 to 4 of Table of Benefit of Insured person, We will approve compensation towards Education Fund for dependent children as below a) For one child upto the age of 23 yrs. b) For more than one children upto the age of 23 yrs.	10% (Ten percent) of C.S.I Subject to a maximum of Rs. 5000/- 10% (Ten percent) of C.S.I Subject to a maximum of Rs. 10000/-
E. Loss of Employment: In the event of accident leading to loss of employment as a consequence of 2,3 and 4 of table of benefits.	Rs. 15000 or 1% of CSI whichever is lower.

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Group Personal Accident Insurance (UIN : IRDAN106P0021V01200102)

Attaching to and forming part of Policy Number 54E95648

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4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	BIPAP MACHINE
6	CPAP/ CAPD EQUIPMENTS
7	INFUSION PUMP- COST
8	HYDROGEN PEROXIDE SPIRIT, DISINFECTANTS ETC
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTIONS/STERILLIUM
17	Glucometer & Strips
18	URINE BAG

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List of Group Mediclaim Insurance Policy - H1175099

Sr. No.	Emp. Code	Full Name	Date of Birth	Age	Designation	Date of Joining	Department	Sum Insured
1	00012	Vd. Smita Vijay Dhurde	6/Nov/1965	57 Year	Professor	19/Jan/2009	Samhita Siddhant	200000
2	00019	Vd. Anjali Prabhakar Hingne	31/Jul/1972	50 Year	Reader	19/Jan/2009	Samhita Siddhant	200000
3	00046	Vd. Ujwala Murlidhar Divekar	9/Apr/1973	49 Year	Reader	1/Mar/2014	Samhita Siddhant	200000
4	00209	Vd. Pritam Jayprakash Rathi	10/Jul/1985	37 Year	Lecturer	2/May/2013	Samhita Siddhant	200000
5	00383	Vd. Kiran Gangaram Bhojraj	18/Dec/1986	36 Year	Lecturer	28/Aug/2017	Samhita Siddhant	200000
6	00439	Vd. Seema Ganesh Barahate	3/Apr/1989	33 Year	Lecturer	1/Oct/2021	Samhita Siddhant	200000
7	00527	Mrs. Hemlata Gorakhnath Kshirsagar	19/Sep/1976	46 Year	Lecturer	16/Feb/2021	Samhita Siddhant	200000
8	00039	Mrs. Sandhya Sharad Gorthekar	17/Jun/1977	45 Year	Lecturer	25/Nov/2003	Samhita Siddhant	200000
9	00008	Vd. Ravindra Ramdas Jape	16/Jul/1962	60 Year	Professor	19/Jan/2009	Rachana Sharir	200000
10	00027	Vd. Sachin Shrikrishna Bhagwat	9/Jun/1975	47 Year	Reader	20/Jan/2009	Rachana Sharir	200000
11	00142	Vd. Suwarna Pundlik Kale	1/Jul/1980	42 Year	Reader	1/Jan/2017	Rachana Sharir	200000
12	00533	Vd. Uzma Tabassum Shaikh	4/Jun/1988	34 Year	Lecturer	1/Apr/2021	Rachana Sharir	200000
13	00016	Vd. Sanjiv Dhondiram Fulse	14/May/1965	57 Year	Professor	7/Nov/2012	Kriya Sharir	200000
14	00047	Vd. Mahendra Bansilal Toshniwal	10/Mar/1979	44 Year	Reader	14/Feb/2008	Kriya Sharir	200000
15	00610	Vd. Shubhangi Rajendra Marathe	3/May/1993	29 Year	Lecturer	24/Dec/2022	Kriya Sharir	200000
16	00005	Vd. Apama Milind Ghotankar	13/Dec/1967	55 Year	Professor	19/Jan/2009	Dravyaguna	200000
17	00056	Vd. Pankaj Prasharam Surve	28/Jun/1976	46 Year	Reader	25/Nov/2013	Dravyaguna	200000
18	00339	Vd. Jyotsna Vishwanath Kulkarni	5/Dec/1976	46 Year	Reader	7/Jun/2016	Dravyaguna	200000
19	00477	Vd. Ketaki Pandurangrao Gavle	24/Jul/1985	37 Year	Lecturer	16/Jul/2020	Dravyaguna	200000
20	00235	Vd. Sanjay Jagannathrao Dahake	1/Jul/1962	60 Year	Professor	4/Dec/2013	Rasashastra & B.K.	200000
21	00054	Vd. Sachin Narayanrao Hirekar	15/Jun/1981	41 Year	Reader	20/Jul/2019	Rasashastra & B.K.	200000
22	00440	Vd. Tushar Sheshrao Dhawali	5/Aug/1988	34 Year	Lecturer	2/Dec/2019	Rasashastra & B.K.	200000
23	00011	Vd. Deepali Jeetendra Amale	13/Mar/1972	51 Year	Professor	4/Oct/2011	Rognidan	200000
24	00022	Vd. Avinash Madhav Deshmukh	11/May/1968	54 Year	Reader	25/Nov/2013	Rognidan	200000
25	00253	Vd. Balasaheb Digambarrao Dharmadhikari	15/Oct/1978	44 Year	Reader	19/May/2014	Rognidan	200000
26	00186	Vd. Madhavi Dattatray Gaikwad	17/Nov/1984	38 Year	Reader	31/Mar/2018	Rognidan	200000
27	00296	Vd. Rahul Panditrao Surnar	10/Feb/1986	37 Year	Lecturer	1/Dec/2022	Rognidan	200000
28	00058	Vd. Vanita Narayanrao Puri	26/Dec/1978	44 Year	Professor	1/Dec/2022	Swasthavritta	200000
29	00419	Vd. Nilesh Jijabrao Bhosale	30/Apr/1984	38 Year	Reader	15/Jan/2019	Swasthavritta	200000
30	00398	Vd. Lata Ambadas Rathod	25/Jan/1988	35 Year	Reader	5/Dec/2022	Swasthavritta	200000
31	00608	Vd. Pratibha Ambadas Kale	11/Dec/1993	29 Year	Lecturer	21/Dec/2022	Swasthavritta	200000

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32	00070	Mrs. Rupa Dashrat Kshirsagar (Jadhav)	17/Oct/1981	41 Year	Yoga Teacher	15/Oct/2005	Swasthavritta	200000
33	00006	Vd. Rajesh Surendra Upadhyay	1/Jul/1968	54 Year	Professor	19/Jan/2009	Agad Tantra	200000
34	00191	Vd. Pallavi Ganpatrao Maske	15/Jan/1979	44 Year	Reader	1/Nov/2012	Agad Tantra	200000
35	00050	Vd. Savita Murlidhar Takale	15/May/1982	40 Year	Reader	25/Jul/2015	Agad Tantra	200000
36	00371	Vd. Snehal Diwakar Gawai	16/May/1989	33 Year	Lecturer	22/May/2017	Agad Tantra	200000
37	00185	Vd. Ravindra Prakash Kulkarni	9/Jul/1980	42 Year	Lecturer	26/Feb/2018	Agad Tantra	200000
38	00004	Vd. Jayashri Shrikant Deshmukh	25/Apr/1965	57 Year	Professor	1/Jan/2012	Prasuti Tantra	200000
39	00007	Vd. Sandhya Madhukar Yennawar	17/Nov/1966	56 Year	Reader	17/May/2003	Prasuti Tantra	200000
40	00188	Vd. Amol Annarao Havle	5/Jan/1977	46 Year	Reader	24/Aug/2012	Prasuti Tantra	200000
41	00175	Vd. Shamika Sameer Joshi (Paithankar)	27/Mar/1983	39 Year	Reader	22/May/2017	Prasuti Tantra	200000
42	00431	Vd. Archana Sadashiv Chikte	10/May/1985	37 Year	Lecturer	16/Sep/2019	Prasuti Tantra	200000
43	00416	Vd. Snehal Prakashrao Pawar	3/May/1994	28 Year	Lecturer	24/May/2022	Prasuti Tantra	200000
44	00159	Vd. Karuna Sunil Ratnaparkhi	2/May/1964	58 Year	Professor	12/May/2011	Kaumarbhritya	200000
45	00048	Vd. Rohit Achyutrao Gadkari	1/Dec/1980	42 Year	Reader	2/Jan/2014	Kaumarbhritya	200000
46	00061	Vd. Kavita Kishor Fadnavis	16/Aug/1983	39 Year	Reader	17/Jul/2018	Kaumarbhritya	200000
47	00239	Vd. Lalita Nivrutti Patole	15/May/1969	53 Year	Reader	29/Sep/2018	Kaumarbhritya	200000
48	00373	Vd. Anand Baburao Jatal	30/Aug/1987	35 Year	Lecturer	8/Mar/2017	Kaumarbhritya	200000
49	00604	Vd. Priya Vasanttrao Bulbule	15/Aug/1993	29 Year	Lecturer	5/Dec/2022	Kaumarbhritya	200000
50	00002	Vd. Shrikant Gunwantrao Deshmukh	14/May/1961	61 Year	Professor	1/Oct/2002	Kayachikitsa	200000
51	00001	Vd. Anilkumar Kawaduji Burley	7/Aug/1958	64 Year	Professor	1/Oct/2002	Kayachikitsa	200000
52	00049	Vd. Naresh Ramrao Nimbalkar	9/Feb/1979	44 Year	Reader	26/Jan/2016	Kayachikitsa	200000
53	00257	Vd. Yashashri Arun Vitonde	15/Aug/1986	36 Year	Reader	21/Dec/2019	Kayachikitsa	200000
54	00347	Vd. Amol Motiram Badarkhe	8/Jan/1986	37 Year	Lecturer	22/Nov/2016	Kayachikitsa	200000
55	00554	Vd. Hemant Dhanji Patel	24/Mar/1994	28 Year	Lecturer	20/Oct/2021	Kayachikitsa	200000
56	00580	Vd. Priyanka Marotrao Thakare	7/Jul/1993	29 Year	Lecturer	1/Jan/2022	Kayachikitsa	200000
57	00026	Vd. Babasaheb Nana Gadve	8/Feb/1972	51 Year	Professor	21/Dec/2019	Shalya Tantra	200000
58	00068	Vd. Rajesh Nivrutiraogundre	2/Feb/1975	48 Year	Reader	1/Aug/2022	Shalya Tantra	200000
59	00504	Vd. Swapnil Vitthalrao More	23/Jul/1985	37 Year	Reader	1/Dec/2022	Shalya Tantra	200000
60	00426	Vd. Pratibha Vishnu Bochare	20/Sep/1988	34 Year	Lecturer	27/Jan/2019	Shalya Tantra	200000
61	00506	Vd. Ankita Ashokrao Sulkekar	9/Jan/1989	34 Year	Lecturer	29/Oct/2020	Shalya Tantra	200000
62	00530	Vd. Pankaj Suresh Ghorpade	19/Aug/1991	31 Year	Lecturer	22/Mar/2021	Shalya Tantra	200000

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63	00601	Vd. Pooja Narayan Telangre	11/May/1994	28 Year	Lecturer	1/Dec/2022	Shalya Tantra	200000
64	00035	Vd. Govind Vitthalrao Shinde	8/May/1972	50 Year	Professor	1/Nov/2016	Shalakyta Tantra	200000
65	00348	Vd. Swati Vishnu Sarwade	28/Feb/1979	44 Year	Reader	23/Nov/2016	Shalakyta Tantra	200000
66	00388	Vd. Madhavi Rakhmaji Shelke	21/Mar/1991	31 Year	Lecturer	5/Dec/2017	Shalakyta Tantra	200000
67	00010	Vd. Uday Keshvrao Neralkar	2/Feb/1967	56 Year	Professor	4/Oct/2011	Panchkarma	200000
68	00044	Vd. Ramesh Dnyanoba Sonwane	10/Jun/1973	49 Year	Reader	4/Oct/2011	Panchkarma	200000
69	00166	Vd. Ganesh Sheshrao Barahate	6/Aug/1981	41 Year	Reader	11/Jan/2018	Panchkarma	200000
70	00233	Vd. Megha Raosaheb Survase	26/Apr/1984	38 Year	Reader	13/Aug/2022	Panchkarma	200000
71	00391	Vd. Chinmay Atmaram Tandale	2/Jan/1989	34 Year	Lecturer	12/Jan/2018	Panchkarma	200000
72	00291	Dr. Uma Rajan Mahindra	12/Aug/1965	57 Year	Professor	1/Dec/2018	Oral & Maxillofacial Surgery	200000
73	00035	Dr. Deepak Kanhyal Motwani	14/Aug/1978	44 Year	Professor	17/Jul/2007	Oral & Maxillofacial Surgery	200000
74	00793	Dr. Seema Shantilal Pendharkar	1/May/1986	36 Year	Reader	10/Apr/2015	Oral & Maxillofacial Surgery	200000
75	00902	Dr. Snehal Nanasahab Vangikar	16/Dec/1986	36 Year	Reader	24/Jun/2015	Oral & Maxillofacial Surgery	200000
76	01626	Dr. Vasant Ramdas Ambulgekar	9/Jan/1989	34 Year	Lecturer	4/May/2021	Oral & Maxillofacial Surgery	200000
77	01830	Dr. Kedar Deepak Kawsankar	26/Oct/1992	30 Year	Lecturer	16/Jan/2023	Oral & Maxillofacial Surgery	200000
78	01832	Dr. Rashmi Virendra Gaikwad	20/Dec/1992	30 Year	Lecturer	16/Jan/2023	Oral & Maxillofacial Surgery	200000
79	00056	Dr. Neetu Vijaysingh Bhopalwad	18/May/1975	47 Year	Lecturer	2/May/2003	Oral & Maxillofacial Surgery	200000
80	00006	Dr. Lata Madhukar Kale	19/Jun/1963	59 Year	Dean	16/Dec/1997	Oral Medicine & Radiology	200000
81	00034	Dr. Sonia Kaur Saggoo	27/Nov/1978	44 Year	Professor	1/Dec/2011	Oral Medicine & Radiology	200000
82	00467	Dr. Vishwas Dattatray Kadam	26/Jan/1984	39 Year	Professor	23/May/2012	Oral Medicine & Radiology	200000
83	01242	Dr. Amruta Madhukar Bansode	7/Apr/1989	33 Year	Reader	1/Jan/2018	Oral Medicine & Radiology	200000
84	01291	Dr. Kapil Dhananjay Pawar	20/Apr/1989	33 Year	Reader	15/May/2018	Oral Medicine & Radiology	200000
85	01049	Dr. Ashish Bhaskar Zope	14/May/1979	43 Year	Lecturer	13/May/2016	Oral Medicine & Radiology	200000
86	00067	Dr. Rupali Vijay Mhaske	3/Jul/1981	41 Year	Lecturer	24/Nov/2021	Oral Medicine & Radiology	200000
87	00002	Dr. Jeevan Maniklal Khatri	15/Apr/1962	60 Year	Professor & HOD	21/Apr/1994	Orthodontics	200000
88	00008	Dr. Suchita Madhukar Tarvade	31/Mar/1972	50 Year	Professor	29/Apr/2002	Orthodontics	200000
89	00172	Dr. Amit Jaykumar Ajmera	3/Nov/1983	39 Year	Professor	19/Jul/2011	Orthodontics	200000
90	00903	Dr. Umal Hiralal Doshi	16/Oct/1981	40 Year	Professor	10/Oct/2015	Orthodontics	200000
91	00575	Dr. Vishal Ramesh Patni	27/Jun/1985	37 Year	Reader	1/Jun/2013	Orthodontics	200000
92	00899	Dr. Charushila Vinay Choudhary	3/Jun/1986	36 Year	Reader	14/Oct/2015	Orthodontics	200000
93	01148	Dr. Sheetal Suraj Yamyar	1/May/1980	42 Year	Reader	9/Jan/2017	Orthodontics	200000

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94	01397	Dr.Shashank Rajendra Jaiswal	7/Mar/1986	36 Year	Lecturer	24/Jun/2019	Orthodontics	200000
95	01484	Dr.Nikita Babasaheb Sanap	19/Aug/1990	32 Year	Lecturer	11/Nov/2019	Orthodontics	200000
96	01531	Dr.Manjusha Manohar Jadhav	14/Oct/1990	32 Year	Lecturer	10/Aug/2020	Orthodontics	200000
97	01737	Dr.Shwetali Balasaheb Jadhav	19/Jun/1993	29 Year	Lecturer	14/Mar/2022	Orthodontics	200000
98	01833	Dr. Sharvari Anand Kangarkar	16/Nov/1994	28 Year	Lecturer	16/Jan/2023	Orthodontics	200000
99	00076	Dr.Khan Nazia Farhat Abdul Hamid	10/Jun/1981	41 Year	Tutor	23/Jul/2007	Orthodontics	200000
100	00015	Dr.Maya Nagnath Mhaske	11/Jan/1973	50 Year	Professor & HOD	14/Mar/2002	Periodontics	200000
101	00332	Dr.Niraj Prakash Chaudhari	19/Oct/1983	39 Year	Professor	1/Aug/2011	Periodontics	200000
102	00800	Dr.Anup Raosaheb Cholepatil	28/Jun/1985	37 Year	Professor	21/Dec/2015	Periodontics	200000
103	00569	Dr.Aniruddha Milind Deshpande	26/Apr/1984	38 Year	Reader	4/Jan/2012	Periodontics	200000
104	00642	Dr.Jayant Ramdas Ambhulgekar	24/Aug/1985	37 Year	Reader	18/Mar/2014	Periodontics	200000
105	01488	Dr.Shraddha Shrikant Bhandari	19/Nov/1991	31 Year	Lecturer	23/Dec/2019	Periodontics	200000
106	00077	Dr.Navin Kishorilal Sahu	8/Feb/1982	41 Year	Lecturer	16/Aug/2019	Periodontics	200000
107	00045	Dr.Ashok Gangaram Chatse	6/Jun/1964	58 Year	Lecturer	7/Jan/1994	Periodontics	200000
108	00009	Dr.Babita Jagannath Yeshwante	3/Dec/1969	53 Year	Professor & HOD	20/Jun/1998	Prosthodontics	200000
109	00021	Dr.Nazish Samad Baig	8/Mar/1969	53 Year	Professor	24/Jun/2002	Prosthodontics	200000
110	00155	Dr. Vivekanand Dattatray Jadhav	15/Jun/1983	39 Year	Professor	18/Jan/2011	Prosthodontics	200000
111	01056	Dr.Ruchi Vikrant Kasat	16/Jun/1983	39 Year	Professor	3/Aug/2016	Prosthodontics	200000
112	00770	Dr.Prasad Deeliprao Adhapure	24/Nov/1986	36 Year	Reader	13/Dec/2014	Prosthodontics	200000
113	00909	Dr.Priyanka Ganesh Darakh	16/Apr/1987	35 Year	Reader	22/Feb/2016	Prosthodontics	200000
114	01146	Dr.Nikita Rajendra Kale	16/Nov/1989	33 Year	Reader	9/Jan/2017	Prosthodontics	200000
115	01310	Dr.Sumant Vivek Saoji	22/Nov/1987	35 Year	Reader	21/Aug/2018	Prosthodontics	200000
116	01530	Dr.Vishakha Gunvant Patil	21/Dec/1992	30 Year	Lecturer	10/Aug/2020	Prosthodontics	200000
117	01627	Dr.Pranali Vijay Vaidya	14/Jan/1991	32 Year	Lecturer	4/May/2021	Prosthodontics	200000
118	01629	Dr.Nikita Shirish Kandi	3/May/1991	31 Year	Lecturer	5/May/2021	Prosthodontics	200000
119	01630	Dr.Pooja Dilip Mundada	19/Mar/1992	30 Year	Lecturer	5/May/2021	Prosthodontics	200000
120	01826	Dr. Aishwarya Shekhar Mundlik	26/Nov/1994	28 Year	Lecturer	16/Jan/2023	Prosthodontics	200000
121	01828	Dr. Mitra Ashok Shinde	15/Jun/1988	34 Year	Lecturer	16/Jan/2023	Prosthodontics	200000
122	00044	Dr.Yasmin Seema Khaja Moinuddin	5/May/1969	53 Year	Lecturer	24/Aug/1993	Prosthodontics	200000
123	00046	Dr.Asha Tukaram Kalbande	14/Oct/1968	54 Year	Lecturer	21/Nov/1994	Prosthodontics	200000
124	00050	Dr.Quadri Fouzia Farooq Hussain	30/Jul/1971	51 Year	Lecturer	31/Dec/1998	Prosthodontics	200000

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125	00011	Dr.Sadashiv Gopinath Daokar	1/Jan/1971	52 Year	Professor & HOD	1/Jul/2008	Conservative Dentistry	200000
126	00036	Dr.Kalpna Sambhaji Pawar	11/May/1978	44 Year	Professor	3/Oct/2007	Conservative Dentistry	200000
127	00908	Dr.Uma Pranav Mahajan	5/Jul/1979	43 Year	Professor	1/Jan/2016	Conservative Dentistry	200000
128	00037	Dr.Raman Kartik Ravi	28/Jun/1980	42 Year	Reader	1/Aug/2016	Conservative Dentistry	200000
129	00576	Dr.Sumedh Surendra Lathi	28/Apr/1987	35 Year	Professor	8/Jul/2013	Conservative Dentistry	200000
130	01308	Dr.Dhanshri Digvijay Shinde	18/Oct/1985	37 Year	Reader	9/Jul/2018	Conservative Dentistry	200000
131	01396	Dr.Pawan Punjaji Raktade	10/Sep/1989	33 Year	Lecturer	17/Jun/2019	Conservative Dentistry	200000
132	01515	Dr.Manasi Vikas Vaidya	9/Jul/1987	35 Year	Lecturer	1/Jan/2020	Conservative Dentistry	200000
133	01624	Dr.Chaitali Rambhau Mahakale	23/Dec/1990	32 Year	Lecturer	5/May/2021	Conservative Dentistry	200000
134	01637	Dr.Sunil Babanrao Nirmale	2/Jul/1988	34 Year	Lecturer	2/Jun/2021	Conservative Dentistry	200000
135	01625	Dr.Trupti Vilasrao Thorat	12/Jul/1990	32 Year	Lecturer	5/May/2021	Conservative Dentistry	200000
136	01827	Dr. Ankit Ramesh Sable	1/Apr/1992	30 Year	Lecturer	16/Jan/2023	Conservative Dentistry	200000
137	01831	Dr. Madhura Rohit Kakde	23/May/1987	35 Year	Lecturer	16/Jan/2023	Conservative Dentistry	200000
138	01836	Dr. Riya Naresh Kapdia	18/Dec/1994	28 Year	Lecturer	16/Jan/2023	Conservative Dentistry	200000
139	00047	Dr.Ujwala Pralhad Sukhdeve	3/Mar/1967	55 Year	Lecturer	14/Jul/1998	Conservative Dentistry	200000
140	00051	Dr.Ajay Rangnathrao Magar	10/Oct/1971	51 Year	Lecturer	24/Aug/1999	Conservative Dentistry	200000
141	00899	Dr.Jyoti Digambar Choudhari	2/Jan/1977	46 Year	Lecturer	27/Jan/2004	Conservative Dentistry	200000
142	01524	Dr.Madhri Manojrao Ubale	30/Sep/1995	27 Year	Tutor	14/Feb/2020	Conservative Dentistry	200000
143	00681	Dr.Shubhendra Shubhakar Khandewale	2/Mar/1987	35 Year	Reader	19/Aug/2014	Pedodontics	200000
144	00792	Dr.Ashwini Sudhakar Adavardkar	23/Apr/1987	35 Year	Reader	16/Mar/2015	Pedodontics	200000
145	01829	Dr. Parag Sadashiv Dhake	1/Jan/1994	29 Year	Lecturer	16/Jan/2023	Pedodontics	200000
146	00048	Dr.Snehalata Vishwanath Mulay	17/Feb/1963	60 Year	Lecturer	18/Dec/1996	Pedodontics	200000
147	00797	Dr.Manasi Dilip Sambhus	5/May/1986	36 Year	Tutor	16/May/2015	Pedodontics	200000
148	01054	Dr.Kushal Ganjendra Shinde	9/Jan/1989	34 Year	Reader	18/Jul/2016	Public Health Dentistry	200000
149	01736	Dr.Kunal Shankarrao Deshmukh	29/Jul/1994	28 Year	Lecturer	14/Mar/2022	Public Health Dentistry	200000
150	01837	Dr. Supriya Udaysing Patil	26/Mar/1994	28 Year	Lecturer	19/Jan/2023	Public Health Dentistry	200000
151	00474	Dr.Jagruti Eknath Tupare	24/Apr/1975	47 Year	Tutor	28/May/2012	Public Health Dentistry	200000
152	00061	Dr.Suman Sunil Kumavat	12/Jan/1976	47 Year	Tutor	1/Dec/2006	Public Health Dentistry	200000
153	01168	Dr.Kanchan Bhalbhim Khandekar	22/Mar/1992	30 Year	Tutor	9/Apr/2017	Public Health Dentistry	200000
154	00164	Dr.Jyoti Shirish Khedgikar	21/May/1966	56 Year	Professor & HOD	21/Apr/2011	Oral Pathology	200000
155	00007	Dr.Vrunda Makarand Kanjalkar	4/Jul/1970	52 Year	Professor	16/Nov/1998	Oral Pathology	200000

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156	00334	Dr.Amar Vikas Kingoankar	7/Oct/1983	39 Year	Reader	8/Jan/2011	Oral Pathology	200000
157	00460	Dr.Sanket Abhaykumar Deshingekar	10/Aug/1983	39 Year	Reader	24/Mar/2012	Oral Pathology	200000
158	01277	Dr.Revati Vasant Deshmukh	27/May/1986	36 Year	Reader	1/Feb/2018	Oral Pathology	200000
159	00055	Dr.Pushpalata Rameshwar Selukar	18/Jul/1971	51 Year	Professor	9/Sep/2001	Anatomy	200000
160	00068	Dr.Rajesh Kishnrao Barke	20/Feb/1969	53 Year	Lecturer	2/Oct/2006	Anatomy	200000
161	00898	Dr.Gauri Pradeep Kulkarni	7/Oct/1963	59 Year	Lecturer	1/Oct/2015	Anatomy	200000
162	00069	Dr.Shailesh Shankarrao Padre	20/May/1983	39 Year	Lecturer	4/Jan/2006	Anatomy	200000
163	01220	Dr.Tushar Mohanrao Chavan	26/Jan/1984	39 Year	Lecturer	11/Nov/2017	Anatomy	200000
164	00026	Dr.Sanjay Laxmanrao Sarode	16/Mar/1972	50 Year	Professor	17/Aug/1997	Physiology & Biochemistry	200000
165	01050	Dr.Deepmala Nagorao Deore	5/Jun/1982	40 Year	Professor	23/Jun/2016	Physiology & Biochemistry	200000
166	01815	Dr. Ganesh Dattatraya Shelke	12/Feb/1986	37 Year	Lecturer	3/Dec/2022	Physiology & Biochemistry	200000
167	01517	Dr.Arati Amol Salve	11/Jul/1987	35 Year	Lecturer	3/Feb/2020	Physiology & Biochemistry	200000
168	01143	Dr.Suvarna Shriram Rathod	16/Mar/1987	35 Year	Reader	11/Jan/2017	Pharmacology	200000
169	00480	Dr.Vidyadhar Manobar Dalvi	12/Mar/1968	54 Year	Lecturer	7/Dec/2012	Pharmacology	200000
170	01214	Dr.Sandhu Gurpreet Kaur	9/Feb/1975	48 Year	Lecturer	19/Jul/2017	Pharmacology	200000
171	00017	Dr.Sunita Sudhir Tuli	7/Jan/1970	53 Year	Professor & HOD	26/Jul/1999	Gen. Pathology & Microbiology	200000
172	00030	Dr.Chobe Sharad Shrikant	18/Dec/1971	51 Year	Reader	2/Oct/2004	Gen. Pathology & Microbiology	200000
173	00052	Dr.Jyoti Dashrat Magare	7/Jul/1971	51 Year	Reader	18/Aug/1997	Gen. Pathology & Microbiology	200000
174	00752	Dr.Radha Manmanth Lamdhade	13/May/1975	47 Year	Lecturer	1/Sep/2014	Gen. Pathology & Microbiology	200000
175	01485	Dr.Swati Santaram Jakwad	6/Feb/1988	35 Year	Lecturer	14/Nov/2019	Gen. Pathology & Microbiology	200000
176	00027	Dr.Milind Balasaheb Deshpande	2/Feb/1956	67 Year	Asso. Professor	7/Jan/1994	General Surgery	200000
177	00064	Dr.Amol Arvind Sulakhe	16/Aug/1966	56 Year	Lecturer	15/Feb/2005	General Surgery	200000
178	01057	Dr.Atul Pralhad Deshpande	4/Aug/1964	58 Year	Lecturer	1/Aug/2016	General Surgery	200000
179	00028	Dr.Rajesh Baburao Bhande	27/May/1974	48 Year	Reader	27/May/1974	General Medicine	200000
180	00062	Dr.Rameshchandra Bajaranglal Sharma	10/Oct/1956	66 Year	Lecturer	10/Oct/1986	General Medicine	200000
181	00081	Dr.Santosh Vasantrao Chandekar	20/Jan/1963	60 Year	Lecturer	20/Jan/1963	General Medicine	200000
182	01046	Dr.Neel Pandhri Nath Nandkumar	21/Apr/1985	37 Year	Lecturer	21/Apr/2016	General Medicine	200000
183	00065	Dr.Ramesh Ramchandra Paropkari	10/Mar/1956	66 Year	Reader	7/Jan/1998	Anaesthesia	200000
184	01486	Dr.Suhasini Rajesh Bhande	14/Jan/1974	49 Year	Lecturer	14/Nov/2019	Anaesthesia	200000
185	00001	Dr. Dattatraya Kukaji Shelke	20/Dec/1948	74 Year	Director/Principal	5/Mar/2007	Office	200000
186	00072	Prof. Sunil Dattarao Shinde	19/Sep/1990	32 Year	Assistant Professor	1/Sep/2016	Agronomy	200000

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Sr. No.	Emp. Code	Full Name	Date of Birth	Age	Designation	Date of Joining	Department	Sum Insured
187	00117	Dr. Shrikant Kondiba Phajage	4/Apr/1986	36 Year	Assistant Professor	10/Aug/2019	Agronomy	200000
188	00134	Prof. Sarika Ravindra Puri	20/Jun/1994	28 Year	Assistant Professor	22/Nov/2019	Agronomy	200000
189	00143	Dr. Sushil Bharat Satpute	3/Jul/1985	37 Year	Assistant Professor	3/May/2021	Agronomy	200000
190	00146	Dr. Omprakash Sakharam Khetre	24/Dec/1988	34 Year	Assistant Professor	17/May/2021	Agronomy	200000
191	00079	Prof. Vikas Maruti Bharade	26/Feb/1981	42 Year	Assistant Professor	14/Feb/2017	Agril. Botany	200000
192	00118	Dr. Seema Kishanrao Arbad	22/Jun/1987	35 Year	Assistant Professor	10/Aug/2019	Agril. Botany	200000
193	00110	Dr. Eknath Devidas Chavan	23/Feb/1986	37 Year	Assistant Professor	1/Jun/2019	Agril. Botany	200000
194	00136	Dr. Sushil Sarjerao Vitnor	20/Mar/1991	31 Year	Assistant Professor	30/Dec/2019	Agril. Botany	200000
195	00149	Dr. Anant Hanumant Madkemohekar	29/Mar/1987	35 Year	Assistant Professor	24/May/2021	Agril Botany	200000
196	00073	Dr. Rajusing Pratapsing Dongarjal	29/Apr/1986	36 Year	Assistant Professor	23/Sep/2016	Agril. Entomology	200000
197	00090	Prof. Shankar Sambhaji Mule	8/Jul/1990	32 Year	Assistant Professor	4/Sep/2018	Agril. Entomology	200000
198	00133	Prof. Nandu Vitthalrao Bhagas	12/Aug/1990	32 Year	Assistant Professor	30/Dec/2019	Agril. Entomology	200000
199	00147	Dr. Mohini Madhukarrao Deshmukh	1/Sep/1986	36 Year	Assistant Professor	17/May/2021	Agril. Entomology	200000
200	00032	Prof. Pranita Prakashrao Muley	3/Jan/1978	45 Year	Assistant Professor	12/Sep/2011	Extension Education	200000
201	00119	Dr. Amita Madhavrao Kshatriya	7/Jun/1988	34 Year	Assistant Professor	3/Sep/2019	Extension Education	200000
202	00151	Dr. Yogesh Jalindar Waghmode	27/Jun/1988	34 Year	Assistant Professor	21/Jun/2021	Extension Education	200000
203	00154	Dr. Vijay Ganpat Dhulgand	20/Oct/1991	31 Year	Assistant Professor	17/Aug/2021	Extension Education	200000
204	00008	Prof. Rajaram Rupla Rathod	1/Jan/1983	40 Year	Assistant Professor	1/Jul/2008	Horticulture	200000
205	00112	Dr. Kadri Sayyad Idris Alam Irshad Alam	6/Jul/1988	34 Year	Assistant Professor	10/Jun/2019	Horticulture	200000
206	00150	Dr. Sushma Bansi Lokhande	8/Jun/1991	31 Year	Assistant Professor	7/Jun/2021	Horticulture	200000
207	00163	Dr. Sainath Subhash Mingire	29/Jan/1984	39 Year	Assistant Professor	1/Dec/2022	Horticulture	200000
208	00004	Dr. Pravin Shivsing Bainade	7/Jul/1977	45 Year	Assistant Professor	16/Jun/2008	Plant Pathology	200000
209	00142	Dr. Karuna Chandrakant Kurhade	6/Jun/1987	35 Year	Assistant Professor	2/Dec/2020	Plant Pathology	200000
210	00153	Dr. Ashwini Govindrao Patil	18/Dec/1992	30 Year	Assistant Professor	15/Jul/2021	Plant Pathology	200000
211	00162	Dr. Nisha Motiramjee Patil	10/Sep/1985	37 Year	Assistant Professor	14/Nov/2022	Plant Pathology	200000
212	00005	Prof. Atul Asaram Bhone	6/Nov/1983	39 Year	Assistant Professor	16/Jun/2008	Soil Sciece & Agril. Chemistry	200000
213	00068	Prof. Damale (Dahiphale) Rohini Ganesh	1/Nov/1985	37 Year	Assistant Professor	14/Jul/2015	Soil Sciece & Agril. Chemistry	200000
214	00114	Dr. Sainath Gorakh Zalte	30/Sep/1989	33 Year	Assistant Professor	2/Aug/2019	Soil Sciece & Agril. Chemistry	200000
215	00159	Prof. Pooja Vijay Patil	9/Jun/1992	30 Year	Assistant Professor	20/Jul/2022	Soil Sciece & Agril. Chemistry	200000
216	00070	Dr. Sachin Vinayak Gaikwad	25/Oct/1986	36 Year	Assistant Professor	3/Dec/2015	Animal Husbandry & Dairy Science	200000
217	00091	Prof. Kailas Ganesh Solanki	27/Feb/1992	31 Year	Assistant Professor	25/Sep/2018	Animal Husbandry & Dairy Science	200000

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Sr. No.	Emp. Code	Full Name	Date of Birth	Age Year	Designation	Date of Joining	Department	Sum Insured
218	00013	Prof. Pranita Namdevrao Khandebharad	7/Jun/1984	38 Year	Assistant Professor	3/Sep/2019	Animal Husbandry & Dairy Science	200000
219	00066	Prof. Ashwini Prakashrao Karanjalkar	24/Sep/1988	34 Year	Assistant Professor	1/Jul/2015	Agril. Economics	200000
220	00144	Dr. Ram Narayan Jondhale	17/Jun/1991	31 Year	Assistant Professor	3/May/2021	Agril. Economics	200000
221	00035	Prof. Rupali Baban Nikam	2/Mar/1988	35 Year	Assistant Professor	16/Aug/2017	Agril. Engineering	200000
222	00062	Prof. Anjali Subhash Kadam	24/Mar/1989	33 Year	Assistant Professor	11/Jun/2015	Agril. Engineering	200000
223	00166	Dr. Tanaji Ramesh Dabhade	20/Jan/1985	38 Year	Assistant Professor	16/Jan/2023	English	200000
224	1	Dr. Ulhas Bhanudasrao Shinde	21/Sep/1969	53 Year	Principal	21/Jun/2013	Electronics & Telecommunication Engg	200000
225	169	Dr. Ramchandra Prabhakar Chopade	7/Dec/1972	50 Year	Professor	1/Mar/2017	Mechanical Engg	200000
226	6	Dr. Sandeep Prabhakarrao Abhang	24/Jun/1980	42 Year	Professor	20/Jun/2013	Computer Science & Engg	200000
227	36	Prof. Abhay Nagnathrao Mudiraj	2/Oct/1970	52 Year	Assistant Professor	23/Apr/2014	Electrical Engg	200000
228	69	Dr. Devendra Laxman Bhuyar	4/Jun/1976	46 Year	Assistant Professor	9/Jan/2015	Electronics & Telecommunication Engg	200000
229	61	Prof. Sohail Ali Muzaffar Mir	1/May/1982	40 Year	Associate Professor	1/Aug/2014	Civil Engg	200000
230	46	Dr. Shrinivas Rajendraprasad Zanwar	1/Nov/1987	35 Year	Assistant Professor	6/Jun/2014	Artificial Intelligence & Data Science	200000
231	221	Prof. Pravinkumar Gyandeo Jadhao	6/May/1984	38 Year	Assistant Professor	7/Feb/2019	Physics	200000
232	72	Prof. Sanjay Bhagwanrao Kulkarni	25/Oct/1965	57 Year	Assistant Professor	27/Jan/2015	Mechanical Engg	200000
233	27	Dr. Ram Balbhim Aurade	5/Jul/1974	48 Year	Associate Professor	1/Aug/2013	Physics	200000
234	131	Dr. Deepakkumar Himmatrao Patil	2/Sep/1985	37 Year	Associate Professor	18/Jul/2016	Mechanical Engg	200000
235	5	Dr. Prashant Arun Jadhav	21/May/1986	36 Year	Assistant Professor	19/Jun/2013	Communication Skill	200000
236	230	Dr. Suraj Rajesh Karpe	27/Jan/1987	36 Year	Associate Professor	16/Jul/2019	Electrical Engg	200000
237	9	Prof. Mukesh Vishwanath Bhoge	26/Apr/1988	34 Year	Assistant Professor	30/Jun/2013	Mathematics	200000
238	10	Prof. Ishwar Marotirao Paikar	1/Jun/1988	34 Year	Assistant Professor	3/Jul/2013	Mathematics	200000
239	12	Prof. Bhausaheb Shankarrao Deshmukh	13/May/1970	52 Year	Assistant Professor	11/Jul/2013	Mechanical Engg	200000
240	13	Prof. Ather Moiz Shaikh	22/Aug/1988	34 Year	Assistant Professor	17/Jul/2013	Mechanical Engg	200000
241	11	Dr. Ali Sumera Syed	4/Apr/1980	42 Year	Assistant Professor	17/Jul/2013	Electronics & Telecommunication Engg	200000
242	14	Prof. Sanjay Baburao Gadekar	29/Dec/1974	48 Year	Assistant Professor	18/Jul/2013	Chemistry	200000
243	31	Prof. Milind Laxman Turukmane	16/May/1985	37 Year	Assistant Professor	9/Oct/2013	Mathematics	200000
244	34	Prof. Ashwini Subhash Gawali	20/Jun/1990	32 Year	Assistant Professor	21/Dec/2013	Computer Science & Engg	200000
245	47	Prof. Jagdish Uddhavrao Badak	6/Oct/1985	37 Year	Assistant Professor	9/Jun/2014	Mathematics	200000
246	40	Prof. Vaishali Uttamrao Gaikwad	6/Oct/1985	37 Year	Assistant Professor	10/May/2014	Computer Science & Engg	200000
247	41	Prof. Vithal Ganpatrao Kokre	1/Sep/1983	39 Year	Assistant Professor	12/May/2014	Mechanical Engg	200000
248	43	Prof. Akshay Tukaram Jadhav	25/Jul/1988	34 Year	Assistant Professor	2/Jun/2014	Electronics & Telecommunication Engg	200000

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249	45	Dr. Gajanan Sonerao Solanke	1/Jan/1991	32 Year	Assistant Professor	2/Jan/2014	Mathematics	200000
250	50	Prof. Tanweer Muntaz Ahmed	20/Sep/1979	43 Year	Assistant Professor	11/Jan/2014	Civil Engg	200000
251	60	Prof. Nagesh Sudhakar Vaidya	10/Jan/1980	43 Year	Assistant Professor	1/Aug/2014	Electronics & Telecommunication Engg	200000
252	71	Prof. Nitesh Narayan Nikam	14/Aug/1986	36 Year	Assistant Professor	15/Jan/2015	Electronics & Telecommunication Engg	200000
253	75	Prof. Manoj Dnyanaba Mate	31/Jan/1980	43 Year	Assistant Professor	23/Feb/2015	Communication Skill	200000
254	79	Prof. Devashri Shrikant Deshmukh	24/Jul/1992	30 Year	Assistant Professor	19/May/2015	Electronics & Telecommunication Engg	200000
255	93	Dr. Dnyaneshwar Bhimrao Mohite	26/May/1983	39 Year	Assistant Professor	3/Jul/2015	Civil Engg	200000
256	84	Dr. Pushpak Dilip Dabhade	3/Apr/1988	34 Year	Assistant Professor	3/Jul/2015	Civil Engg	200000
257	95	Prof. Sachin Bhaskar Lahane	18/Jun/1988	34 Year	Assistant Professor	14/Jul/2015	Mechanical Engg	200000
258	97	Prof. Dhananjay Parshuram Narmala	20/Dec/1988	34 Year	Assistant Professor	25/Jul/2015	Mechanical Engg	200000
259	100	Prof. Bhagyashree Prabhakar Landge	6/Oct/1989	33 Year	Assistant Teacher	28/Jul/2015	Chemistry	200000
260	108	Prof. Keshav Raghunath Kale	27/Jul/1992	30 Year	Assistant Professor	4/Jan/2016	Civil Engg	200000
261	109	Prof. Vijay Narayan Deshmukh	29/Nov/1987	35 Year	Assistant Professor	5/Jan/2016	Mathematics	200000
262	114	Prof. Sujit Sangameshwar Ragte	19/Jan/1990	33 Year	Assistant Professor	11/Apr/2016	Computer Science & Engg	200000
263	121	Prof. Dinesh Maroti Pandit	6/May/1989	33 Year	Assistant Professor	1/Jul/2016	Civil Engg	200000
264	129	Prof. Satish Sahebrao Manal	16/Jan/1990	33 Year	Assistant Professor	11/Jul/2016	Civil Engg	200000
265	132	Dr. Mithun Gourang Aush	13/Apr/1986	36 Year	Assistant Professor	18/Jul/2016	Electrical Engg	200000
266	134	Prof. Balu Maloji Netake	25/Jun/1979	43 Year	Assistant Professor	19/Jul/2016	Mechanical Engg	200000
267	130	Dr. Swati Vithal Khidse	9/Sep/1989	33 Year	Assistant Professor	19/Jul/2016	Computer Science & Engg	200000
268	140	Prof. Vaibhavgir Yadavgir Gosavi	10/Jan/1991	32 Year	Assistant Professor	11/Aug/2016	Mechanical Engg	200000
269	143	Prof. Nitin Balu Surwase	5/Jul/1991	31 Year	Assistant Professor	1/Sep/2016	Electrical Engg	200000
270	161	Prof. Ravindra Sahebrao Surase	26/Jul/1987	35 Year	Assistant Professor	6/Jan/2017	Mechanical Engg	200000
271	160	Prof. Sagar Ramesh Khiste	5/Jan/1985	38 Year	Assistant Professor	6/Jan/2017	Mechanical Engg	200000
272	163	Prof. Rohit Ashok Khake	10/Oct/1990	32 Year	Assistant Professor	23/Jan/2017	Mechanical Engg	200000
273	170	Prof. Pavan Bhaskar Chaudhari	17/Nov/1984	38 Year	Associate Professor	1/Apr/2017	Mechanical Engg	200000
274	172	Prof. Prasad Gajanan Sonar	6/Dec/1992	30 Year	Assistant Professor	29/Jun/2017	Civil Engg	200000
275	212	Prof. Eknath Sandipan Ugale	5/Mar/1989	33 Year	Assistant Professor	2/Apr/2018	Mechanical Engg	200000
276	219	Prof. Vishakha Vishvanath Jogdand	27/Nov/1992	30 Year	Assistant Professor	10/Dec/2018	Electrical Engg	200000
277	220	Prof. Mahesh Raosaheb Deshmukh	19/Jun/1990	32 Year	Assistant Professor	4/Feb/2019	Electrical Engg	200000
278	225	Prof. Yuvraj Kishor Narwade	24/Jun/1992	30 Year	Assistant Professor	1/Jul/2019	Mechanical Engg	200000
279	228	Dr. Babasaheb Dnyanoba Shinde	12/Jun/1986	36 Year	Assistant Professor	9/Jul/2019	Mechanical Engg	200000

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Sr. No.	Emp. Code	Full Name	Date of Birth	Age Year	Designation	Date of Joining	Department	Sum Insured
280	224	Prof. Pankaj Sahebrao Umate	15/Dec/1991	31 Year	Assistant Professor	3/Jul/2019	Computer Science & Engg	200000
281	227	Prof. Jagannath Nivrutti Mohite	1/Jan/1986	36 Year	Assistant Professor	9/Jul/2019	Electronics & Telecommunication Engg	200000
282	251	Prof. Ajinkya Dattarao Salpe	9/Mar/1991	31 Year	Assistant Professor	1/Feb/2020	Electrical Engg	200000
283	275	Prof. Sathya Praveen Diwakar	7/Nov/1986	36 Year	Associate Professor	4/Jan/2021	Computer Science & Engg	200000
284	279	Prof. Ashish Govindrao Kadam	11/Sep/1990	32 Year	Assistant Professor	1/Apr/2021	Computer Science & Engg	200000
285	278	Prof. Abhijit Govindrao Gaikwad	27/Feb/1978	45 Year	Assistant Professor	1/Apr/2021	Electronics & Telecommunication Engg	200000
286	283	Dr. Vilas Shivaji Gaikwad	10/Feb/1988	35 Year	Associate Professor	30/Aug/2021	Computer Science & Engg	200000
287	288	Dr. Zakee Ahmed Shamsuddin Mohammed	12/Nov/1987	35 Year	Associate Professor	11/Oct/2021	Artificial Intelligence & Data Science	200000
288	289	Dr. Kailash Diliprao Kharat	18/Dec/1985	37 Year	Associate Professor	18/Oct/2021	Computer Science & Engg	200000
289	284	Prof. Minakshi Vaibhav Pachpatil	30/Apr/1984	38 Year	Assistant Professor	15/Sep/2021	Computer Science & Engg	200000
290	285	Prof. Pankaj Ramdas Bhusari	22/Nov/1989	33 Year	Assistant Professor	22/Sep/2021	Electronics & Computer Engg	200000
291	291	Prof. Dinesh Durgadas Darp	12/Jul/1985	37 Year	Assistant Professor	10/Dec/2021	Electronics & Computer Engg	200000
292	292	Prof. Atish Rajebhau Katkar	7/May/1992	30 Year	Assistant Professor	11/Dec/2021	Computer Science & Engg	200000
293	294	Prof. Mahesh Shivajirao Bankar	29/Jun/1992	30 Year	Assistant Professor	1/Jan/2022	Civil Engineering	200000
294	296	Prof. Rajesh Bhanudas Shinde	7/Aug/1989	33 Year	Assistant Professor	28/Apr/2022	Electronics & Computer Engg	200000
295	297	Prof. Gajendra Sanjay Vyas	9/Apr/1990	32 Year	Assistant Professor	21/May/2022	Computer Science & Engg	200000
296	298	Prof. Manisha Sandip Tathe	15/Oct/1990	32 Year	Assistant Professor	5/May/2022	Electronics & Computer Engg	200000
297	299	Prof. Sailee Nikhil Panchbhai	23/Jul/1992	30 Year	Assistant Professor	4/May/2022	Artificial Intelligence & Data Science	200000
298	300	Prof. Rohit Suryabhan Gunjal	29/Oct/1995	27 Year	Assistant Professor	15/Jul/2022	Civil Engineering	200000
299	301	Prof. Pooja Tatyasaheb Bhosale	27/Sep/1997	25 Year	Assistant Professor	1/Sep/2022	Civil Engineering	200000
300	302	Dr. Bhavana Bansilal Nerkar	7/Mar/1989	33 Year	Assistant Professor	13/Sep/2022	Electronics & Computer Engg	200000
301	303	Prof. Satyam Shankarrao Chandankar	5/Jan/1992	31 Year	Assistant Professor	13/Sep/2022	Electrical Engg	200000
302	304	Prof. Rajesh Anil Auti	11/Apr/1983	39 Year	Assistant Professor	26/Sep/2022	Computer Science & Engg	200000
303	306	Prof. Prashant Bharatrao Pawar	19/Feb/1986	37 Year	Assistant Professor	14/Oct/2022	Electrical Engg	200000
304	307	Prof. Arvind Sakharam Sardar	20/Jan/1979	44 Year	Assistant Professor	18/Oct/2022	Computer Science & Engg	200000
305	311	Prof. Divya Parmeshwar Gadhe	6/Apr/1993	29 Year	Assistant Professor	1/Dec/2022	Artificial Intelligence & Data Science	200000
306	312	Prof. Abhijeet Balkrishna Adhe	7/Jun/1984	38 Year	Assistant Professor	23/Dec/2022	Mathematics	200000
307		Prof. Santosh Marotrao Jadhav	14/Oct/1985	37 Year	Assistant Professor	2/Feb/2023	Communication Skill	200000
308		Prof. Rishikesh Nivrutti Jagtap	25/Aug/1992	30 Year	Assistant Professor	6/Feb/2023	Artificial Intelligence & Data Science	200000
309	119	Prof. Santosh Shankarrao Tawashikar	2/May/1969	53 Year	Sports Teacher	10/Dec/2014	Sports	200000
310	20	Mr. Shankar Chandrakant Bhusawar	21/May/1990	32 Year	Librarian	11/Jul/2013	Library	200000

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311	1	Dr GANESH BALIRAM DONGRE	12/Jun/1977	45 Year	Principal	1/Jun/2009	Electronics & Tele. Comm.	200000
312	6	Dr AMIT PANJABRAO TAYDE	17/Mar/1984	38 Year	Lecturer	9/Sep/2009	Civil Engineering	200000
313	7	Mrs MANISHA BHASKARRAO SAKHARE	5/Aug/1981	41 Year	Lecturer	10/Sep/2009	Electronics & Tele. Comm.	200000
314	12	Mr MADHAV DATTATRAYA NARANGALE	9/Nov/1979	43 Year	I/C H.O.D.	6/Jul/2010	Electronics & Tele. Comm.	200000
315	15	Dr.KIRAN HARIHAR PAKHALE	26/Jul/1978	44 Year	Lecturer	20/Jul/2010	Mechanical Engineering	200000
316	20	Mrs SWARNASANDHYA HARI BHANDARU	8/Jun/1983	39 Year	Lecturer	2/Aug/2010	Electronics & Tele. Comm.	200000
317	26	Mr VIKAS NANARAO SHAHANE	4/Apr/1986	36 Year	Lecturer	14/Sep/2010	Computer Engineering	200000
318	30	Mr DHANANJAY SUDAMRAO LAMB	7/Feb/1984	39 Year	I/C Coe	20/Oct/2010	Electronics & Tele. Comm.	200000
319	46	Mr HARISH CHIDAMBAR RINGE	9/Jan/1988	35 Year	I/C H.O.D.	1/Jan/2013	Civil Engineering	200000
20	72	Mr ANIKET APPASAHEB SONAWANE	13/Mar/1989	34 Year	Lecturer	18/Mar/2011	Mechanical Engineering	200000
321	82	Mr GIRISH KISANRAO SAHANE	5/Oct/1983	39 Year	Lecturer	1/Jul/2011	Mechanical Engineering	200000
322	83	Mr SATISHKUMAR RAMLAKHAN MALI	2/Jan/1986	37 Year	Lecturer	1/Jul/2011	Electrical Engineering	200000
323	86	Mr VIJAY RUPCHAND SHELKE	21/Aug/1984	38 Year	Lecturer	2/Jul/2011	Mechanical Engineering	200000
324	106	Mrs SONAL RAJESH BORAKHADE	18/Dec/1985	37 Year	I/C H.O.D.	16/Dec/2011	Artificial Intelligence & Machine Learning	200000
325	107	Mr AVINASH HARISHCHANDRA MITKAR	2/Dec/1986	36 Year	Lecturer	15/Dec/2011	Electrical Engineering	200000
326	108	Mr FAISAL AHMED MOMIN	8/Dec/1986	36 Year	Lecturer	17/Dec/2011	Electrical Engineering	200000
327	118	Mrs DHANSHRI RATNAKAR LAHORE	21/Aug/1984	38 Year	Lecturer	21/Dec/2011	Mechanical Engineering	200000
328	132	Mrs RUPALI SUBHASH POPHALE	10/Mar/1990	33 Year	I/C H.O.D.	5/Jul/2012	Computer Engineering	200000
329	137	Mr KAILAS BABURAO TIDKE	3/Dec/1985	37 Year	Lecturer	4/Jul/2012	Mechanical Engineering	200000
30	139	Mr SANDIP SARJERAO MADAN	24/Jun/1987	35 Year	I/C H.O.D.	4/Jul/2012	Mechanical Engineering	200000
331	142	Mrs USHA ANNARAO PATIL	5/Jan/1982	41 Year	Lecturer	5/Jul/2012	Electrical Engineering	200000
332	175	Mrs ARCHANA PRASHANT BORLEPWAR	17/Oct/1973	49 Year	Lecturer	10/Jul/2013	Computer Engineering	200000
333	179	Mr MAHESH RAMESH MORE	30/Oct/1990	32 Year	Lecturer	18/Jul/2013	Civil Engineering	200000
334	182	Mrs AMRUTA SUNILKUMAR SHETE	8/Apr/1992	30 Year	Lecturer	8/Nov/2021	Civil Engineering	200000
335	198	Mr CHANDRASHEKHAR VINAYAK RAHANE	17/Jul/1986	36 Year	I/C H.O.D.	2/Jul/2014	Electrical Engineering	200000
336	201	Mr SADHU BAJIRAO NAGARGOJE	8/Apr/1991	31 Year	Lecturer	24/Jun/2019	Civil Engineering	200000
337	207	Mr BHARAT GANGARAM DHANWADE	2/Sep/1980	42 Year	Lecturer	1/Sep/2014	Electrical Engineering	200000
338	211	Mrs SMITA KAKASAHEB UGALE	5/Feb/1992	31 Year	Lecturer	25/Sep/2021	Mechanical Engineering	200000
339	218	Mr DEEPAK YASHWANTRAO VYAVHARE	11/Feb/1983	40 Year	Lecturer	1/Jan/2015	Computer Engineering	200000
340	235	Mr SAGAR MANSARAM AVHALE	1/Jun/1986	36 Year	Tpo	1/Jul/2015	Mechanical Engineering	200000
341	238	Mrs PRANJALI JAGDISHRAO AUTE	19/Jul/1980	42 Year	Lecturer	1/Jul/2015	Electrical Engineering	200000

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Sr. No.	Emp. Code	Full Name	Date of Birth	Age	Designation	Date of Joining	Department	Sum Insured
342	243	Mrs SHUBHANGI RAMDAS BAWANE	1/Jan/1992	31 Year	Lecturer	21/Dec/2015	Electrical Engineering	200000
343	246	Mr VIKAS ABASAHEB JADHAV	1/May/1991	31 Year	Lecturer	20/Dec/2018	Civil Engineering	200000
344	355	Mr RAJENDRA HAUSHIRAM GORE	27/Oct/1992	30 Year	Lecturer	13/Dec/2018	Civil Engineering	200000
345	357	Mr AJINKYARAJ SHIVAJI BHUMARE	4/Nov/1990	32 Year	Lecturer	24/Jun/2019	Civil Engineering	200000
346	359	Mr AKSHAY MUNJABHAU POTE	20/Jun/1994	28 Year	Lecturer	5/Sep/2019	Electrical Engineering	200000
347	371	Mrs SONU ASHOK SAMRAT	24/Nov/1995	27 Year	Lecturer	24/Feb/2021	Computer Engineering	200000
348	372	Mr VIRENDRASINH UDAYSINH SHISODE	1/Jan/1980	43 Year	Lecturer	1/Sep/2021	Electronics & Tele. Comm.	200000
349	373	Mrs MANJIRI VIRENDRASINH SHISODE	16/Jan/1989	34 Year	Lecturer	1/Sep/2021	Computer Engineering	200000
350	375	Mrs SUDHA AJINKYARAJ BHUMARE	6/Sep/1990	32 Year	Lecturer	17/Nov/2021	Mechanical Engineering	200000
351	376	Mrs VARSHA SHRIKANT MANE	1/Jun/1982	40 Year	Lecturer	23/Mar/2022	Computer Engineering	200000
352	92	Mrs SHILPA SHRIKANT MOPARI	23/Mar/1978	44 Year	Lecturer	1/Apr/2022	Computer Engineering	200000
353	377	Mrs DIPALI ASHOK GHULE	15/Dec/1983	39 Year	Lecturer	1/Apr/2022	Electronics & Tele. Comm.	200000
354	383	Mrs POONAM VIJAY POLSHETWAR	9/Jun/1992	30 Year	Lecturer	14/Sep/2022	Computer Engineering	200000
355	385	Ms HEENA MAHEBOOB PATHAN	1/Jan/1996	27 Year	Lecturer	14/Sep/2022	Computer Engineering	200000
356	386	Mrs ANURADHA KIRAN KUDLIKAR	10/Mar/1982	41 Year	Lecturer	19/Sep/2022	Computer Engineering	200000
357	387	Mr MAROTI PARASRAM DAWANE	1/Jul/1980	42 Year	Lecturer	1/Oct/2022	Artificial Intelligence & Machine Learning	200000
358	388	Mrs PRIYANKA KRISHNA PATIL	12/Jun/1995	27 Year	Lecturer	17/Nov/2022	Artificial Intelligence & Machine Learning	200000
359	389	Mrs PRIYANKA APPASAHEB GARAD	22/Oct/1996	26 Year	Lecturer	17/Nov/2022	Artificial Intelligence & Machine Learning	200000
360	392	Mrs SHRADDHA KRUSHNARAO MULAY	15/Nov/1991	31 Year	Lecturer	3/Dec/2022	Mechanical Engineering	200000
361	393	Mr RAVINDRA KAILAS CHIKNE	4/Oct/1992	30 Year	Lecturer	20/Jan/2023	Mechanical Engineering	200000
362		Mrs. KALYANI ANIKET SONWANE	8/May/1993	29 Year	Lecturer	4/Feb/2023	Computer Engineering	200000

IFFCO - TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO SADAN, C1 Distt Centre, Saket, New Delhi- 110017

Group Personal Accident - Policy Schedule**Cum Tax Invoice****ORIGINAL FOR RECIPIENT**

UIN:-IRDAN106P0021V01200102 IRDA Reg No 106

**Service Office:**

Office No 4 & 5, 3rd Floor,

Aurangabad Business Center - East,

Plot No D-5/1A, 1B & 1C,

Chikalthana MIDC Aurangabad-431006

State Code: 27, GSTIN: 27AAACI7573H1ZC

General Insurance Services : 987133

Proposer:	CHHATRAPATI SHAHU MAHARAJ SHIKSHAN SANSTHA		Unique Invoice No.....	: 54E95648
Address:	KANCHANWADI PAITHAN ROAD		Policy No.....	: 54E95648
	AURANGABAD (M CORP.) MAHARASHTRA 431001		Date of Issuance.....	31/01/2023
State Code/ Place of Supply:	27	Country Name: India	GSTIN:	Policy effective from 0001 hrs 31/01/2023
Phone Number:		Agent No. A9000328	To Midnight 30/01/2024	
	Agent Name. ISRANI, OM PRAKASH			

Total Members Covered	406
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Co-Insurance Details		
Name	Type	%

	Taxable Value	CGST	SGST/UTGST	IGST	CESS
Rate		9.00	9.00	0.00	0.00
Amount	₹287819.11	₹26785.72	₹26785.72	₹0.00	₹0.00
Total Tax		₹53571.44	Total Value		₹351190.55

Whether GST is Payable on Reverse Charge Basis - No

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

The issuance of this Insurance Policy is subject to satisfactory verification of KYC documentation of the Client / Policyholder as per IRDAI Master Circular dated 1st August 2022 on AML / CFT. In case, if any discrepancy is found in KYC Verification of the Client / Policyholder, it is agreed by the Client / Policyholder to complete / rectify the discrepancy found in the KYC documents / information for the generation of CKYC Number, failing which the policy will be considered ineffective / suspended / cancelled and no claim will be payable under this Insurance Policy.

Signature valid

Digitally signed by SUBRATA MOHAPATRA
Date: 2023.01.31 15:33:45 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Group Personal Accident Insurance (UIN : IRDAN106P0021V01200102)

Attaching to and forming part of Policy Number 54E95648

Show Signature Properties-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to

Policy Conditions/ Extensions/ Endorsements	
Group Composition:	Employee of the Insured
Basis of Policy	Named Basis
Total Sum Insured	812000000
Details of Members	As per attached annexure

Coverages
<p>*Terrorism is not covered under the policy.</p> <p>*Day one cover for New Joinee subject to receipt of premium/ CD balance & intimation by 15th of every month.</p> <p>*Refund of premium on account of Mid -term Deletion of Members is allowed from the date of separation subject to receipt of intimation by 15th day of every succeeding month failing which refund will be calculated from the date of submission of intimation to ITGI. No refund is allowed in case of claim preferred on ITGI.</p> <p>*Losses or damages caused directly or indirectly due to any infectious or contagious disease, pandemic /epidemics as declared by WHO and / or Government of India will be an exclusion under this policy as per the attached clause.</p> <p>*Accidental Medical Extension (Only Hospitalisation) : Actual expenses incurred or Rs 200,000/- whichever is lower. (Not Linked to the PA disability Claim admissible under the policy).</p>
Corporate Identity No (CIN) U74899DL2000PLC107621
Toll Free : 1-800-103-5499 ; Other : (0124) 428-5499 ; SMS "claim" to 56161
Policy Issuing Office: Delhi
Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi

Signature valid

Digitally signed by SUBRATA MOHAPAL
Date: 2023.01.31 15:33:45 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Group Personal Accident Insurance (UIN : IRDAN106P0021V01200102)

Attaching to and forming part of Policy Number 54E95648

*Show Signature Properties-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to

Group Personal Accident Insurance Policy Wordings

This POLICY is evidence of the contract between YOU and US. The proposal form along with any written statement(s) declaration(s) of YOURS for purpose of this POLICY forms part of this contract.

This POLICY witnesses that in consideration of YOUR having paid the premium for the period stated in the schedule or for any further period for which WE may accept the payment for renewal of this policy. WE will insure the Insured Person(s) and accordingly WE will pay to YOU or YOUR legal personal representative(s) as the case may be in respect of events occurring during the period of insurance in the manner and to the extent set-forth in the policy including endorsements provided that all the terms, conditions, provisions, and exceptions of this policy in so far as they relate to anything to be done or complied with by YOU have been met.

The Schedule shall form part of this POLICY and the term 'POLICY' whenever used shall be read as including the Schedule.

Any word or expression to which a specific meaning has been attached in any part of this POLICY or of Schedule shall bear such meaning whenever it may appear.

The POLICY is based on information which have been given to US about Insured Person(s) pertaining to risk insured under the policy and the truth of these information shall be condition precedent to YOUR right to recover under this POLICY.

Definition of Words:

1. Proposal

It means any signed proposal by filling up the questionnaires and declarations written statements and any information in addition thereto supplied to US by YOU.

2. Policy

It means the policy booklet, the Schedule and any applicable endorsement or memoranda. The policy contains details of the extent of cover available to insured person (s), what is excluded from the cover and the conditions on which the policy is issued.

3. Schedule

It means latest Schedule issued by US as part of the policy. It provides details of the insured person(s), which are in force and the level of cover Insured Person(s) have.

4. Capital Sum Insured

It means the monetary amount shown against Insured Person.

5. We/Our/Us

It means IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED.

6. You/Your

It means the person(s) named as Insured in the Schedule.

7. Insured Person:

The person named as Insured person(s) in the Schedule lodged with US by YOU which will include YOU, YOUR family inclusive of dependent parents, blood relatives i.e. dependent brothers, sisters.

8. Period of Insurance

It means the duration of this policy as shown in the Schedule.

9. Standard Type of Aircraft

It means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine.

10. Injury

It means accidental physical bodily harm excluding illness or disease, solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

11. Accident

It means a sudden, unforeseen and involuntary event caused by external, visible and violent means.

12. Air Accident

Signature valid

Digitally signed by SUBRATA MOJAL
Date: 2023.01.31 15:33:49 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Group Personal Accident Insurance (UIN : IRDAN106P0021V01200102)

Attaching to and forming part of Policy Number 54E95648

Show Signature Properties-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to

It shall mean an accident while the Insured Person is on board the standard type of Aircraft and the Aircraft meets with an accident causing injury to Insured Person.

13. Loss of Limbs

It shall mean physical separation of one or both hands or feet or permanent and total loss of use of one or both hands or feet.

14. Physical Separation

It shall mean separation at or above the wrist and/or of the foot at or above the ankle respectively.

15. Permanent Total Disablement

The bodily injury, which as its direct consequence immediately and/or in foreseeable future, will permanently, totally and absolutely prevent Insured Person from engaging in any kind of occupation.

16. Temporary Total Disablement

The bodily injury which as its direct consequence will prevent the Insured Person from engaging in all types of the occupation or any employment whatsoever for a period not exceeding 104 weeks since the date of injury to the time, Insured Person is fit enough to resume duty or engage in any kind of occupation as certified by Medical practitioners.

17. Dependent child

It means a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his/her independent sources of income.

18. Medical Practitioner

A Medical Practitioner is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.

19. Reasonable and Customary Charges

It means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the injury involved.

20. Hospitalisation

It means admission in a Hospital for Inpatient Care for consecutive hours except for specified procedures/ treatments, where such admission could be for a period of less than 24(twenty four) consecutive hours.

21. Medical Expenses

It means those expenses that an Insured Person has/you have necessarily and actually incurred for medical treatment on account of Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

22. Notification of Claim

It means the process of notifying a claim to us by specifying the timelines as well as the address / telephone number to which it should be notified.

23. Disclosure to information norm

This means the Policy shall be void and all premium paid hereon shall be forfeited to us, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

24. Renewal

It means the terms on which the contract of insurance can be renewed on mutual consent.

25. Alternative treatments

It means forms of treatments other than treatment "Allopathic" or "modern medicine" and includes Ayurvedic, Unani, Sidha and Homeopathy in the Indian context.

26. Terrorism / Terrorist Incident

Means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or the commission of an act

Signature valid

Digitally signed by SUBRATA MOHAPAL
Date: 2023.01.31 15:33:45 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

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dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist activity.

Terrorism shall also include any act, which is verified or recognized by the relevant Government as an act of Terrorism.

General Conditions:

1. Reasonable Precaution and Care of Property

YOU/Insured Person shall take all reasonable precautions to prevent injury, illness, disease or damage in order to minimize claims.

2. Notice

YOU will give every notice and communication in writing to OUR office through which this insurance is affected.

3. Misdescription

The Policy shall be void and all premium paid by YOU to US be forfeited in the event of misrepresentation or concealment of any material information.

4. Disclosure To Information Norm

This means the Policy shall be void and all premium paid hereon shall be forfeited to us, in the event of misrepresentation, mis-description or non-disclosure of any material fact.

5. Free Lookup Period

You will be allowed a period of at least 15 (fifteen) days from the date of receipt of the policy to review the terms and conditions of the policy and to return the same if not acceptable stating the reasons therein for doing so.

a) If you have not made any claim during the free look period, then you shall be entitled to :

I. A refund of the premium paid less any expenses incurred by us

II. Where the risk has already commenced and the option of return of the policy is exercised by you, a deduction towards the proportionate risk premium for period on cover less any expenses incurred by us

III. Where only a part of the risk has commenced, such proportionate risk premium commensurate with the risk covered during such period less any expenses incurred by us on medical examination of the insured persons and the stamp duty charges.

6. Changes in Circumstances:

YOU must inform US, as soon as reasonably possible of any change in information YOU have provided to US about Insured person(s) which may affect the Insurance cover provided e.g. duty, business, occupation and obtain from US an endorsement to this effect.

7. Claim Procedure and Requirements

An event, which might become a claim under the policy, must be reported to US as soon as possible. In case of death, written notice also of death must, unless reasonable cause is shown, be given before interment/ cremation and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of sight or amputation. A written statement of the claim will be required and a claim form will be provided.

YOU or YOUR personal representative must give immediate written notice but within 14(fourteen) days of occurrence of injury, disease.

All certificates, information and evidence from a Medical Attendant or otherwise required by US shall be furnished by YOU, YOUR personal representative/assignee in the manner and form as WE may prescribe. In such claims YOUR legal representative, Nominee, beneficiary will allow OUR representative to carry out examination and ascertain details if and when WE may reasonably require and in the event of death get the post-mortem examination done in respect of body of Insured Person(s). In the event of claim in respect of loss of sight and loss of speech, the Insured person(s) shall undergo at YOUR expenses such operations or treatment as WE may reasonably deem desirable.

8. Fraud

If a claim is fraudulent in any respect or supported by any fraudulent statement or device with or without your knowledge, all benefit(s) under this Policy shall be forfeited.

Signature valid

Digitally signed by SUBRATA MOHAPATRA
Date: 2023.01.31 15:35:40 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Group Personal Accident Insurance (UIN : IRDAN106P0021V01200102)

Attaching to and forming part of Policy Number 54E95648

'Show Signature Properties'-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to

9. Renewal

Renewal shall not be refused unless justified on grounds of fraud, moral hazard or misrepresentation or non-cooperation by the insured, provided, however, that you apply for renewal and remit the requisite premium before the expiry of this policy.

10. Cancellation

- a) We may cancel the policy on grounds of fraud, moral hazard or misrepresentation or non-cooperation by you by sending 30(thirty) days notice by registered post to your last known address. You will then be entitled to, except in case of fraud or illegality on your part, a pro-rata refund of premium for unexpired period of this policy in respect of such insured person(s) in respect for whom no claim has arisen.
- b) You may cancel the policy by sending written notice to us under registered post. We will then allow a refund on following scale, except for those insured person(s) for whom claim has been preferred on us under the current policy:

Period of Cover upto	Refund of Annual Premium rate(%)
1(one) month	75% (seventy five percent)
3(three) months	50% (fifty percent)
6(six) months	25% (twenty five percent)
Exceeding Six Months	NIL

11. We will not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealings with or relating to this policy. Your receipt or receipt of Insured Person shall in all cases be an effective discharge to US.

12. Arbitration

If any dispute or difference shall arise as to the quantum to be paid under the policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of the sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 (thirty) days of any party invoking arbitration the same shall be referred to a panel of three arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by two such arbitrators and arbitration shall be conducted under and in accordance with the provisions of the arbitration and conciliation act, 1996. It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as herein before provided, if we have disputed or not accepted liability under or in respect of this policy. It is understood, however, that the insured shall have the right at all times during currency of the policy to communicate only, with the leading or issuing office in all matters pertaining to this insurance.

13. Disclaimer Clause:

If WE shall disclaim OUR liability in any claim and such claim shall not have been made subject matter of suit in a court of law within 12(twelve) months from date of disclaimer, then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

14. No sum payable under this policy shall carry any interest/ penalty.

15. The geographical scope of this policy will be WORLDWIDE, however the claims shall be settled in India in Indian rupees. The provisions of this policy shall be governed by the laws of India for the time being in force. The parties hereto unconditionally submit to the jurisdiction of the courts in India.

16. Grievance or Complaint:

You may register a grievance or complaint by visiting our website www.itgi.co.in you may also contact the branches from where you have bought the policy or grievance officer who can be reached at our corporate office.

16. Withdrawal & Alteration of Policy Conditions:

The policy terms and conditions may undergo alteration as per the IRDA Regulation. However the same shall be duly notified to you at least three months prior to the date when such alteration or revision comes into effect by registered post at your last declared correspondence address. The timeliness for revision in terms and rates shall be as per the IRDA Regulation.

A product may be withdrawn with the prior approval of the Authority and information of withdrawal shall be given to you in advance as per the IRDA guidelines with details of options provided by us. If we do not receive your response on the intimation of withdrawal, the existing product

Signature valid

Digitally signed by SUBRATA MOHANTAL
Date: 2023.01.31 15:33:46 GST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Group Personal Accident Insurance (UIN : IRDAN106P0021V01200102)

Attaching to and forming part of Policy Number 54E95648

Show Signature Properties-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to

shall be withdrawn on the renewal date and you shall have to take a new policy available with us, subject to terms & conditions.

17. Sum Insured Enhancement:

In case of increase in Capital Sum Insured more than 10% (ten percent) of last year capital Sum Insured at the time of renewal, subject to underwriter's discretion.

18. Payment of premium:

The premium payable shall be paid in advance before commencement of risk. No receipt for premium shall be valid except on our official form signed by our duly authorized official. In similar way, no waiver of any terms, provision, conditions and endorsements of this policy shall be valid unless made in writing and signed by our authorized official.

19. Protection of Policy Holder's Interest :

in the event of a claim, if the same is found admissible under the policy, we shall make an offer of settlement or convey the rejection of the claim within 30(thirty) days of receipt of all relevant documents and investigation/ assessment report (if required). In case the claim is admitted, the claim proceeds shall be paid within 7(seven) days of your acceptance of our offer. In case of delay in payment, we shall be liable to pay interest at a rate which is 2.0% (two percent) above the bank rate prevalent at the beginning of financial year in which the claim is received by us.

PROVISIONS:

PROVIDED THAT ALL SUMS PAYABLE HEREUNDER SHALL BE PAYABLE :

- (i) In case of claim by death or permanent total disablement i.e. Benefit 1) to Benefit 4) of Table of Benefits only after deleting by an endorsement the name of Insured Person(s) in respect of whom such sums shall become payable without any refund of premium.
- (ii) In case of claim by permanent partial disablement i.e. Benefit 5) of Table of Benefits only after reduction by an endorsement of Capital Sum Insured by the amount admissible under the claim in respect of Insured person in respect of whom such sum shall become payable.
- (iii) In case of Temporary Total Disablement Benefit i.e. 6) of Table of Benefits only upon termination of such disablement in respect of Insured person for whom the claim has been lodged.

General Exclusions

WE will not pay for any compensation in respect of death, Injury or disablement of the Insured Person.

- 1. As consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, mutiny military or usurped power, confiscation, seizure, capture, assault, restraint, nationalization, civil commotion or loot or pillage in connection herewith.
- 2. Directly or indirectly caused by contributed to by or arising from:
 - (a) Ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self sustaining process of nuclear fission.
 - b) (b) The radioactive, toxic, explosive or the hazardous properties of any nuclear assembly or nuclear component.

Coverage :

WHAT IS COVERED	WHAT IS NOT COVERED
If following Bodily injury which solely and directly causes Insured Person to death or disablement within 12 months of injury as stated in Table of Benefits, WE shall pay to YOU or YOUR legal personal representative / assignee / nominee the sum or sums hereinafter set forth in Table of Benefits.	WE will not liable for 1. Compensation under more than one of the benefits mentioned in Table of Benefits in respect of same period of disablement. 2. Any other payment after a claim under one of the benefits 1,2,3 and 4 in Table of benefits has been admitted and becomes payable.

Signature valid

Digitally signed by SUBRATA MOJAL
Date: 2023.01.31 15:33:40 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Group Personal Accident Insurance (UIN : IRDAN106P0021V01200102)
Attaching to and forming part of Policy Number 54E95648

*Show Signature Properties-->Click on 'Show signer's Certificate'-->Go to Tab 'Trust'-->Click on 'Add to

3. Any payment in case of more than one claim under this section during any one period of Insurance by which OUR liability in that period would exceed sum payable under benefits(1) of this policy.
4. Payment of compensation in respect of injury as a consequence of
- a) Committing or attempting suicide, intentional self-injury.
 - b) Whilst under influence of intoxicating liquor.
 - c) Drug addiction or alcoholism.
 - d) Whilst engaging in Aviation or Ballooning or whilst mounting into, dismounting from or travelling in any balloon or aircraft other than as passenger (fare paying or otherwise) in any duly licensed standard type of aircraft.
 - e) Pregnancy or childbirth.
 - f) Venereal disease or insanity.
 - g) Contracting any illness directly or indirectly arising from or attributable to HIV and/or any HIV related illness including AIDS and /or any mutant derivative or variation of HIV or AIDS.
 - h) Committing any breach of law with criminal intent.
5. Terrorism / Terrorist Incident of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

Signature valid

Digitally signed by SUBRATA MOHAPATRA
Date: 2023.01.31 15:33:46 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Group Personal Accident Insurance (UIN : IRDAN106P0021V01200102)

Attaching to and forming part of Policy Number 54E95648

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Attached Annexure is forming part of Policy No. 54E95648

1	00009	Mr. Aher Ashok Bhaurao	07/08/1957	65 Year	Officer - H.R. & Admin	HR & Admin	Sanstha	Normal	2000000
2	00004	Mr. Gavhane Vishwanath Jagannath	04/06/1961	61 Year	Sr. Clerk	Administration	Sanstha	Normal	2000000
3	00005	Mr. Patel Yasin Usman	04/03/1970	52 Year	Sr. Clerk	Administration	Sanstha	Normal	2000000
4	00008	Mr. Chikane Kailash Trimbak	04/06/1964	58 Year	Security Officer	Security	Sanstha	Normal	2000000
5	00072	Mr. Babasaheb Kaduba Pradhan	29/07/1967	55 Year	Office Superintendent	Office	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
6	00071	Mr. Sadashiv Mhasu Gawande	22/06/1961	61 Year	Chief Account	Office	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
7	00075	Mr. Devidas Audumbar Ghadge	19/01/1963	60 Year	Sr. Clerk	Office	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
8	00073	Mr. Dattatrya Waman Pathare	30/11/1963	59 Year	Librarian	Library	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
9	00074	Mr. Subhas Bapurao Deore	14/06/1967	55 Year	Cashier	Office	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
10	00078	Mr. Devidas Pandurang Labade	11/06/1970	52 Year	Supervisor	College	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
11	00101	Mr. Pandurang Valuba Dhamale	13/09/1979	43 Year	Driver	Office	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
12	00100	Mr. Raju Karbhari Pawar	11/05/1982	40 Year	Account Asst.	Office	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
13	00117	Mr. Ramdas Namdeo Mahadik	07/05/1973	49 Year	Elect. Maintenance	College	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
14	00095	Mr. Kailash Tukaram Ade	18/04/1984	38 Year	Assistant Garden Superintendent	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
15	00123	Mr. Ratan Asaram Nikam	24/06/1975	47 Year	Supervisor	College	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
16	00144	Mr. Nilesh Dyanobaro Sawant	05/06/1989	33 Year	Jr. Clerk	Office	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
17	00164	Mr. Amol Gangadhar Dhage	03/06/1988	34 Year	Account Asst.	Office	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000

Attached Annexure is forming part of Policy No. 54E95648

18	00503	Mr. Sanjay Bhimrao Bhagwat	30/07/1971	51 Year	Store Keeper	Store	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
19	00228	Mr. Laxman Dagdu Palhal	02/10/1992	30 Year	Computer Operator	Office	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
20	00130	Mrs. Ranjana Laxman Ghorpade	25/03/1984	38 Year	Hostel Rector Asst.	Hostel	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
21	00134	Mr. Mahesh Madanrao Tawar	10/07/1987	35 Year	Supervisor	College	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
22	00256	Mrs. Seema Deorao Shrikhande	01/04/1986	36 Year	Asst. Librarian	Library	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
23	00282	Ms. Nishigandha Sainath Jagdale	11/01/1990	33 Year	Tel. Operator	Office	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
24	00299	Mrs. Kaveri Pratap Shahane	01/04/1990	32 Year	Jr. Clerk	Office	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
25	00354	Mr. Shankar Sheshrao Palhal	25/09/1992	30 Year	Computer Operator	Office	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
26	00358	Mr. Mohsin Yakub Patel	01/01/1996	27 Year	Lab Tech.	Rognidan	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
27	00357	Mrs. Jayashri Rajendra Saindane	02/01/1986	37 Year	Clerk	Office	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
28	00476	Ms. Sonam Govardhan Tandale	28/02/1989	33 Year	Sport Teacher	College	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
29	00479	Mr. Kiran Dattu Kurhade	20/01/1999	24 Year	Jr. Clerk	Rognidan	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
30	00531	Mrs. Chetna Rajendra Dhaykar	27/10/1996	26 Year	Lab Tech.	Shalya Tantra	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
31	00536	Mr. Bandu Jagannath Magar	05/01/1978	45 Year	Lab Tech.	Dravyaguna	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
32	00549	Mr. Ganesh Ramesh Raut	21/10/1990	32 Year	Photographer/ Museum Keeper	College	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
33	00542	Mr. Amey Umesh Wadekar	03/02/1995	27 Year	Account Asst.	Office	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
34	00582	Mr. Mene Shubham Nageshappa	22/12/1994	28 Year	Lab Tech.	Rognidan	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000
35	00360	Mrs. Reshma Wajed Shaikh	02/04/1985	37 Year	Computer Operator	Office	Ayurved Mahavidyalaya & Rugnhalaya	Normal	20000000

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36	00591	Ms. Siddharti Santosh Harde	14/01/2000	23 Year	Lab Tech.	Rognidan	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
37		Mrs. Shubhangi Ajinath Chavan	09/01/1996	27 Year	Account Asst.	Office	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
38	00115	Mr. Kondiba Nagorao Gadade	01/01/1975	48 Year	Attendant/Peon	Office	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
39	00112	Mr. Hanumant Dattu Mate	27/06/1973	49 Year	Attendant/Peon	Kriya Sharir	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
40	00118	Mr. Bandu Dynandeo Pawar	13/07/1969	53 Year	Attendant/Peon	Rachana Sharir	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
41	00121	Mr. Nana Sonaji Gore	01/06/1974	48 Year	Attendant/Peon	Kriya Sharir	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
42	00125	Smt. Radhabai Baban Kachare	02/08/1972	50 Year	Attendant/Peon	Kaumarbhriya	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
43	00124	Mr. Babasaheb Bhanudas Sonawane	06/04/1980	42 Year	Attendant/Peon	Prasuti Tantra	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
44	00126	Mrs. Bebibai Bhanudas Waghmode	08/05/1971	51 Year	Attendant/Peon	Rasashastra & B.K.	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
45	00127	Mrs. Meerabai Sitaram Zodge	15/07/1966	56 Year	Attendant/Peon	Shalaky Tantra	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
46	00128	Mrs. Pushpabai Tukaram Kankal	07/06/1984	38 Year	Attendant/Peon	Kayachikitsa	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
47	00129	Mr. Indar Limbaji Nisargandh	09/07/1956	66 Year	Attendant/Peon	Dravyaguna	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
48	00131	Mr. Shridhar Rangnathrao Mote	17/08/1981	41 Year	Attendant/Peon	Swasthavritta	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
49	00136	Mr. Manoj Deorao Shrikhande	02/04/1983	39 Year	Attendant/Peon	Library	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
50	00151	Mr. Annarao Laxman Hawade	05/06/1984	38 Year	Attendant/Peon	Rachana Sharir	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
51	00149	Mr. Dinesh Dashrath Bhagde	05/11/1986	36 Year	Attendant/Peon	Rachana Sharir	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
52	00153	Mrs. Chayabai Laxman Walkunde	01/06/1972	50 Year	Attendant/Peon	Agad Tantra	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
53	00229	Mr. Shivram Baburao Gavhane	09/01/1979	44 Year	Attendant/Peon	Rognidan	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000

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54	00231	Mr. Nagoji Narayan Punnavad	01/01/1981	42 Year	Attendant/Peon	Garden	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
55	00352	Mrs. Sangita Radhakrushna Galande	05/06/1979	43 Year	Attendant/Peon	Rasashastra & B.K.	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
56	00351	Mrs. Jaya Dipak Kolekar	25/11/1990	32 Year	Attendant/Peon	Rasashastra & B.K.	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
57	00454	Mr. Eknath Raybhan Devkate	08/09/1991	31 Year	Attendant/Peon	Shalya Tantra	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
58	00455	Mr. Bhausaheb Bhaginath Solankar	15/06/1985	37 Year	Attendant / Peon	Garden	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
59	00456	Mrs. Pratibha Rajendra More	11/01/1980	43 Year	Attendant / Peon	Shalya Tantra	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
60	00457	Mr. Kiran Raghunath Gaikwad	30/08/1990	32 Year	Attendant / Peon	Dravyaguna	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
61	00463	Mr. Baban Laxman Shirke	01/01/1973	50 Year	Attendant / Peon	Garden	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
62	00461	Mr. Yogesh Sheshrao Gaikwad	01/04/1989	33 Year	Attendant / Peon	Samhita & Siddhant	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
63	00464	Mr. Shivaji Vitthal Choudhari	19/07/1985	37 Year	Attendant / Peon	Panchkarma	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
64	00466	Mrs. Kaushalya Sandip Chande	01/01/1992	31 Year	Attendant / Peon	Samhita & Siddhant	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
65	00467	Mrs. Mangal Ashok Magar	01/01/1974	49 Year	Attendant / Peon	Panchkarma	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
66	00459	Mrs. Mina Krushna Gaikwad	01/01/1981	42 Year	Attendant / Peon	Rognidan	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
67	00087	Vd. Tushar Sharadchandra Kulkarni	31/07/1976	46 Year	Deputy Medical Suptd.	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
68	00085	Vd. Sunita Chandrakant Pandav	25/01/1966	57 Year	Emergency Medical Officer	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
69	00558	Vd. Kirti Pushkar Dhoot	05/06/1993	29 Year	Resident Medical Officer	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
70	00559	Vd. Pallvi Gopalsing Rajput	08/09/1994	28 Year	Resident Medical Officer	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
71	00560	Vd. Sachin Santosh Khorkhede	09/08/1996	26 Year	Resident Medical Officer	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000

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72	00557	Vd. Kiran Balbhim Khandekar	05/11/1994	28 Year	Resident Surgical Officer	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
73	00561	Vd. Swapnali Janardhan Gutte	11/12/1995	27 Year	Resident Medical Officer	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
74	00547	Vd. Hema Rajendra Kaikhede	17/01/1995	28 Year	Resident Medical Officer	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
75	00540	Vd. Ashwini Shantinath Dhole	12/06/1995	27 Year	Panchkarma H.O.	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
76	00583	Vd. Pooja Devidas Labde	25/05/1998	24 Year	Resident Medical Officer	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
77	00217	Mrs. Sumitra Bhanudas Patil	15/04/1955	67 Year	Metron	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
78	00077	Mrs. Sushama Shirish Ghodke	10/09/1964	58 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
79	00080	Mrs. Sunita John Patole	24/07/1967	55 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
80	00362	Mrs. Sanjivani Gopichand Pawar	06/06/1982	40 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
81	00084	Mrs. Pramila Premchand Athwale	15/06/1971	51 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
82	00145	Mrs. Anita Sanjay Sonwane	03/08/1984	38 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
83	00225	Mrs. Pathak Prema Pravin	20/02/1982	40 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
84	00226	Mrs. Gautami Ramrao Dhavare	10/04/1986	36 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
85	00280	Mrs. Dipa Haribhau Kulkarni	10/06/1987	35 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
86	00279	Mrs. Urmila Ramesh Rao Deshmukh	19/04/1980	42 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
87	00227	Mrs. Kadubai Bhikaji Shinde	01/06/1976	46 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
88	00346	Mrs. Priya Kamuwel Nirmal	21/11/1977	45 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000
89	00096	Mrs. Sakubai Namdeo Dheple	01/07/1979	43 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	20000000

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90	00350	Mrs. Jyoti Mansubrao Shinde	15/10/1987	35 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
91	00374	Miss. Poonam Vinayakrao Hatedikar	23/01/1993	30 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
92	00382	Mrs. Leela Hiraman Gaikwad	02/03/1984	38 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
93	00396	Mrs. Sharda Keshav Solankar	10/03/1989	33 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
94	00397	Mrs. Megha Siddharth Sarkate	05/01/1984	39 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
95	00537	Mrs. Chetana John Patole	23/05/1991	31 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
96	00539	Mrs. Jyoti Manohar Mali	01/11/1994	28 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
97	00525	Mrs. Rupali Sanjay Chavan	02/05/1996	26 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
98	00541	Mrs. Sonam Babasaheb Misal	02/01/1994	29 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
99	00586	Mrs. Savita Limba kadam	06/03/1999	23 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
100	00548	Mrs. Shital Haridas Mane	21/01/1998	25 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
101	00594	Mrs. Pooja Bhagwan Rathod	21/06/1997	25 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
102	00595	Mrs. Jyoti Ramrao Munde	10/06/1994	28 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
103	00599	Mr. Rahul Virthal Hawale	10/01/1999	24 Year	Brother	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
104	00116	Mr. Dadarao Sheshrao Pawar	27/03/1971	51 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
105	00113	Mr. Balasaheb Baburao Mokle	09/08/1974	48 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
106	00109	Mr. Ambadas Kisanrao Kanade	06/05/1974	48 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000
107	00361	Mr. Rupesh Ashok Mandore	21/07/1980	42 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rugnhalaya	Normal	2000000

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108	00133	Mr. Shaikh Gani Sh. Ibrahim	09/08/1968	54 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
109	00470	Mr. Madhav Ananda Gavhane	10/06/1995	27 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
110	00473	Mr. Sanjay Anna Vetal	24/09/1971	51 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
111	00468	Mr. Ajay Ambadas Dalavi	05/02/1985	37 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
112	00472	Mr. Akash Mahadu Dalve	12/06/1995	27 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
113	00154	Mr. Sushil Kundansing Rajput	25/03/1985	37 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
114	00578	Mr. Ganesh Balu Mahanor	15/07/1998	24 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
115		Mr. Krishna Ankush Khomane	13/09/1996	26 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
116	00107	Smt. Basantabai Ashok Mandore	06/04/1964	58 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
117	00122	Mrs. Sindubai Ramrao Sadavarte	02/05/1971	51 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
118	00110	Smt. Sayyed Salima Alim	10/05/1972	50 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
119	00150	Mrs. Ashabai Madhavrao Dhere	17/05/1981	41 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
120	00156	Mrs. Sayyad Shakila Nabi	15/09/1978	44 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
121	00120	Mrs. Tarabai Wamanrao Waghmode	05/06/1965	57 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
122	00132	Smt. Ashabai Mahendra Shejul	15/05/1976	46 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
123	00502	Mrs. Jyoti Ghansham More	19/08/1988	34 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
124	00460	Mrs. Savita Sunil Begate	04/05/1992	30 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
125	00458	Mrs. Ranjana Shivaji Agale	12/03/1988	34 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000

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126	00474	Mrs. Rekhabai Sanjay Vetal	01/01/1981	42 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
127	00462	Mr. Mirabai Sukhdev Solankar	13/02/1982	40 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
128	00469	Mrs. Anjana Satish Kere	07/06/1986	36 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
129	00471	Mrs. Panchashila Rajdhar Shejwal	31/10/1984	38 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
130	00598	Mrs. Kolekar Sulochana Kacharu	08/01/1989	34 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
131	00091	Mr. Rajesh Dinkar Bakal	27/05/1967	55 Year	Pharmacist	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
132	00181	Mr. Sandip Baburao Jagdale	14/06/1986	36 Year	Pharmacist	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
133	00375	Mr. Nanasahab Shivaji Harde	18/03/1992	30 Year	Pharmacist	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
134	00535	Mrs. Pratiksha Vilas Bharad	17/09/1997	25 Year	Pharmacist	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
135	00587	Mrs. Renuka Laxman Garad	15/04/2000	22 Year	Pharmacist	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
136	00076	Mr. Anil Gulabrao Reddy	07/02/1966	56 Year	Store Keeper	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
137	00099	Mr. Satish Baburao Kadam	25/06/1968	54 Year	Office Staff	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
138	00135	Mr. Suresh Bapurao Gaikwad	21/08/1984	38 Year	Office Staff	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
139	00204	Mrs. Priya Praful Gosavi	08/04/1987	35 Year	Office Staff	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
140	00283	Mr. Yogesh Rameshwar Birare	18/07/1987	35 Year	Office Staff	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
141	00377	Miss. Sonali Panjabrao Wadkar	08/01/1991	32 Year	Office Staff	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
142	00240	Mr. Mayur Ashokumar Ajmera	13/07/1988	34 Year	Physio Therapist	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
143	00083	Mr. Gulab Jamaji Tayade	02/07/1967	55 Year	Dark Room Atten.	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000

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144	00425	Mrs. Swati Pandurang Tayade	10/04/1998	24 Year	X-Ray Tech.	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
145	00394	Miss. Athira Prasanna	04/05/1997	25 Year	Panch. Therapist	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
146	00393	Mrs. Sona Sajan	29/08/1995	27 Year	Panch. Therapist	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
147	00552	Mr. Subeesh V K	14/01/1985	38 Year	Panch.Asst.	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
148	00526	Mrs. Priyanka Pankaj Pawar	18/09/1996	26 Year	Panch.Asst.	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
149	00086	Mr. Vasant Bhagvan Rahate	13/07/1975	47 Year	Lab Technician	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
150	00378	Mrs. Sultane Daivshala Sachin	09/08/1996	26 Year	Lab Technician	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
151	00275	Mr. Nagorao Dhondiba Dhawande	20/05/1970	52 Year	Brother	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
152	00429	Mr. Paras Dilipkumar Golecha	29/04/1990	32 Year	Pharmacy Incharge	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
153	00538	Mr. Munja Jagannath Magar	13/02/1991	31 Year	Electrician	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
154	00103	Mr. Pandharinath Bhanudas Sonawane	13/07/1984	38 Year	Ambulance Driver	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
155	00481	Mr. Dinesh Gopichand Pawar	20/07/1986	36 Year	Ambulance Driver	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
156	00269	Mr. Bhagvan Madhavrao Mundkar	10/05/1956	66 Year	Security Guard	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
157	00271	Mr. Ankush Uttamrao Waghmode	25/08/1987	35 Year	Security Guard	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
158	00272	Mr. Kachru Gangadhar Thorat	06/07/1971	51 Year	Security Guard	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
159	00270	Mr. Dnyaneshwar Fakira Lokhande	01/07/1987	35 Year	Security Guard	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
160	00273	Mr. Pathan Jabiullakhan Hamidullakha	15/07/1968	54 Year	Security Guard	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
161	00182	Mr. Dadarao Kisanrao Mhaske	22/11/1965	57 Year	Supervisor	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000

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162	Vd. Nainav Aditya Kailas	31/07/1998	24 Year	R.M.O. Bairoga	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
163	Vd. Pradhan Pooja Babasaheb	12/11/1998	24 Year	R.M.O.	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
164	Vd. Bhawsar Prajкта Dnyaneshwar	06/10/1998	24 Year	R.M.O.	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
165	Vd. Girmale Shubhangi Rajendra	19/06/1999	23 Year	R.M.O.	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
166	Vd. Lahane Pooja Kalyan	20/06/1994	28 Year	R.M.O.	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
167	Mrs. Pawar Shobha Sandip	07/09/1988	34 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
168	Miss. Uike Monali Dilip	16/12/2000	22 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
169	Mr. Ganesh Kailash Pol	05/05/2002	20 Year	Office Staff	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
170	Mrs. Kadale Komal Ramesh	05/02/1995	27 Year	Analytical Chemist	Hospital Staff	Ayurved Mahavidyalaya & Rugnalaya	Normal	2000000
171	Mr. Subhash Natharao Bulbule	01/07/1967	55 Year	Office Superintendent	Administration	Dental	Normal	2000000
172	Mr. Sanjay Navnath Kolte	02/06/1969	53 Year	Accountant	Administration	Dental	Normal	2000000
173	Mrs. Pratiksha Manoj Khare	19/06/1998	24 Year	Nurse	100 Bed Hospital	Dental	Normal	2000000
174	Mr. Bhausahab Dattatray Akolkar	01/06/1962	59 Year	Store Keeper	Administration	Dental	Normal	2000000
175	Mr. Laxman Namdevrao Dudhe	01/08/1969	53 Year	Librarian	Administration	Dental	Normal	2000000
176	Mr. Sherkhan Afsarkhan Pathan	15/03/1972	50 Year	Electrician	Maintenance	Dental	Normal	2000000
177	Mr. Sunil Vitthalrao Dhanwate	26/06/1969	53 Year	Jr.Clark	Administration	Dental	Normal	2000000
178	Mr. Devidas Gulabrao Kokate	31/12/1971	51 Year	Jr.Clark	Administration	Dental	Normal	2000000
179	Mr. Dhananjay Kashiath Akolkar	14/07/1987	35 Year	Jr.Clark	Administration	Dental	Normal	2000000

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180	00109	Mr. Haribhau Kondiba Gaikwad	05/01/1976	47 Year	Electrician	Maintenance	Dental	Normal	2000000
181	00117	Mr. Sanjay Jagannath Dushing	15/08/1985	37 Year	Asst. Librarian	Administration	Dental	Normal	2000000
182	00470	Mr. Bhushan Vijay Kasar	03/12/1988	34 Year	Asst. Accountant	Administration	Dental	Normal	2000000
183	00567	Mr. Krushna Kalyan Shelke	21/07/1990	32 Year	Jr.Clark	Administration	Dental	Normal	2000000
184	00568	Mr. Vikas Raghunath Khairnar	05/04/1976	46 Year	Electrician	Maintenance	Dental	Normal	2000000
185	00677	Mr. Kedar Babasaheb Navale	14/06/1982	40 Year	Jr.Clark	Administration	Dental	Normal	2000000
186	00758	Mr. Vinod Bapurao Gaikwad	09/06/1986	36 Year	Jr.Clark	Administration	Dental	Normal	2000000
187	00910	Mr. Balasaheb Rambhau Bharati	15/05/1986	36 Year	Chair Technician	Maintenance	Dental	Normal	2000000
188	01121	Mr. Ganesh Kalyan Shelke	31/01/1993	30 Year	Jr.Clark	Administration	Dental	Normal	2000000
189	01494	Mrs. Shweta Sudamrao Kadam	17/04/1990	32 Year	Asst. Accountant	Administration	Dental	Normal	2000000
190	01743	Mr. Sandup Arunrao Mogal	05/09/1989	33 Year	Purchase Clerk	Administration	Dental	Normal	2000000
191	01752	Mrs. Bhagyashri Govind Shisode	25/06/1995	27 Year	Hostel Rector	Girls Hostel	Dental	Normal	2000000
192	00765	Mr. Kisan Narsyan Pawar	20/06/1968	54 Year	Security Supervisor	Administration	Dental	Normal	2000000
193	00101	Mr. Vilas Bhaskar Mulay	03/10/1979	43 Year	OPD Clerk	OPD	Dental	Normal	2000000
194	00107	Mr. Vijay Shamrao Adik	11/03/1976	46 Year	X-Ray Technician	Oral Medicine & Radiology	Dental	Normal	2000000
195	00112	Mr. Dattatray Jagannath Lute	01/06/1986	36 Year	Dental Technician	Prosthodontics	Dental	Normal	2000000
196	00428	Mr. Sumedh Baburao Suryawanshi	22/07/1988	34 Year	Dental Technician	Prosthodontics	Dental	Normal	2000000
197	00340	Ms. Varsha Ramrao Chavan	22/09/1991	31 Year	Dental Technician	Orthodontics	Dental	Normal	2000000

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198	00469	Ms. Manisha Jolsun Sable	27/11/1977	45 Year	Lab Technician	Oral Pathology	Dental	Normal	2000000
199	00757	Mrs. Tejeshree Tushar Patil	23/07/1988	34 Year	Dental Technician	Prosthodontics	Dental	Normal	2000000
200	00154	Mr. Basling Suryakant Hamne	15/06/1978	44 Year	OPD Clerk	OPD	Dental	Normal	2000000
201	01738	Mr. Shailesh Sahebrao Jadhav	07/09/1996	26 Year	Clerk	Administration	Dental	Normal	2000000
202	00119	Mrs. Nanda Sudhir Wadagle	10/09/1973	49 Year	Staff Nurse	Pedodontics	Dental	Normal	2000000
203	00121	Ms. Alka Jolsun Sabale	23/11/1984	38 Year	Staff Nurse	Public Health Dentistry	Dental	Normal	2000000
204	00123	Mrs. Meena Balasaheb Bhusari	04/08/1980	42 Year	Staff Nurse	Oral Surgery	Dental	Normal	2000000
205	00124	Mrs. Nanda Ravindra Wahul	03/03/1980	42 Year	Staff Nurse	Prosthodontics	Dental	Normal	2000000
206	00125	Mrs. Rani Pandharinath Sonavane	15/01/1988	35 Year	Staff Nurse	Conservative Dentistry	Dental	Normal	2000000
207	00679	Mrs. Vandana Bajrang Mehetre	01/03/1976	46 Year	Staff Nurse	Periodontics	Dental	Normal	2000000
208	00193	Mrs. Kanta Sadashiv Shinde	23/12/1978	44 Year	Staff Nurse	Orthodontics	Dental	Normal	2000000
209	00914	Mrs. Rupali Vinay Rajput	12/04/1995	27 Year	Staff Nurse	Periodontics	Dental	Normal	2000000
210	01120	Ms. Indu Shankar Aware	28/01/1994	29 Year	Staff Nurse	Oral Medicine & Radiology	Dental	Normal	2000000
211	01144	Mrs. Radhika Ganpatrao Tayde	30/10/1991	31 Year	Staff Nurse	Oral Surgery	Dental	Normal	2000000
212	01366	Mrs. Yogita Baban Rathod	30/11/1992	30 Year	Staff Nurse	Prosthodontics	Dental	Normal	2000000
213	01516	Mrs. Megha Raju Gadekar	19/05/1992	29 Year	Staff Nurse	Prosthodontics	Dental	Normal	2000000
214	01556	Ms. Mansi Vasant Pakhare	21/04/2001	21 Year	Hygienist	Periodontics	Dental	Normal	2000000
215	01730	Ms. Rutuja Sunil Badar	03/09/2001	21 Year	Hygienist	Microbiology	Dental	Normal	2000000

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216	01138	Mr. Ananta Eaknath Bhasme	08/07/1989	33 Year	Asst. Store Keeper	Administration	Dental	Normal	2000000
217	01739	Mrs. Neela Ankushrao Mujmule	20/04/1997	25 Year	Staff Nurse	Conservative Dentistry	Dental	Normal	2000000
218	01794	Mr. Sandip Nitin Shinde	12/07/1990	32 Year	Account Asst.	Administration	Dental	Normal	2000000
219	01795	Mr. Krushna Shrirang Tayde	20/06/2002	20 Year	Account Asst.	Administration	Dental	Normal	2000000
220		Mr. Vitthalraj Laxman Khandare	23/06/1999	23 Year	Dental Technician	Prosthodontics	Dental	Normal	2000000
221		Mrs. Mahima Girish Battise	02/12/1997	25 Year	Staff Nurse	100 Bed Hospital	Dental	Normal	2000000
222	00126	Mr. Prabhakar Wamanrao Jadhav	05/07/1969	53 Year	Peon	Oral Medicine & Radiology	Dental	Normal	2000000
223	00127	Mrs. Kamalbai Vitthal Thorat	15/07/1967	55 Year	Peon	House Keeping	Dental	Normal	2000000
224	00128	Mrs. Laxmibai Sopanrao Chitrak	06/11/1969	51 Year	Peon	House Keeping	Dental	Normal	2000000
225	00130	Mr. Madan Asaram Dubile	16/07/1967	55 Year	Peon	Prosthodontics	Dental	Normal	2000000
226	00132	Mr. Shankar Bhaurao Sonwane	11/11/1976	46 Year	Peon	Periodontics	Dental	Normal	2000000
227	00131	Mr. Vishnu Sandhu Bhokare	05/01/1975	48 Year	Peon	Prosthodontics	Dental	Normal	2000000
228	00129	Mr. Sunil Damodhar Pathre	25/05/1978	44 Year	Peon	Physiology	Dental	Normal	2000000
229	00135	Mrs. Shewantabai Mohan Jarhad	17/10/1966	56 Year	Peon	House Keeping	Dental	Normal	2000000
230	00136	Mrs. Premilabai Sukhdeo Kshirsagar	01/01/1966	57 Year	Peon	House Keeping	Dental	Normal	2000000
231	00137	Mr. Appasaheb Hirman Ghate	05/01/1968	55 Year	Peon	Human Anatomy	Dental	Normal	2000000
232	00138	Mrs. Kusumbai Bhausaheb Gadekar	18/02/1972	50 Year	Peon	House Keeping	Dental	Normal	2000000
233	00139	Mr. Sanjay Annasaheb Jadhav	05/02/1970	52 Year	Peon	Oral Pathology	Dental	Normal	2000000

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234	00142	Mrs. Sangeta Sahebrao Kakade	10/10/1972	50 Year	Peon		House Keeping	Dental	Normal	2000000
235	00133	Mr. Laxman Renuba Bodkhe	07/05/1965	57 Year	Peon		Oral Surgery	Dental	Normal	2000000
236	00144	Mr. Trimbak Bhaskar Rakhunde	07/06/1984	38 Year	Peon		Pedodontics	Dental	Normal	2000000
237	00145	Mr. Baban Changdev More	08/09/1979	43 Year	Peon		Conservative Dentistry	Dental	Normal	2000000
238	00146	Mr. Shirirang Pratap Tayde	03/01/1977	46 Year	Peon		Administration	Dental	Normal	2000000
239	00147	Mr. Najir Abdul Shaikh	03/06/1978	44 Year	Peon		Prosthodontics	Dental	Normal	2000000
240	00149	Mr. Mukesh Mojes Kamble	11/12/1981	41 Year	Peon		Conservative Dentistry	Dental	Normal	2000000
241	00151	Mr. Bhausaheb Rangnath Pawar	01/07/1968	54 Year	Peon		Prosthodontics	Dental	Normal	2000000
242	00153	Mr. Arun Dattu Jagtap	28/06/1975	47 Year	Peon		Public Health Dentistry	Dental	Normal	2000000
243	01136	Mr. Chandrbhan Kachru Mahanor	09/07/1989	33 Year	Peon		Orthodontics	Dental	Normal	2000000
244	01137	Mrs.Sumanbai Avdhoot Suryavanshi	09/03/1988	34 Year	Peon		House Keeping	Dental	Normal	2000000
245	01145	Mr. Alim Bilal Shaikh	01/07/1983	39 Year	Peon		Maintenance	Dental	Normal	2000000
246	01495	Mr. Ganesh Manik Raut	05/06/1986	36 Year	Peon		Office	Dental	Normal	2000000
247	01496	Mr. Avinash Baburao Gaikwad	14/04/1991	31 Year	Peon		Academic	Dental	Normal	2000000
248	01497	Mr. Rajendra Raosaheb Bachkar	20/11/1996	26 Year	Peon		Director Office	Dental	Normal	2000000
249	01498	Mr. Satish Ramchandra Jarhad	15/01/1994	28 Year	Peon		Microbiology	Dental	Normal	2000000
250	01499	Mr. Sunil Sakharan Begate	03/03/1990	32 Year	Peon		Oral Surgery	Dental	Normal	2000000
251	01500	Mr. Manoj Vilas Chobe	15/06/1997	25 Year	Peon		Orthodontics	Dental	Normal	2000000

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252	01501	Mr. Dnyaneshwar Suresh Kale	20/04/2000	22 Year	Peon	Library	Dental	Normal	2000000
253	01502	Mr. Vitthal Yeshvanta Sirsat	10/05/1983	39 Year	Peon	Administration	Dental	Normal	2000000
254	01503	Mr. Ujwala Santosh Chaudhari	16/05/1986	36 Year	Peon	House Keeping	Dental	Normal	2000000
255	01504	Mr. Mukesh Asaram Domale	12/07/1988	34 Year	Peon	House Keeping	Dental	Normal	2000000
256	01506	Mrs. Sushila Sanjay Motichur	01/06/1987	35 Year	Peon	House Keeping	Dental	Normal	2000000
257	01507	Mrs. Jyoti Dattatray Sore	15/06/1983	39 Year	Peon	House Keeping	Dental	Normal	2000000
258	01508	Mrs. Radha Vikram Ubale	17/06/1989	33 Year	Peon	House Keeping	Dental	Normal	2000000
259	01510	Mrs. Ashamati Dagdu Todkar	02/05/1968	54 Year	Peon	House Keeping	Dental	Normal	2000000
260	01511	Mrs. Lalita Baban Agale	01/06/1978	44 Year	Peon	House Keeping	Dental	Normal	2000000
261	01512	Mrs. Kalpana Ganesh Raut	05/10/1990	32 Year	Peon	House Keeping	Dental	Normal	2000000
262	01513	Mr. Baliram Laxman Borude	10/05/1976	46 Year	Peon	House Keeping	Dental	Normal	2000000
263	00166	Mr. Ashok Bhimrao Badak	03/05/1978	44 Year	Security Guard	Security	Dental	Normal	2000000
264	00764	Mr. Baban Punjaram Waghmode	04/09/1965	57 Year	Security Guard	Security	Dental	Normal	2000000
265	00763	Mr. Atmaram Shrirangaro Gaikwad	09/05/1977	45 Year	Security Guard	Security	Dental	Normal	2000000
266	01377	Mr. Sandip Laxman Dahiwal	15/08/1981	41 Year	Security Guard	Security	Dental	Normal	2000000
267	01378	Mr. Maruti Kisanrao Bharose	09/07/1974	48 Year	Security Guard	Security	Dental	Normal	2000000
268	01528	Mr. Ravindra Rajaram Khawale	01/05/1979	43 Year	Security Guard	Security	Dental	Normal	2000000
269	01527	Mr. Vilas Laxman Chitare	14/08/1976	46 Year	Security Guard	Security	Dental	Normal	2000000

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270	00759	Mr. Santosh Vitthal Choudhari	04/07/1978	44 Year	Driver	Driver	Dental	Normal	2000000
271	01529	Mr. Kailash Manikrao Mote	02/04/1970	52 Year	Driver	Driver	Dental	Normal	2000000
272	01742	Mr. Tatarao Subhash Thube	04/03/1992	30 Year	Ground Man	Sport Ground	Dental	Normal	2000000
273	00141	M. Shivchand Lalchand Barve	29/04/1968	54 Year	Accountant	Administration	Agriculture	Normal	2000000
274	00017	Mr. Rahul Ranjanrao Akolkar	16/10/1984	38 Year	Purchase Officer	Purchase	Agriculture	Normal	2000000
275	-	Mrs. Vaishali Dnyaneshwar Kankal	08/07/1998	24 Year	Nurse	100 Bed Hospital	Dental	Normal	2000000
276	00021	Mr. Dipak Badalsing Mahale	02/07/1985	37 Year	Agril Asstt.	Purchase	Agriculture	Normal	2000000
277	00023	Mr. Bhausaheb Shivram Salve	08/05/1981	41 Year	Store Keeper	Store	Agriculture	Normal	2000000
278	00057	Mr. Sandip Bhausaheb Gadekar	16/11/1989	33 Year	Sr. Clerk	Administration	Agriculture	Normal	2000000
279	00060	Miss. Vaishali Vasant Shejole	10/10/1991	31 Year	Com. Operator	Administration	Agriculture	Normal	2000000
280	00089	Mr. Shrikant Anil Gosavi	06/12/1988	34 Year	Account Asstt	Administration	Agriculture	Normal	2000000
281	00075	Mrs. Seema Devchand Dhatbale	09/08/1983	39 Year	Asstt. Library	Library	Agriculture	Normal	2000000
282	00085	Mr. Shrikrushna Ashok Rawas	03/01/1995	28 Year	Agril Asstt.	Farm	Agriculture	Normal	2000000
283	00087	Mr. Mahesh Kundlik Mule	21/11/1995	27 Year	Com. Operator	Administration	Agriculture	Normal	2000000
284	00093	Mr. Anil Pandurang Patil	02/12/1983	39 Year	Account Asstt	Purchase	Agriculture	Normal	2000000
285	00095	Mr. Pramod Ratnakar Dandge	02/11/1987	35 Year	Clerk	HR Office	Agriculture	Normal	2000000
286	00096	Mr. Shankar Ganesh Khandagale	10/06/1988	34 Year	Account Asstt	Accounts	Agriculture	Normal	2000000
287	00061	Mr. Kishor Appasaheb Kale	05/10/1992	30 Year	Agril. Asstt.	Farm	Agriculture	Normal	2000000

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288	00122	Mr. Anil Rameshwar Gore	09/07/1992	30 Year	Jr. Research Asstt.	SSAC	Agriculture	Normal	2000000
289	00138	Miss. Utkarsha Krishna Bhand	03/02/1997	25 Year	Clerk	Girls Hostel	Agriculture	Normal	2000000
290	00156	Mr. Wakade Santosh Shivaji	13/06/1993	29 Year	Com. Operator	Office	Agriculture	Normal	2000000
291	00155	Mr. Abubakar Esak Kha Pathan	05/08/1997	25 Year	Agril. Asstt.	Farm	Agriculture	Normal	2000000
292	00160	Mrs. Sonawane Geeta Sandip	07/05/1991	31 Year	Lab. Assistant	Botany	Agriculture	Normal	2000000
293		Mrs. Thombre Ashwini Yogesh	07/04/2002	20 Year	Lab Attendant	AHDS	Agriculture	Normal	2000000
294		Miss. Bhosale Sharda Shankar	09/09/1996	26 Year	Lab Attendant	SSAC	Agriculture	Normal	2000000
295	00077	Mr. Sharad Raghunath Shinde	16/06/1987	35 Year	Peon	Peon - Farm	Agriculture	Normal	2000000
296	00097	Mr., Shafique Rafique Shaikh	08/01/1987	36 Year	Peon	Peon - Director Cabin	Agriculture	Normal	2000000
297	00098	Mr. Bhikan Ramdas Barfe	01/02/1985	37 Year	Peon	Garden	Agriculture	Normal	2000000
298	00100	Mr. Rajesh Kisanrao Gawali	15/08/1968	54 Year	Peon	Peon - Plant Pathology	Agriculture	Normal	2000000
299	00101	Mr., Wahed Yasin Shaha	25/04/1989	33 Year	Peon	Peon - SSAC	Agriculture	Normal	2000000
300	00102	Mr. Ram Shivaji Agale	01/06/1986	36 Year	Peon	Peon - Office	Agriculture	Normal	2000000
301	00104	Mr. Dipak Shridhar Ingale	25/02/1987	35 Year	Security Guard	Security	Agriculture	Normal	2000000
302	00105	Mr. Dashrath Radhakisan Kale	29/11/1986	36 Year	Security Guard	Security	Agriculture	Normal	2000000
303	00106	Mr. Dashrath Shaligram Solunke	15/01/1964	59 Year	Security Guard	Security	Agriculture	Normal	2000000
304	00107	Mr. Ram Pandurang Vispute	09/06/1978	44 Year	Security Guard	Security	Agriculture	Normal	2000000
305	00108	Mr. Narayan Vitthalrao Gadade	01/06/1973	49 Year	Security Guard	Security	Agriculture	Normal	2000000

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306	00115	Mrs. Kavita Shirrang Tayde	09/07/1978	44 Year	Peon	Peon - Plant Pathology	Agriculture	Normal	2000000
307	00125	Mr. Vijay Bhausaheb Devkate	27/06/1990	32 Year	Peon	Peon - Office	Agriculture	Normal	2000000
308	00126	Mrs. Meerabai Kakasaheb Gaikwad	01/06/1981	41 Year	Peon	Peon - Horticulture	Agriculture	Normal	2000000
309	00127	Mrs. Manisha Annarao Hawade	05/06/1988	34 Year	Peon	Peon - Agronomy	Agriculture	Normal	2000000
310	00128	Mr. Devchand Sukhdev Gaikwad	18/10/1992	30 Year	Peon	Peon - Engineering	Agriculture	Normal	2000000
311	00129	Mrs. Meera Narayan Sadhye	02/02/1985	37 Year	Peon	Peon - AHDS	Agriculture	Normal	2000000
312	00161	Mrs. Huije Deepali Sominath	15/06/1984	38 Year	Peon	Peon - Library	Agriculture	Normal	2000000
313	00137	Mrs. Devkabai Bairam Borude	15/06/1987	35 Year	Peon	Peon - Agril. Botany	Agriculture	Normal	2000000
314	00139	Mr. Dnyaneshwar Ashok Pawar	01/01/1983	40 Year	Helper	Maintainance	Agriculture	Normal	2000000
315	00008	Mr. Hardeepsingh Gurbachansingh Gil	02/06/1952	70 Year	Registrar	Administration	Engineering	Normal	2000000
316	00231	Mr. Satish Sitaram Pedgaonkar	02/10/1980	42 Year	Accounts Officer	Accounts	Engineering	Normal	2000000
317	00062	Mr. Narayan Rameshram Mande	03/10/1985	37 Year	Sr. Clerk	Administration	Engineering	Normal	2000000
318	00035	Mr. Madhukar Eknath Sonar	01/06/1953	69 Year	Asst. Store	Store	Engineering	Normal	2000000
319	00029	Mr. Nilesh Prakash Kathale	15/09/1986	36 Year	Comp. Tech	Computer Science &	Engineering	Normal	2000000
320	00055	Mr. Nihalsing Raysing Sulane	05/12/1979	43 Year	Tech. Lab Asst.	Computer Science &	Engineering	Normal	2000000
321	00033	Mr. Raju Rambhau Satpute	04/04/1970	52 Year	Asst. Librarian	Library	Engineering	Normal	2000000
322	00022	Mr. Rajsahab Damodhar Kolhe	10/02/1984	38 Year	W/S Instructor	Mechanical (Workshop)	Engineering	Normal	2000000
323	00026	Mr. Dipak Devidas Pawar	02/08/1983	39 Year	W/S Instructor	Mechanical (Workshop)	Engineering	Normal	2000000

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324	00024	Mr. Vishnu Pandurang Khadap	05/01/1975	48 Year	W/S Instructor	Mechanical (Workshop)	Engineering	Normal	2000000
325	00023	Mr. Anil Vajinath Malkar	28/03/1985	37 Year	Electrician	Electrical Engineering	Engineering	Normal	2000000
326	00099	Mr. Sunil Bhaskar Jadhav	30/11/1971	51 Year	W/S Instructor	Mechanical (Workshop)	Engineering	Normal	2000000
327	00103	Mr. Sunil Laxman Bhagwat	17/05/1977	45 Year	W/S Instructor	Mechanical (Workshop)	Engineering	Normal	2000000
328	00107	Mr. Ganesh Deorav Thorat	10/06/1984	38 Year	Library Attendant	Library	Engineering	Normal	2000000
329	00104	Mr. Dattatray Ramesh Rao Maindre	04/08/1983	39 Year	Lab Asst (Civil)	Civil Engineering	Engineering	Normal	2000000
330	00105	Mr. Pradip Panditrao Bharat	26/06/1978	44 Year	Sr. Clerk	Administration	Engineering	Normal	2000000
331	00112	Mr. Vinod Dinkar Kale	21/10/1989	33 Year	Lab Opr. (Electrical)	Electrical Engineering	Engineering	Normal	2000000
332	00144	Mr. Jabbar Sahebkh Pathan	17/01/1992	31 Year	Site Supervisor	Civil	Engineering	Normal	2000000
333	00146	Mr. Bhavilal Uttam Nikam	18/08/1985	37 Year	Clerk	Administration	Engineering	Normal	2000000
334	00175	Mr. Krushna Dattu Bachkar	18/09/1992	30 Year	Comp. Opretor	Administration	Engineering	Normal	2000000
335	00207	Mr. Sanjay Radhakisan Thombare	22/12/1988	34 Year	Fire Operator	Fire & Safety	Engineering	Normal	2000000
336	00208	Mr. Dinesh Laxman Malkar	29/11/1986	36 Year	Store Asst	Store	Engineering	Normal	2000000
337	00214	Mr. Ankush Jagannath Thombre	15/10/1986	36 Year	Accounts Asst.	Accounts	Engineering	Normal	2000000
338	00276	Mrs. Ramya H.P.	30/04/1988	34 Year	Lab. Assistant	Electronics & Telecommunicati	Engineering	Normal	2000000
339	00309	Mr. Vinod Shivaji Mangate	10/04/1992	30 Year	System Analyst	Computer Science &	Engineering	Normal	2000000
340	00310	Mr. Chetan Kishor More	31/05/1989	33 Year	Workshop Superintendent	Mechanical Engineering	Engineering	Normal	2000000
341	00216	Mr. Satish Bhaginath Malode	15/01/1988	35 Year	Photographer & ETP Operator	Administration	Engineering	Normal	2000000

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342	00255	Mr. Vasant Bhagwan Murkute	22/08/1987	35 Year	Civil Supervisor	Civil	Engineering	Normal	2000000
343	00256	Mr. Sachin Kisan Kharade	05/12/1989	33 Year	Civil Supervisor	Civil	Engineering	Normal	2000000
344	00257	Mr. Parmeshwar Kakasaheb Dake	01/01/1984	39 Year	Supervisor	Administration	Engineering	Normal	2000000
345	00258	Mr. Subhash Gangadhar Didore	10/06/1980	42 Year	Plumber	Mechanical Engineering	Engineering	Normal	2000000
346	00259	Mr. Dhananjay Laxman Shinde	23/08/1991	31 Year	Site Supervisor	Civil	Engineering	Normal	2000000
347	00260	Mr. Yogeshwar Gulabrao Kunte	01/01/1990	33 Year	Jr. Clerk	Administration	Engineering	Normal	2000000
348	00261	Mr. Parmeshwar Someenath Jadhav	06/05/1989	33 Year	Lab. Asst.	Computer Science &	Engineering	Normal	2000000
349	00262	Mr. Digambar Rammath Dhande	14/04/1985	37 Year	Jr. Accounts Officer	Accounts	Engineering	Normal	2000000
350	00263	Mr. Ravindra Dinkarrao Patil	27/06/1970	52 Year	Jr. Clerk	Administration	Engineering	Normal	2000000
351	00264	Mr. Pandit Vitthal Magar	15/08/1978	44 Year	Jr. Clerk	Library	Engineering	Normal	2000000
352	-	Kishor Sandu Shende	08/07/1990	32 Year	Lab. Technician	AI&DS	Engineering	Normal	2000000
353	00272	Mr. Mujjaheed Omer Khan	27/07/1983	39 Year	System Administrator	Computer Science &	Engineering	Normal	2000000
354	00295	Mr. Santosh Bhaginath Dahihande	27/07/1991	31 Year	Pitch Curator	Sports	Engineering	Normal	2000000
355	00155	Mr. Pradip Eknath Rajguru	26/06/1983	39 Year	Security Gard	Administration	Engineering	Normal	2000000
356	00150	Mr. Sanjay Ramdas Gorade	01/04/1982	40 Year	Security Gard	Administration	Engineering	Normal	2000000
357	00252	Ms. Rohini Manoj Kale	19/11/1987	35 Year	Security Gard	Administration	Engineering	Normal	2000000
358	00253	Mr. Radhakrushna Ramrao Arate	25/02/1979	43 Year	Security Gard	Administration	Engineering	Normal	2000000
359	00266	Mr. Dagdu Vishwanath Todkar	01/01/1965	58 Year	Security Gard	Administration	Engineering	Normal	2000000

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360	00267	Mr.Kondiram Bapurao Bhosale	01/07/1969	53 Year	Security Gard	Administration	Engineering	Normal	2000000
361	00268	Mr.Nitin Laxman Dahival	31/01/1977	46 Year	Security Gard	Administration	Engineering	Normal	2000000
362	00147	Mr.Anand Sahebrao Jadhav	07/09/1985	37 Year	Driver	Administration	Engineering	Normal	2000000
363	00148	Mr.Appasaheb Baburao Sathe	03/06/1972	50 Year	Driver	Administration	Engineering	Normal	2000000
364	00254	Mr.Rameshwar Eknath Jadhav	12/08/1985	37 Year	Driver	Administration	Engineering	Normal	2000000
365	00270	Mr.Kashinath Ratan Girhe	06/09/1982	40 Year	Driver	Administration	Engineering	Normal	2000000
366	00232	Mr.Ganesh Jagannath Bansode	04/05/1996	26 Year	Peon	Administration	Engineering	Normal	2000000
367	00233	Mr.Prasad Sanjay Zunjarkar	11/03/1992	30 Year	Peon	Administration	Engineering	Normal	2000000
368	00234	Mr.Nitin Bhimrao Ghait	13/06/1984	38 Year	Peon	Administration	Engineering	Normal	2000000
369	00235	Mr.Gangubai Ashok Dhale	31/05/1982	40 Year	Peon	Administration	Engineering	Normal	2000000
370	00236	Mr.Gangadhar Baban Shinde	04/01/1994	29 Year	Peon	Administration	Engineering	Normal	2000000
371	00237	Mr.Dyaneshwar Dilip Dalvi	27/01/1986	37 Year	Peon	Administration	Engineering	Normal	2000000
372	00238	Ms.Sunanda Somanath Korde	29/11/1984	38 Year	Peon	Administration	Engineering	Normal	2000000
373	00241	Mr. Yoganand Babusha Godbole	12/07/1995	27 Year	Peon	Administration	Engineering	Normal	2000000
374	00243	Ms.Rukhman Ganesh Kamble	25/03/1985	37 Year	Peon	Administration	Engineering	Normal	2000000
375	00244	Ms.Shobha Baban Daundkar	05/09/1977	45 Year	Peon	Administration	Engineering	Normal	2000000
376	00245	Mr.Datta Ramesh Dnyane	25/03/1976	46 Year	Peon	Administration	Engineering	Normal	2000000
377	00247	Ms.Mirabai Uttam Jarhad	01/01/1981	42 Year	Peon	Administration	Engineering	Normal	2000000

Attached Annexure is forming part of Policy No. 54E95648

378	00248	Ms.Kaveri Namdev Dhawale	06/03/1992	30 Year	Peon		Administration	Engineering	Normal	2000000
379	00271	Mr.Santosh Gangadhar Shelke	27/11/1983	39 Year	Peon		Administration	Engineering	Normal	2000000
380	00273	Ms.Sanjivani Maroti Bharose	01/01/1973	50 Year	Peon		Administration	Engineering	Normal	2000000
381	00274	Ms.Anita Ashok Ubale	02/06/1982	40 Year	Peon		Administration	Engineering	Normal	2000000
382	00305	Ms. Vandana Bhagwat Waditke	22/03/1986	36 Year	Peon		Administration	Engineering	Normal	2000000
383	00308	Ms.Shobha Laxman Kharat	01/01/1976	47 Year	Peon		Administration	Engineering	Normal	2000000
384	00360	Mrs.Ketaki Prasad Bhalerao	13/12/1986	36 Year	Office Superintendent		OFFICE ADMINISTRATI	Polytechnic	Normal	2000000
385	00033	Mr.Divakar Madhukar Kulkarni	25/11/1960	62 Year	Instructor		WORKSHOP	Polytechnic	Normal	2000000
386	00037	Mr.Atul Narshingrao Shinde	21/01/1982	41 Year	Sr. Clerk		STUDENT SECTION	Polytechnic	Normal	2000000
387	00038	Mr.Shamim Chandpasha Sayed	08/12/1983	39 Year	Network Admin.		COMPUTER	Polytechnic	Normal	2000000
388	00040	Mr.Nilesh Vishwanath Hire	21/01/1980	43 Year	Instructor		WORKSHOP	Polytechnic	Normal	2000000
389	00042	Mr. Vishnu Atmaram Sangule	07/05/1972	50 Year	Instructor		WORKSHOP	Polytechnic	Normal	2000000
390	00057	Mr.Balaji Pralhadrao Devkante	05/12/1980	42 Year	Instructor		WORKSHOP	Polytechnic	Normal	2000000
391	00111	Mr.Manoj Baburao Nannaware	27/07/1985	37 Year	Lab. Asst.		ELECTRONICS & TELE COMM.	Polytechnic	Normal	2000000
392	00196	Mr.Gopal Bhujangrao Kalyankar	11/09/1977	45 Year	Librarian		LIBRARY	Polytechnic	Normal	2000000
393	00222	Mr.Ravikumar Arun Udawant	10/02/1994	28 Year	Account Asst.		ACCOUNTS	Polytechnic	Normal	2000000
394	00378	Mrs Rudrakanthwar Akanksha Satish	13/06/1996	26 Year	Lab. Asst.		CIVIL ENGINEERING	Polytechnic	Normal	2000000
395	00379	Mr. Harke Datta Babasaheb	06/10/1987	35 Year	Lab. Asst.		MECHANICAL ENGINEERING	Polytechnic	Normal	2000000

Attached Annexure is forming part of Policy No. 54E95648

396	00380	Mr. Kolhe Santosh Damodhar	10/10/1991	31 Year	Lab. Asst.	ELECTRICAL ENGINEERING	Polytechnic	Normal	20000000
397		Mr. Gawande Amol Sadashiv	19/08/1994	28 Year	Asst. Librarian	LIBRARY	Polytechnic	Normal	20000000
398	00187	Mr. Sandeep Krushana Gaikwad	02/02/1990	32 Year	Peon	POLY-PRINCIPAL	Polytechnic	Normal	20000000
399	00361	Mr. Suresh Vishvnaath Magar	09/08/1994	28 Year	Peon	POLYTECHNIC OFFICE	Polytechnic	Normal	20000000
400	00362	Mr. Bhaurao Changdev Domale	01/01/1988	35 Year	Peon	COMPUTER	Polytechnic	Normal	20000000
401	00363	Mr. Gorakh Baban Shendge	06/12/1990	32 Year	Peon	MECHANICAL ENGI	Polytechnic	Normal	20000000
402	00364	Mrs. Sarika Santosh Shelke	02/07/1990	32 Year	Peon	AIML ENGI	Polytechnic	Normal	20000000
403	00365	Mrs. Sangita Shankar Sonone	15/02/1980	42 Year	Peon	WORKSHOP	Polytechnic	Normal	20000000
404	00366	Mrs. Gangasagar Keshav Gadhekar	09/04/1985	37 Year	Peon	LIBRARY	Polytechnic	Normal	20000000
405	00367	Mrs. Ranjanabai Vishwanath Magar	01/01/1972	51 Year	Peon	ELECTRONICS & TELE COMM.	Polytechnic	Normal	20000000
406		Mrs. Meenabai Kashinath Girthi	02/04/1990	32 Year	Peon	ELECTRICAL ENGINEERING	Polytechnic	Normal	20000000

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Muskurate Raho

IFFCO-TOKIO GENERAL INSURANCE CO. LTD
Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

Group Medishield Insurance Policy

For

CHHATRAPATI SHAHU MAHARAJ SHIKSHAN SANSTHA

Period of Insurance : 31/01/2023 To 30/01/2024

Policy No : H1104300

Signature valid

Digitally signed by SUBRATA MOHAPAL
Date: 2023.02.02 15:22:55 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Welcome to the world of ITGI

We would like to take this opportunity to thank you for patronizing ITGI for Group Medishield Policy. At IFFCO TOKIO General Insurance Company Limited (ITGI), we are fully committed to provide insurance products and services to you in a convenient and satisfying manner.

Our policies and different Add-on coverage have been designed to provide you with more than just a healing touch in those unfortunate, yet unavoidable, circumstances of life.

We have made every effort to make our products and procedures simple, transparent and customer friendly. Our product range will serve almost all your insurance needs.

This booklet contains the Policy Schedule with add on covers, List of employees covered, Third Party Administrator details (for claims assistance) along with policy wordings of "Group Medishield Policy Coverage". We have taken adequate measures to issue the policy document as per your requirements. In case of any discrepancy please inform policy issuing office immediately.

It would be our privilege to assist you for your insurance requirements or feedback anytime. You may contact our SBU or Toll-Free number available on Policy Schedule.

With ITGI, your future is in safe hands. **"Muskurate Raho"**.

Signature valid

Digitally signed by SUBRATA MOHAPAL
Date: 2023.02.02 15:22:50 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

IFFCO TOKIO General Insurance Company Limited
 Regd. Office L IFFCO SADAN, C1 Distt Centre, Saket, New Delhi-110017
 Corporate Identification Number (CIN) U74899DL2000PLC107621, IRDA Reg. No. 106

Issuing Office SBU A9
 IFFCO TOKIO GEN INS CO LTD
 Office No 4 & 5, 3rd Floor
 ABC East, Plot No D-5/1A, 1B & 1C,
 Chikalthana MIDC
 AURANGABAD MAHARASHTR
 431006
 INDIA
 GSTIN : 27AAACI7573H1ZC
 Accident and Health insurance
 services : 997133

**Group Medishield Insurance Policy Schedule
 CUM TAX INVOICE**

INSURED	CHHATRAPATI SHAHU MAHARAJ SHIKSHAN SANSTHA		
Address	KANCHANWADI		
	PAITHAN ROAD		
	AURANGABAD (MH) H.O		
	AURANGABAD (M CORP.)		
	MAHARASHTRA		
	INDIA		
Phone No	*****001		
GSTIN	---		
Agent No	A9000328		
		Unique Invoice No.	H1104300
		Policy No.	H1104300
		Date Of Issuance	01/02/2023
		Date Of Insurance from 00.00 hours on	31/01/2023
		To Mid Night On	30/01/2024

Member Details

Total Members Covered	406
Total Self Covered	406
Total Dependent Covered	0

Co-insurance Details

Insurance Company	Share (%)
IFFCO TOKIO GENERAL INSURANCE CO. LTD	100

Premium Details

Net Premium	Gross Premium
928,814	1,096,000

GST Details

	CGST	SGST	UGST	IGST
Percentage (%)	9	9	0	0
Amount (Rs.)	83,593	83,593	0	0

TPA Details

1 IFFCO Tokio General Insurance

Policy Conditions/Extensions/Endorsements

CHHATRAPATI SHAHU MAHARAJ SHIKSHAN SANSTHA		
Coverage Name	PlanName	
Sum Insured Opted	INDIVIDUAL FIXED	Sum Insured List(INR) : 200000
Family Composition List	INDIVIDUAL FIXED	Family Size : 1 Family Definition : Self Only Relationship Min Age : Self/Employee 18 Max Age 85
Pre Existing Diseases	INDIVIDUAL FIXED	Covered from Day 1
First 30 Days Exclusion	INDIVIDUAL FIXED	Waived
First Year Exclusion	INDIVIDUAL FIXED	Waived
Second Year Exclusion	INDIVIDUAL FIXED	Waived

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Maternity Benefit	INDIVIDUAL FIXED	Not Covered
New Born Baby Cover	INDIVIDUAL FIXED	Not Covered
Room Rent Capping	INDIVIDUAL FIXED	Maximum Room rent (inclusive of boarding and nursing expenses) per day: *Normal Room :: 1.5% of SI *ICU / ICCU :: 2.5% of SI
Pre & Post Hospitalization coverage	INDIVIDUAL FIXED	Expenses incurred for Pre Hospitalization upto 30 Days and Post Hospitalization upto 60 Days are covered .
Domiciliary Hospitalization	INDIVIDUAL FIXED	Not Covered
Corporate Buffer	INDIVIDUAL FIXED	Not Covered
Ambulance Charges	INDIVIDUAL FIXED	Rs. 1,000 per claim subject to overall admissibility of the claim
Limits for common ailments	INDIVIDUAL FIXED	Not Applicable
Internal Congenital disease /defects or anomalies	INDIVIDUAL FIXED	Covered
External Congenital disease / defects or anomalies	INDIVIDUAL FIXED	Not Covered
Terrorism related hospitalization	INDIVIDUAL FIXED	Terrorism related hospitalization is covered up to an AOA limit of Rs. 25 Lakh. *Terrorism Inclusion Warranty : Notwithstanding anything stated to the contrary It is hereby declared and agreed that point no 13 of 'what is not covered' Viz Terrorism / Terrorist Incident is held covered but excludes Nuclear / Chemical / Biological Terrorism Attack . **Sanction Limitation and Exclusion Clause : No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provisions of such cover, payment of such claim or provision of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
OTHER	INDIVIDUAL FIXED	AYUSH treatment will be covered under policy subject to treatment under government registered hospitals.

General Conditions

CHHATRAPATI SHAHU MAHARAJ SHIKSHAN SANSTHA	
INDIVIDUAL FIXED	
1	Day One Cover Day one cover for New members/ employees subject to receipt of premium/maintenance of CD balance & intimation within 15 days of succeeding month.
2	Missed Out Employees window period For employees who are existing members of the group (at inception of the policy) who are left out at inception of the Policy, such left employees to be declared within 15 days of the inception of the Policy.
3	Newly Acquired Dependant Mid-term inclusion of Existing Employee's newly acquired dependent (Newly Married Spouse/ New born baby/ newly adopted child), to be declared within 15 days of succeeding month subject to maintenance of sufficient CD Balance.
4	Non-Compliance In case of Non-Compliance of above mentioned conditions; the following conditions shall apply: (1) Midterm additions of Employee / Employee's dependents 1) * Risk premium on pro rata basis on each inclusion of Employee/ Employee's dependent+ flat administrative charges Rs. 500 on each dependent + Tax shall be leviable. 2) Inclusion of such midterm dependents shall be subject to Waiting period of 1 months for all claims except for Accidental Claims * Risk Premium: Basic GMC Premium based on ITGI Premium Rate Chart for the respective SI based on the age for each dependent irrespective of whether the sum insured is on family floater/ individual basis
5	Deletion of employee / Member from Group In case of deletion of member from the Group the cover will be suspended from the date of separation from the group. Refund of premium on account of deletion will be allowed from the date of separation provided the declaration of the same is submitted to us latest within 15 days of succeeding month Succeeding Month days of succeeding month(default)/ 30 days of separation from the group; failing which refund will be calculated from the date of submission of declaration to ITGI.
6	Proportionate Clause All benefits as an inpatient in a hospital attached to room will be restricted to the room which falls within the room rent limits allowed. The enhanced difference in expenses due to opting rooms with higher room rent than what has been allowed will be borne by the insured only. Wherever the room rent based tariff for the other expenses is not available, the payment would be done in the same proportion as per the entitlement of room rent under the policy excluding cost of pharmacy, consumables, implants, medical devices and diagnostics medically prescribed by the treating doctor under the policy.
7	Package Treatment In case of package treatment where individual bifurcation of room rent, medicines, operation theater expenses, doctor's consultation charges etc are not available, then the package charges shall be proportionately linked to the entitled room rent of the insured person under the Policy.
8	Intimation of claims As per the Standard ITGI GMC policy (Claim to be intimated within 7 days from date of hospitalization). Non-compliance will result in 10 % Co-pay.
9	Submission of Claim Documents All Claim documents for reimbursement should be submitted within 30 days from the date of discharge in case of claim for Pre-hospitalisation and post Hospitalisation expenses. For Post Hospitalization expenses, all claim documents should be submitted within 15 days of the completion of Post

Signature valid

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	hospitalization treatment or Post hospitalization days limit stated in the Policy whichever is earlier. Non compliance will result in 10 % Co-pay.
10	Duplicate Member/Employee Restriction No Employee / Family member should be covered twice in the policy.
11	Member ID Card Type Physical
12	Mid term Change in SI Mid-term change in SI is not allowed
13	Claim Type Cashless and Reimbursement

Whether GST is Payable on Reverse Charge Basis- No

We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to prepare an invoice in terms of the provisions of the said sub-rule.

The coverage is as per policy wordings / endorsements / clauses attached. Please go through the Group Medishield Insurance Policy and in case of any discrepancy, please inform us.

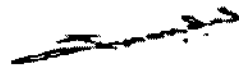
Policy is cancelled ab-initio in case of Cheque Dishonor.

The issuance of this Insurance Policy is subject to satisfactory verification of KYC documentation of the Client/ Policyholder as per IRDAI Master Circular dated 1st August 2022 on AML/ CFT. In case, if any discrepancy is found in KYC Verification of the Client/ Policyholder, it is agreed by the Client/ Policyholder to complete/ rectify the discrepancy found in the KYC documents/information for the generation of CKYC Number, failing which the policy will be considered ineffective/suspended/ cancelled and no claim will be payable under this Insurance Policy.

1)*Policy Issuing Office: Delhi*.

2)*Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi*

For IFFCO-Tokio General Insurance Company Limited



Authorised Signatory

Subrata Mendal

Toll Free: 1800-103-5499 (24 hours all days) or SMS "CLAIMS" to 56161.

Signature valid

Digitally signed by SUBRATA MENDAL
Date: 2023.02.02 15:22:56 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Contact Details

IFFCO TOKIO General Insurance Company Limited

Name of Co-ordinator	OMPRAKASH ISRANI
Contact No	
Email ID	

Thrd Party Administrator : IFFCO Tokio General Insurance

Toll Free (24 hours)	
Email ID	
Address	

Details of Intermediary/ Agent

Name	OM PRAKASH ISRANI
Contact No	9822338555
Email Id	om.israni@gmail.com

Settlement Type : Cash Less

Health ID Cards : Non-Photo Id

Industry Type : Educational Institutes

Expiring Policy Details:

Policy Number	H0815720
Start Date	31/01/2022
End Date	30/01/2023

Signature valid

Digitally signed by SUBRATA MOJAL
Date: 2023.02.02 15:22:56 GST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Group MediShield Policy Wording

This POLICY is evidence of the contract between YOU and US. The proposal along with any written statement(s), declaration(s) of YOURS for purpose of this POLICY forms part of this contract.

This POLICY witnessed that in consideration of YOUR having paid the premium for the period stated in the schedule or for any further period for which WE may accept the payment for renewal of this policy, WE will insure the Insured Person(s) and accordingly WE will pay to YOU or to insured person(s) or their legal representatives, as the case may be in respect of events occurring during the period of insurance in the manner and to the extent set-forth in the policy including endorsements provided that all the terms, conditions, provisions, and exceptions of this policy in so far as they relate to anything to be done or complied with by YOU and/or Insured Person(s) have been met.

The Schedule shall form part of this POLICY and the term 'POLICY' whenever used shall be read as including the Schedule.

Any word or expression to which a specific meaning has been attached in any part of this POLICY or of Schedule shall bear such meaning whenever it may appear.

The POLICY is based on information which have been given to US about Insured Person(s) pertaining to risk insured under the policy and the truth of this information shall be condition precedent to YOUR or the Insured Person(s) right to recover under this POLICY.

DEFINITION OF WORDS

1. **Accident** is a sudden, unforeseen and involuntary event caused by external, visible and violent means.
2. **Age**: It means age of the Insured person on last birthday as on date of commencement of the Policy.
3. **Any One Illness** It means continuous period of illness including relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment may have been taken.
4. **AYUSH Treatment** refers to the hospitalization treatments given under 'Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems..
5. **AYUSH Hospital**:

An AYUSH Hospital is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:

- a. Central or State Government AYUSH Hospital or
- b. Teaching hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council for Homeopathy; or
- c. AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
 - i. Having at least 5 in-patient beds;
 - ii. Having qualified AYUSH Medical Practitioner in charge round the clock;
 - iii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
 - iv. Maintaining daily records of the patients and making them accessible to Our authorized representative.

6. **AYUSH Day Care Centre**

AYUSH Day Care Centre means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health centre which is registered with the local authorities, wherever applicable and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered AYUSH Medical Practitioner (s) on day care basis without in-patient services and must comply with all the following criterion:

- i. Having qualified registered AYUSH Medical Practitioner(s) in charge;
- ii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
- iii. Maintaining daily records of the patients and making them accessible to Our authorized representative.

7. **Cashless facility** - It means a facility extended by us to Insured person where the payments, of the costs of treatment undergone by insured person(s) in accordance with the policy terms and conditions, are directly made to the network provider by us to the extent pre-authorization approved.
8. **Condition Precedent** shall mean a policy term or condition upon which the Insurer's liability under the policy is conditional upon.
9. **Congenital Anomaly** refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
 - a. Internal Congenital Anomaly: Anomaly which is not in the visible and accessible parts of the body
 - b. External Congenital Anomaly: Anomaly which is in the visible and accessible parts of the body.
10. **Co-payment** is a cost-sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the sum insured.
11. **Daycare centre**

It means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified medical practitioner AND must comply with all minimum criterion as under:

- i. has qualified nursing staff under its employment;
- ii. has qualified medical practitioner (s) in charge;

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- iii. has a fully equipped operation theatre of its own where surgical procedures are carried out
- iv. maintains daily records of patients and shall make these accessible to Our authorized personnel.

12. **Day Care Treatment** means medical treatment, and/or surgical procedure which:
1. is undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 (twenty-four) hrs. because of technological advancement, and
 2. which would have otherwise required a hospitalization of more than 24 (twenty four) hours.

Treatment normally taken on an out-patient basis is not included in the scope of this definition.

13. **Dental Treatment** It means a treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery.

14. **Disease** It means an illness which Medical Practitioner or Surgeon will certify as Insured Person is suffering from and unable to feel as Normal.

15. **Domiciliary Hospitalisation** It means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances.

- a. the condition of the patient is such that he/she is not in a condition to be removed to a hospital or
- b. the patient takes treatment at home on account of non-availability of room in a hospital.

16. **Emergency Care** It means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.

17. **Grace Period** - It means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue the policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.

18. **Hospital/Nursing Home**

It means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under the Clinical Establishments (Registration and Regulation) Act, 2010 or under the enactments specified under Schedule of Section 56(1) of the said Act, OR complies with all minimum criteria as under:

- i. has qualified nursing staff under its employment round the clock;
- ii. has at least ten inpatient beds, in those towns having a population of less than ten lakhs and fifteen inpatient beds in all other places;
- iii. has qualified medical practitioner (s) in charge round the clock;
- iv. has a fully equipped operation theatre of its own where surgical procedures are carried out
- v. maintains daily records of patients and shall make these accessible to Our authorized personnel.

**Following are the enactments specified under the Schedule of section 56 of clinical Establishments (Registration and Regulation) Act, 2010 as of October 2013 or any amendments thereof.*

1. The Andhra Pradesh Private Medical Care Establishments (Registration and Regulation) Act, 2002.
2. The Bombay Nursing Homes Registration Act, 1949.
3. The Delhi Nursing Homes Registration Act, 1953.
4. The Madhya Pradesh Upcharya Griha Tatha Rujopchar Sanbabdu Sthapamaue (Ragistikaran Tatha Anugyapan) Adhiniyam, 1973.
5. The Manipur Homes and Clinics Registration Act, 1992.
6. The Nagaland Health Care Establishments Act, 1997.
7. The Orissa Clinical Establishments (Control and Regulation) Act, 1990.
8. The Punjab State Nursing Home Registration Act, 1991.
9. The West Bengal Clinical Establishments Act, 1950.

Note: Any make-shift or temporary hospital permitted temporarily by Central/ State Government and allowed by the IRDAI under specific situations shall also be regarded as a hospital.

19. **Hospitalisation** It means admission in a Hospital for a minimum period of 24 (Twenty-four) consecutive "In-patient Care" hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 (Twenty-four) consecutive hours.

20. **Illness**

It means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.

- i. Acute Condition means a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery.
- ii. Chronic Condition means a disease, illness, or injury that has one or more of the following characteristics
 - a. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and / or tests
 - b. it needs ongoing or long-term control or relief of symptoms
 - c. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
 - d. it continues indefinitely
 - e. it recurs or is likely to recur

21. **Injury** It shall mean accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.

22. **Inpatient Care** It means treatment for which the insured person has to stay in a hospital for more than 24 (twenty-four) hours for a covered event.

23. **Insured Person:** The person named as Insured person(s) in the Schedule lodged with US by YOU.

24. **Intensive Care Unit** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the

Signature valid

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 Date: 2023.02.02 15:22:56 IST
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 Location: IFFCO Tokio General Insurance Company Ltd, India

ordinary and other wards.

25. **Intensive Care Unit (ICU) Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.
26. **Medical Advice** - It means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.
27. **Medical Expenses** - It means those expenses that an Insured Person has/you have necessarily and actually incurred for medical treatment on account of Illness or Accident on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.
28. **Medically Necessary Treatment**- Medically necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which
- is required for the medical management of the illness or injury suffered by the insured;
 - must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
 - must have been prescribed by a *medical practitioner*,
 - Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

29. Medical Practitioner

It is a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of license.

30. Maternity Expenses

Maternity expenses means;

- medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization);
- expenses towards lawful medical termination of pregnancy during the policy period.

31. **Network Provider** Network Provider means hospitals or health care providers enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility.

(The list of network hospitals is dynamic and hence may change from time to time. We suggest you to please check our website www.iffcotokio.co.in or contact our call centre/ nearest office for updated list of such hospitals before admission.)

32. **New Born Baby** means baby born during the Policy Period and is aged upto 90 days.
33. **Non- Network Provider** - Non-Network means any hospital, day care centre or other provider that is not part of the network.
34. **Notification of Claim** is the process of intimating a claim to Us or our TPA through any of the recognized modes of communication
35. **Out-Patient (OPD) treatment** means treatment in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.
36. **Policy** It means the policy booklet, the Schedule and any applicable endorsement or or extensions attaching to or forming part thereof. The policy contains details of the extent of cover available to Insured person (s), what is excluded from the cover and the conditions on which the policy is issued.
37. **Policy Period/ Period of Insurance** -It means the duration of this policy as shown in the Schedule.
38. **Portability** -It means the right accorded to an individual health insurance policy holder (including all members under family cover), to transfer the credit gained for pre-existing conditions and time bound exclusions, from one insurer to another insurer.
39. **Policy Schedule** It means latest Schedule issued by US as part of the policy. It provides details of the policy of Insured person(s) which are in force and the level of cover Insured Person(s) have.

40. Post Hospitalisation

It means Medical Expenses incurred during predefined number of days immediately after the insured person is discharged from the hospital, provided that:

- such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
- the In-patient Hospitalization claim for such Hospitalization is admissible by the insurance company.

Maximum Limit for Post Hospitalisation Medical Benefit: 60 days.

41. Pre-existing Disease

It means any condition, ailment, injury or disease

- That is/are diagnosed by a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement or
- For which medical advice or treatment was recommended by, or received from, a physician within 48 months prior to the effective date of the policy issued by the insurer or its reinstatement.

42. Pre-Hospitalisation

It means Medical Expenses incurred during pre-defined number of days preceding the hospitalization of the Insured Person, provided that:

- Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
- The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company

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Maximum Limit for Pre-Hospitalisation Medical Benefit: 30 days.

43. **Proposal** It means any signed proposal by filing up the questionnaires and declarations, written statements and any information in addition thereto supplied to US by YOU.
44. **Qualified Nurse** It means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.
45. **Reasonable and Customary Charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.
46. **Sum Insured** It means the monetary amount shown against Insured Person.
47. **Surgery or Surgical Procedure** It means manual and / or operative procedure(s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief of suffering or prolongation of life, performed in a hospital or day care centre by a medical practitioner
48. **Third Party Administrator (TPA)** means a Company registered with the Authority, and engaged by an insurer, for a fee or by whatever name called and as may be mentioned in the health services agreement, for providing health services.
49. **Waiting Period**
It means a period from the inception of this Policy during which specified diseases/treatments are not covered. On completion of the period, diseases/treatments shall be covered provided the Policy has been continuously renewed without any break.
50. **WE/OUR/US** It means IFFCO-TOKIO GENERAL INSURANCE COMPANY LIMITED.
51. **YOU/YOUR** It means the person(s)/the company/the entity named as Insured in the Schedule

COVERAGE

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the Insured Person sustains injury or contracts any disease and upon advice of Medical Practitioner, he/she has to incur Hospitalisation Expenses, then WE will pay reasonable and customary charges of the following Hospitalisation expenses:</p> <ol style="list-style-type: none"> 1. Room, Boarding Expenses as provided by the Hospital/Nursing Home. 2. Nursing Expense. 3. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees (including consultation through telemedicine as per prevailing Telemedicine Practice Guideline) whether paid directly to the treating doctor / surgeon or to the hospital. 4. Expense on Anesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials, diagnostic imaging modalities, Dialysis, Chemotherapy, Radiotherapy, Cost of pacemaker, Artificial Limbs, Cost of organs and similar expenses. 5. AYUSH hospitalization expenses including pre-hospitalization and post hospitalization expenses upto the limit of the Sum Insured of the insured person per policy period. 6. WE will also pay for those of above relevant expenses in Domiciliary Hospitalisation at reasonable and customary level charges. <p>Note: The expenses that are not covered in this policy are placed under List-I of Annexure-A. The list of expenses that are to be subsumed into room charges, or procedure charges or costs of treatment are placed under List-II, List-III and List-IV of Annexure-A respectively.</p>	<p>WE will not pay for</p> <ol style="list-style-type: none"> 1. Pre-Existing Diseases(Code- Excl01) <ol style="list-style-type: none"> a. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with us. b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase. c. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations, then waiting period for the same would be reduced to the extent of prior coverage. d. Coverage under the policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us. 2. First Thirty Days Waiting Period(Code- Excl03) <ol style="list-style-type: none"> a. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered. b. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months. c. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently. 3. The exclusion no. 2, mentioned in 'What is not covered' shall not however apply if in the opinion of Panel of Medical Practitioners constituted by Us, the Insured Person could not have known of the existence of the Disease or any symptoms or complaints thereof at the time of making the proposal for Insurance to Us. 4. Specific Waiting Period: (Code- Excl02) <ol style="list-style-type: none"> a. Expenses related to the treatment of the following listed conditions, surgeries/treatments shall be excluded until the expiry of 12 months of continuous coverage, as may be the case after the date of inception of the first policy with Us. This exclusion shall not be applicable for claims arising due to an accident. b. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.

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- c. If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.
- d. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- e. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
- f. List of specific diseases/procedures
 - 1. 12 Months waiting period
 - a. Cataract, Benign Prostatic Hyperthropy, Hysterectomy for Menorrhagia or Fibromyoma
 - b. Hernia, Hydrocele, Congenital Intestinal Disease.
 - c. Fistula in anus, Piles, Sinusitis and related disorders.

- 5. If the above-mentioned diseases (The exclusion no. 4, mentioned in "What is not covered") are pre-existing at the time of proposal, they will not be covered even during subsequent period of renewal too.
- 6. War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.
- 7. Circumcision except for disease not excluded here or Injury, Vaccination or Inoculation or change of life.
- 8. Cosmetic or plastic Surgery: Code- Excl08

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

- 9. Cost of Spectacles and contact lens, hearing aids.
- 10. Dental treatment or Surgery of any Kind unless requiring hospitalisation.
- 11. Rest Cure, rehabilitation and respite care- Code- Excl05

Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

- a. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
- b. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.
- 12. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code- Excl12.
- 13. Treatment of external congenital Disease or defects or anomalies, venereal Disease or intentional self-Injury
- 14. Investigation & Evaluation(Code- Excl04)
 - a. Expenses related to any admission primarily for diagnostics and evaluation purposes.
 - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.

- 15. Maternity Expenses (Code - Excl 18):

- a. Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy;
- b. expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period.

(This exclusion will stand deleted where policy is extended to cover Maternity Benefits)

- 16. Sterility and Infertility: (Code- Excl17) Expenses related to sterility and Infertility. This includes:

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- a. Any type of contraception, sterilization
- b. Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- c. Gestational Surrogacy
- d. Reversal of sterilization

17. Nuclear attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:

- a. Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.

18. Any Expenses on treatment of Insured person as outpatient in the Hospital.

19. Treatments received in health hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. Code- Excl13

20. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure. Code- Excl14

21. Any Expenses under Domiciliary Hospitalisation for Treatment of following diseases:

- a. Asthma
- b. Bronchitis
- c. Chronic Nephritis and Nephritic Syndrome
- d. Diarrhoea and all type of Dysenteries including Gastro-enteritis
- e. Diabetes Mellitus and Insipidus
- f. Epilepsy
- g. Hypertension
- h. Influenza, Cough and Cold
- i. Pyrexia of unknown Origin for less than 20 days
- j. Tonsillitis and Upper Respiratory Tract infection including Laryngitis and Pharyngitis
- k. Arthritis, Gout and Rheumatism
- l. Dental Treatment or Surgery

22. Obesity/ Weight Control: Code- Excl06

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

1. Surgery to be conducted is upon the advice of the Doctor
2. The surgery/Procedure conducted should be supported by clinical protocols
3. The member has to be 18 years of age or older and
4. Body Mass Index (BMI);
 - a. greater than or equal to 40 or
 - b. greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
 - i. Obesity-related cardiomyopathy
 - ii. Coronary heart disease
 - iii. Severe Sleep Apnea
 - iv. Uncontrolled Type2 Diabetes

23. Change-of-Gender treatments: Code- Excl07

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

24. Hazardous or Adventure sports: Code- Excl09

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure

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sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

25. Breach of law: Code- Excl10

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

26. Excluded Providers: Code- Excl11

Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by Us and disclosed in Our website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

(Note: The list of such excluded provider(s) is dynamic and hence may change from time to time. Hence we suggest you to please check our website or contact our call centre/nearest office for updated list of such excluded hospitals before admission.)

27. Refractive Error: Code- Excl15:

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.

28. Unproven Treatments: Code- Excl16

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

Additional Benefits

1. MODERN TREATMENT METHODS AND ADVANCEMENT IN TECHNOLOGIES:

The following procedures will be covered (wherever medically indicated) either as in patient or as part of Domiciliary Hospitalization or as part of day care treatment in a hospital upto 50% of Sum Insured, during the policy period:

- A. Uterine Artery Embolization and HIFU (High intensity focused ultrasound)
- B. Balloon Sinuplasty
- C. Deep Brain stimulation
- D. Oral chemotherapy
- E. Immunotherapy- Monoclonal Antibody to be given as injection
- F. Intra vitreal injections
- G. Robotic surgeries
- H. Stereotactic radio surgeries
 - I. Bronchial Thermoplasty
- J. Vaporisation of the prostate (Green laser treatment or holmium laser treatment)
- K. IONM - (Intra Operative Neuro Monitoring)
- L. Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions to be covered.

2. DAY CARE TREATMENT:) Day care medical treatments listed in Annexure – "List of Day Care Procedures" of the policy document, will be payable even if the duration of hospitalization is less than 24 (Twenty-four) hours.

(Note: The list of such treatments is dynamic and hence may change from time to time. Hence we suggest you to please check our website/ contact our nearest office for updated list of such treatments.)

CLAIM PROCEDURE AND REQUIREMENTS

1. An event, which might become a claim under the policy, must be reported to US as soon as possible, but not later than 7 days from the date of Hospitalisation. A written statement of the claim will be required and a claim form will be provided and the claim must be filed within 30 days from the date of discharge from the Hospital except for in extreme cases of hardship where it is proved to our satisfaction that under the circumstances, in which YOU, the Insured Person or his/her personal representative were placed, it was not possible for any one of YOU to give notice or file claim within the prescribed time limit.

The Insured Person must give all bills, receipts, certificates, information and evidences from a Medical Attendant or otherwise required by US in the manner and form as WE may prescribe. In such claims our representative shall be allowed to carry out examination and obtain information in case of alleged injury or disease requiring Hospitalisation if and when WE may reasonably require.

2. No sum payable under this policy shall carry any interest/ penalty except for 'provision for penal interest' as described below.

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3. Claim Settlement (provision for Penal Interest)

- i. We shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- ii. In the case of delay in the payment of a claim, We shall be liable to pay interest to You/the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate**
- iii. However, where the circumstances of a claim warrant an investigation in Our opinion, We shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document- In such cases, We shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate** from the date of receipt of last necessary document to the date of payment of claim.

***Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)

Note : This Clause shall always correspond with the amendment(s), if any, to the relevant provisions of Protection of Policyholder's Interests Regulations, 2017.

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General Conditions

1. Multiple Policies

- i. In case of multiple policies taken by You/ insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
- ii. You/insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.
- iii. If the amount to be claimed exceeds the sum insured under a single policy, the insured person shall have the right to choose insurer from whom he/she wants to claim the balance amount.
- iv. Where You/insured person has policies from more than one insurer to cover the same risk on indemnity basis, You/the insured person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

2. Fraud

If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to Us. For the purpose of this clause, the expression "fraud" means any of the following acts committed by You/the insured person or by your/his agent or the hospital/doctor/any other party acting on behalf of the insured person, with intent to deceive Us or to induce Us to issue an insurance policy:

- a) the suggestion, as a fact of that which is not true and which You/the insured person do/does not believe to be true;
- b) the active concealment of a fact by the insured person having knowledge or belief of the fact;
- c) any other act fitted to deceive; and
- d) any such act or omission as the law specially declares to be fraudulent

We shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

3. Cancellation

- a. You may cancel this Policy by giving 15 days' written notice, and in such an event, We shall refund premium on short term rates for the unexpired Policy Period as per the rates detailed below.

Period of cover up to	Refund of annual premium rate(%)
1(one) month	75%(seventy five percent)
3(three) months	50%(fifty percent)
6(six) months	25%(twenty five percent)
Exceeding six months	Nil

Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any benefit has been availed by any Insured person under the Policy.

- b. We may cancel the Policy at any time on grounds of mis-representation, non-disclosure of material facts, fraud by the Insured Person, by giving 30 days' written notice. There would be no refund of premium on cancellation on grounds of mis-representation, mis-description, non-disclosure of material facts or fraud.

4. Automatic Termination of Insurance

The coverage for the Insured Person(s) shall automatically terminate in the case of his/ her (Insured Person) demise or exhaustion of Sum Insured. However, the cover shall continue for the remaining Insured Persons till the end of Policy Period, unless otherwise advised by the Group policy holder. Provided no claim has been made, and termination takes place on account of death of the insured person, due to reasons apart from what stands covered under the policy, pro-rata refund of premium of the deceased insured person for the balance period of the policy will be effective.

5. Migration

You/the Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by Us by applying for migration of the policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration.

If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by Us, the Insured Person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration. For Detailed Guidelines on migration, kindly refer the link

https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1

6. Renewal of Policy

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The Policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to US on or before the date of expiry of the Policy or of the subsequent renewal thereof. However, WE shall not be bound to give notice that such renewal premium is due.

7. Moratorium Period

After completion of eight continuous years under the policy no look back to be applied. This period of eight years is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy and subsequently completion of 8 continuous years would be applicable from date of enhancement of sums insured only on the enhanced limits. After the expiry of Moratorium Period, no health insurance claim shall be contestable except for proven fraud and permanent exclusions specified in the policy contract. The policies would however be subject to all limits, sub limits, co-payments, deductibles as per the policy contract.

8. Notice & Communication

- i. Any notice, direction, instruction or any other communication related to the Policy should be made in writing.
- ii. Such communication shall be sent to Our address or through any other electronic modes specified in the Policy Schedule.
- iii. We shall communicate with You/ Insured person at the address or through any other electronic mode mentioned in the schedule.

9. Misdescription The Policy shall be void and all premium paid by YOU to US be forfeited in the event of misrepresentation or concealment of any material information.

10. Notice of Charge

WE will not be bound to take notice or be affected by any notice of any trust, charge, lien, assignment or other dealings with or relating to this policy. YOUR receipt or receipt of Insured Person shall in all cases be an effective discharge to US.

11. Territorial Limit

All medical treatment for the purpose of this insurance will have to be taken in India only and all claims shall be payable in Indian currency.

12. Changes in Circumstances

YOU must inform US, as soon as reasonably possible of any change in information YOU have provided to US about Insured person(s) which may affect the Insurance cover provided e.g. duty, business, occupation

13. Payment of Premium:

The premium payable shall be paid in advance before commencement of risk. No results for premium shall be valid except on our official form signed by our duly authorized official. In similar way, No waiver of any terms, provision, conditions and endorsements of this policy shall be valid unless made in writing and signed by our authorized official.

14. Electronic Transaction

You /insured person(s) agree(s) to adhere to and comply with all such terms and conditions as we may prescribe from time to time and hereby agree(s) and confirm(s) that all transactions effected by or through facilities for conducting remote transactions including the internet, world wide web, electronic data interchange, call centers, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication established by or on behalf of us for and in respect of the policy or its terms or our other products and services, shall constitute legally binding and valid transactions when done in adherence to and in compliance with our terms and conditions for such facilities, as may be prescribed from time to time. However, the terms of the condition shall not override provisions of any law(s) or statutory regulations including provisions of IRDA regulations for protection of policy holder's interests.

15. Reasonable Precaution

You/insured person(s) shall take all reasonable precaution to prevent injury, illness, and disease in order to minimize claims.

16. Disclaimer Clause

If WE shall disclaim our liability in any claim and such claim shall not have been made subject matter of suit in a court of law within 12(twelve) months from date of disclaimer, then the claim shall for all purpose be deemed to have been abandoned and shall not thereafter be recoverable under this Policy.

17. Arbitration

- i. If any dispute or difference shall arise as to the quantum to be paid by the Policy, (liability being otherwise admitted) such difference shall independently of all other questions, be referred to the decision of a sole arbitrator to be appointed in writing by the parties here to or if they cannot agree upon a single arbitrator within thirty days of any party invoking arbitration, the same shall be referred to a panel of three arbitrators, comprising two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act 1996, as amended by Arbitration and Conciliation (Amendment) Act, 2015 (No. 3 of 2016).
- ii. It is clearly agreed and understood that no difference or dispute shall be preferable to arbitration as herein before provided, if the Company has disputed or not accepted liability under or in respect of the policy.
- iii. It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon the policy that award by such arbitrator/arbitrators of the amount of expenses shall be first obtained.

18. MATERNITY EXPENSES BENEFIT (Wherever applicable)

This is an optional cover, which can be obtained on payment of 10% of the total basic premium for all the Insured Persons under the Policy. Total basic premium means the total premium computed before applying Group Discount and/or High Claim Ratio Loading. Low Claim Discount and special discount in lieu of agency commission.

- a. Option for Maternity Benefits has to be exercised at the inception of the policy period and no refund is allowable in case of Insured's cancellation of this option during currency of the policy.
- b. The maximum benefit allowable under this clause will be upto Rs.50,000/- or 20% of the Sum Insured opted by the member of the group whichever is lower.

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c. Special conditions applicable to Maternity Expenses Benefit Extension

1. These benefits are admissible only if the expenses are incurred in Hospital/Nursing Home as in-patients in India.
2. A waiting period of 9 months is applicable for payment of any claim relating to normal delivery or caesarean section or abdominal operation for extra uterine Pregnancy. The waiting period may be relaxed only in case of delivery, miscarriage or abortion induced by accident or other medical emergency.
3. Claim in respect of only first two children and/or operations associated therewith will be considered in respect of any one Insured Person covered under the Policy or any renewal thereof. Those Insured Persons who are already having two or more living children will not be eligible for this benefit.
4. Pre-natal and post-natal expenses are not covered unless admitted in Hospital/Nursing Home and treatment is taken there.

19. Redressal Of Grievance

In case of any grievance, the insured person may contact Us through:

Website: <https://www.iffcotokio.co.in/customer-services/grievance-redressal>

Toll free: 1800-103-5499

E-mail: support@iffcotokio.co.in

Courier : Chief Grievance Officer
IFFCO-Tokio General Insurance Co Ltd
IFFCO Tower, Plot no. 3
Sector -29, Gurgaon - 122001

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance. The list of branches with addresses are available at <https://www.iffcotokio.co.in/contact-us>

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at chiefgrievanceofficer@iffcotokio.co.in

For updated details of grievance officer, kindly refer the link <https://www.iffcotokio.co.in/customer-services/grievance-redressal>

If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017. The contact details of the Insurance Ombudsman offices have been provided as below

Grievance may also be lodged at IRDAI Integrated Grievance Management System - <https://figms.irda.gov.in/>

Office Details	Jurisdiction of Office Union Territory, District)
AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka
BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003. Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in	Madhya Pradesh Chattisgarh.
BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 / 2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in	Orissa
CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.

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<p>Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in</p>	
<p>CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in</p>	<p>Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).</p>
<p>DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi - 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in</p>	<p>Delhi</p>
<p>GUWAHATI - Shri Kirti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati - 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in</p>	<p>Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.</p>
<p>HYDERABAD - Shri I. Suresh Babu Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p>	<p>Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.</p>
<p>JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in</p>	<p>Rajasthan</p>
<p>ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pullnat Bldg., Opp. Cochin Shipyards, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in</p>	<p>Kerala, Lakshadweep, Mahe-a part of Pondicherry.</p>
<p>KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in</p>	<p>West Bengal, Sikkim, Andaman & Nicobar Islands.</p>
<p>LUCKNOW - Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in</p>	<p>Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareilly, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajganj, Santkabimagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghazipur, Chandauli, Ballia, Sidharathnagar.</p>
<p>MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>

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<p>NOIDA - Shri Chandra Shukhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddh Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune – 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>

Insurance is the subject matter of solicitation

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DAY CARE PROCEDURES

ENT : Operation of the ear	26 Procedures for pterygium
1 Stapedotomy or Stapedectomy	27 Removal of a foreign body from the lens of the eye
2 Myringoplasty (Type -I Tympanoplasty)	28 Removal of a foreign body from the posterior chamber of the eye
3 Tympanoplasty (closure of an eardrum perforation)	29 Removal of a foreign body from the orbit and eyeball
4 Reconstruction and other Procedures of the auditory ossicles	30 Operation of cataract
5 Myringotomy	31 Chalazion removal
6 Removal of a tympanic drain	32 Glaucoma Surgery
7 Mastoidectomy	33 Surgery for Retinal detachment
8 Reconstruction of the middle ear	Procedures on the skin & subcutaneous tissues
9 Fenestration of the inner ear	34 Incision of a pilonidal sinus
10 Incision (opening) and destruction (elimination) of the inner ear	35 Other incisions of the skin and subcutaneous tissues
ENT: Procedures on the nose & the nasal sinuses	36 Surgical wound toilet (wound debridement)
11 Excision and destruction of diseased tissue of the nose	37 Local excision or destruction of diseased tissue of the skin and subcutaneous tissues
12 Procedures on the turbinates (nasal concha)	38 Simple restoration of surface continuity of the skin and subcutaneous tissues
13 Nasal sinus aspiration	39 Free skin transplantation, donor site
ENT: Procedures on the tonsils & adenoids	40 Free skin transplantation, recipient site
14 Transoral incision and drainage of a pharyngeal abscess	41 Revision of skin plasty
15 Tonsillectomy and / or adenoidectomy	42 Restoration and reconstruction of the skin and subcutaneous tissues
16 Excision and destruction of a lingual tonsil	43 Chemosurgery to the skin
17 Quinsy drainage	44 Excision of Granuloma
OPHTHALMOLOGY: Procedures on the eyes	45 Incision and drainage of abscess
18 Incision of tear glands	Procedures on the tongue
19 Excision and destruction of diseased tissue of the eyelid	46 Incision, excision and destruction of diseased tissue of the tongue
20 Procedures on the canthus and epicanthus	47 Partial glossectomy
21 Corrective surgery for entropion and ectropion	48 Glossectomy
22 Corrective surgery for blepharoptosis	49 Reconstruction of the tongue
23 Removal of a foreign body from the conjunctiva	Procedures on the salivary glands & salivary ducts
24 Removal of a foreign body from the cornea	50 Incision and lancing of a salivary
25 Incision of the cornea	

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51 Excision of diseased tissue of a salivary gland and a salivary duct	82 Sclerotherapy
52 Resection of a salivary gland	83 Therapeutic Ascitic Tapping
53 Reconstruction of a salivary gland and a salivary duct	84 Endoscopic ligation /banding
Procedures on the mouth & face	85 Dilatation of digestive tract strictures
54 External incision and drainage in the region of the mouth, jaw and face	86 Endoscopic ultrasonography and biopsy
55 Incision of the hard and soft palate	Replacement of Gastrostomy tube
56 Excision and destruction of diseased hard and soft palate	87 Endoscopic decompression of colon
57 Incision, excision and destruction in the mouth	88 Therapeutic ERCP
58 Plastic surgery to the floor of the mouth	89 Nissen fundoplication for Hiatus
59 Palatoplasty	Hernia /Gastro esophageal reflux Disease
Trauma surgery and orthopaedics	90 Endoscopic Gastrostomy
60 Incision on bone, septic and aseptic	91 Laparoscopic procedures e.g. colecystectomy, appendicectomy etc.
61 Closed reduction on fracture, luxation or epiphyseolysis with osteosynthesis	92 Endoscopic Drainage of Pseudopancreatic cyst
62 Suture and other Procedures on tendons and tendon sheath	93 Hernia Repair (Herniotomy / hernioraphy / hernioplasty)
63 Reduction of dislocation under GA	Procedures on the female sexual organs
64 Arthroscopic knee aspiration	94 Incision of the ovary
65 Aspiration of hematoma	95 Insufflation of the Fallopian tubes
66 Excision of dupuytren's contracture	96 Dilatation of the cervical canal
67 Carpal tunnel decompression	97 Conisation of the uterine cervix
68 Surgery for ligament tear	98 Incision of the uterus (hysterotomy)
69 Surgery for meniscus tear	99 Therapeutic curettage
70 Surgery for hemoarthrosis/ pyoarthrosis	100 Culdotomy
71 Removal of fracture pins/nails	101 Local excision and destruction of diseased tissue of vagina and Pouch of Douglas
72 Removal of metal wire	102 Procedures on Bartholin's glands (cyst)
73 Joint Aspiration - Daignostic / therapeutic	103 Endoscopic polypectomy
Procedures on the breast	104 Myomectomy , hysterscopic or laparoscopic biopsy or removal
74 Incision of the breast	Procedures on the prostate & seminal vesicles
75 Procedures on the nipple	105 Incision of the prostate
76 Excision of breast lump /Fibro adenoma	106 Transurethral excision and destruction of prostate tissue
Procedures on the digestive tract	107 Open surgical excision and destruction of prostate tissue
77 Incision and excision of tissue in the perianal region	
78 Surgical treatment of anal fistulas	
79 Surgical treatment of haemorrhoids	
80 Division of the anal sphincter (sphincterotomy)	
81 Ultrasound guided aspirations	
Procedures on the digestive tract	

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	136 Tran urethral resection of bladder tumor
108 Radical prostatovesiculectomy	137 Suprapubic cystostomy
109 Incision and excision of periprostatic tissue	Procedures of Respiratory System
Procedures on the scrotum & tunica vaginalis testis	138 Brochosopic treatment of bleeding lesion
110 Incision of the scrotum and tunica vaginalis testis	139 Brochosopic treatment of fistula / stenting
111 Operation on a testicular hydrocele	140 Bronchoalveolar lavage & biopsy
112 Excision and destruction of diseased scrotal tissue	141 Direct Laryngoscopy with biopsy
113 Plastic reconstruction of the scrotum and tunica vaginalis testis	142 Therapeutic Pleural Tapping
Procedures on the testes	Procedures of Heart and Blood vessels
114 Incision of the testes	143 Coronary angiography (CAG)
115 Excision and destruction of diseased tissue of the testes	144 Coronary Angioplasty (PTCA)
116 Orchidectomy- Unilateral / Bilateral	145 Insertion of filter in inferior vena cava
117 Orchidopexy	146 TIPS procedure for portal hypertension
118 Abdominal exploration in cryptorchidism	147 Blood transfusion for recipient
119 Surgical repositioning of an abdominal testis	148 Therapeutic Phlebotomy
120 Reconstruction of the testis	149 Pericardiocentesis
121 Implantation, exchange and removal of a testicular prosthesis	150 Insertion of gel foam in artery or vein
Procedures on the spermatic cord, epididymis and Ductus Deferans	151 Carotid angioplasty
122 Surgical treatment of a varicocele and hydrocele of spermatic cord	152 Renal angioplasty
123 Excision in the area of the epididymis	153 Varicose vein stripping or ligation
124 Epididymectomy	OTHER Procedures
125 Reconstruction of the spermatic cord	154 Radiotherapy for Cancer
126 Reconstruction of the ductus deferens and epididymis	155 Cancer Chemotherapy
Procedures on the penis	156 True cut Biopsy
127 Procedures on the foreskin	157 Endoscopic Foreign Body Removal
128 Local excision and destruction of diseased tissue of the penis	158 Vaccination / Inoculation - Post Dog bite or Snake bite
129 Amputation of the penis	159 Endoscopic placement/removal of stents
130 Plastic reconstruction of the penis	160 Tumor embolisation
Procedures on the urinary system	161 Aspiration of an internal abscess under ultrasound guidance
131 Cystoscopical removal of stones	
132 Lithotripsy	
133 Haemodialysis	
134 PCNS (Percutaneous nephrostomy)	
135 PCNL (Percutaneous Nephro-Lithotomy)	

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Annexure - A

List I – List of non-payable Items

Sl. No	Item
1	BABY FOOD
2	BABY UTILITIES CHARGES
3	BEAUTY SERVICES
4	BELTS/ BRACES
5	BUDS
6	COLD PACK/HOT PACK
7	CARRY BAGS
8	EMAIL / INTERNET CHARGES
9	FOOD CHARGES (OTHER THAN PATIENT'S DIET PROVIDED BY HOSPITAL)
10	LEGGINGS
11	LAUNDRY CHARGES
12	MINERAL WATER
13	SANITARY PAD
14	TELEPHONE CHARGES
15	GUEST SERVICES
16	CREPE BANDAGE
17	DIAPER OF ANY TYPE
18	EYELET COLLAR
19	SLINGS
20	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22	Television Charges
23	SURCHARGES
24	ATTENDANT CHARGES
25	EXTRA DIET OF PATIENT (OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26	BIRTH CERTIFICATE
27	CERTIFICATE CHARGES
28	COURIER CHARGES
29	CONVEYANCE CHARGES
30	MEDICAL CERTIFICATE
31	MEDICAL RECORDS
32	PHOTOCOPIES CHARGES
33	MORTUARY CHARGES
34	WALKING AIDS CHARGES
35	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36	SPACER
37	SPIROMETRE
38	NEBULIZER KIT
39	STEAM INHALER
40	ARMSLING
41	THERMOMETER
42	CERVICAL COLLAR
43	SPLINT
44	DIABETIC FOOT WEAR
45	KNEE BRACES (LONG/ SHORT/ HINGED)
46	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47	LUMBO SACRAL BELT
48	NIMBUS BED OR WATER OR AIR BED CHARGES
49	AMBULANCE COLLAR
50	AMBULANCE EQUIPMENT
51	ABDOMINAL BINDER
52	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53	SUGAR FREE Tablets
54	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55	ECG ELECTRODES
56	GLOVES
57	NEBULISATION KIT
58	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]

List II – Items that are to be subsumed into Room Charges

Sl No.	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS

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5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTH PASTE
13	TOOTH BRUSH
14	BED PAN
15	FACE MASK
16	FLEXI MASK
17	HAND HOLDER
18	SPUTUM CUP
19	DISINFECTANT LOTIONS
20	LUXURY TAX
21	HVAC
22	HOUSE KEEPING CHARGES
23	AIR CONDITIONER CHARGES
24	IM IV INJECTION CHARGES
25	CLEAN SHEET
26	BLANKET/WARMER BLANKET
27	ADMISSION KIT
28	DIABETIC CHART CHARGES
29	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30	DISCHARGE PROCEDURE CHARGES
31	DAILY CHART CHARGES
32	ENTRANCE PASS / VISITORS PASS CHARGES
33	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34	FILE OPENING CHARGES
35	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36	PATIENT IDENTIFICATION BAND / NAME TAG
37	PULSEOXYMETER CHARGES

List III – Items that are to be subsumed into Procedure Charges

Sl No.	Item
1	HAIR REMOVAL CREAM
2	DISPOSABLES RAZORS CHARGES (for site preparations)
3	EYE PAD
4	EYE SHEILD
5	CAMERA COVER
6	DVD, CD CHARGES
7	GAUSE SOFT
8	GAUZE
9	WARD AND THEATRE BOOKING CHARGES
10	ARTHROSCOPY AND ENDOSCOPY INSTRUMENTS
11	MICROSCOPE COVER
12	SURGICAL BLADES, HARMONICSCALPEL,SHAVER
13	SURGICAL DRILL
14	EYE KIT
15	EYE DRAPE
16	X-RAY FILM
17	BOYLES APPARATUS CHARGES
18	COTTON
19	COTTON BANDAGE
20	SURGICAL TAPE
21	APRON
22	TORNIQUET
23	ORTHOBUNDLE, GYNAEC BUNDLE

List IV – Items that are to be subsumed into costs of treatment

Sl No.	Item
1	ADMISSION/REGISTRATION CHARGES
2	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3	URINE CONTAINER

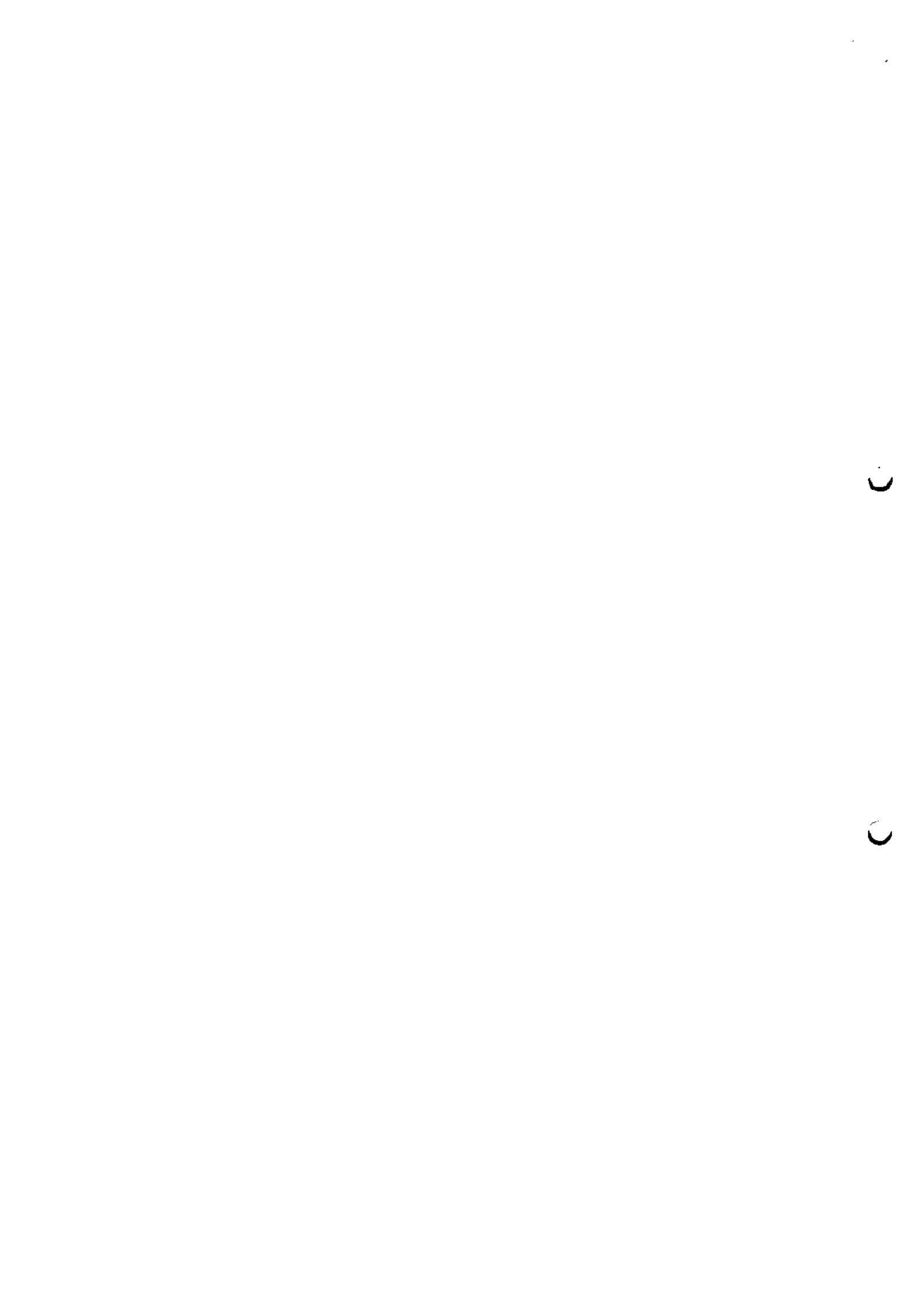
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4	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5	BIPAP MACHINE
6	CPAP/ CAPD EQUIPMENTS
7	INFUSION PUMP- COST
8	HYDROGEN PEROXIDE SPIRIT/ DISINFECTANTS ETC
9	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10	HIV KIT
11	ANTISEPTIC MOUTHWASH
12	LOZENGES
13	MOUTH PAINT
14	VACCINATION CHARGES
15	ALCOHOL SWABES
16	SCRUB SOLUTION/STERILLIUM
17	Glucometer & Strips
18	URINE BAG

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Attached Annexure is forming part of Policy No. H1104300

Sr. No.	Emp. Code	Full Name (First Name / Middle Name / Surname)	Date of Birth	Age	Designation	Department	Name of College	Sum Insured
1	9	Mr. Aher Ashok Bhaurao	7/8/1957	65 Year	Officer - H.R. & Admin	HR & Admin	Sanstha	200000
2	4	Mr. Gavhane Vishwanath Jagannath	4/6/1961	61 Year	Sr. Clerk	Administration	Sanstha	200000
3	5	Mr. Patel Yasin Usman	4/3/1970	52 Year	Sr. Clerk	Administration	Sanstha	200000
4	8	Mr. Chikane Kailash Trimbak	4/6/1964	58 Year	Security Officer	Security	Sanstha	200000
5	72	Mr. Babasaheb Kaduba Pradhan	29/07/1967	55 Year	Office Superintendent	Office	Ayurved Mahavidyalaya & Rughalaya	200000
6	71	Mr. Sadashiv Mhasu Gawande	22/06/1961	61 Year	Chief Account	Office	Ayurved Mahavidyalaya & Rughalaya	200000
7	75	Mr. Devidas Audumbar Ghadge	19/01/1963	60 Year	Sr. Clerk	Office	Ayurved Mahavidyalaya & Rughalaya	200000
8	73	Mr. Dattatrya Waman Pathare	30/11/1963	59 Year	Librarian	Library	Ayurved Mahavidyalaya & Rughalaya	200000
9	74	Mr. Subhas Bapurao Deore	14/06/1967	55 Year	Cashier	Office	Ayurved Mahavidyalaya & Rughalaya	200000
10	78	Mr. Devidas Pandurang Labade	11/6/1970	52 Year	Supervisor	College	Ayurved Mahavidyalaya & Rughalaya	200000
11	101	Mr. Pandurang Valuba Dhamale	13/09/1979	43 Year	Driver	Office	Ayurved Mahavidyalaya & Rughalaya	200000
12	100	Mr. Raju Karbhari Pawar	11/5/1982	40 Year	Account Asst.	Office	Ayurved Mahavidyalaya & Rughalaya	200000
13	117	Mr. Ramdas Namdeo Mahadik	7/5/1973	49 Year	Elect. Maintenance	College	Ayurved Mahavidyalaya & Rughalaya	200000
14	95	Mr. Kailash Tukaram Ade	18/04/1984	38 Year	Assistant Garden Superintendent	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
15	123	Mr. Ratan Asaram Nikam	24/06/1975	47 Year	Supervisor	College	Ayurved Mahavidyalaya & Rughalaya	200000
16	144	Mr. Nilesh Dyanobarao Sawant	5/6/1989	33 Year	Jr. Clerk	Office	Ayurved Mahavidyalaya & Rughalaya	200000
17	164	Mr. Amol Gangadhar Dhage	3/6/1988	34 Year	Account Asst.	Office	Ayurved Mahavidyalaya & Rughalaya	200000
18	503	Mr. Sanjay Bhimrao Bhagwat	30/07/1971	51 Year	Store Keeper	Store	Ayurved Mahavidyalaya & Rughalaya	200000
19	228	Mr. Laxman Dagdu Palhal	2/10/1992	30 Year	Computer Operator	Office	Ayurved Mahavidyalaya & Rughalaya	200000
20	130	Mrs. Ranjana Laxman Ghorpade	25/03/1984	38 Year	Hostel Rector Asst.	Hostel	Ayurved Mahavidyalaya & Rughalaya	200000
21	134	Mr. Mahesh Madanrao Tawar	10/7/1987	35 Year	Supervisor	College	Ayurved Mahavidyalaya & Rughalaya	200000
22	256	Mrs. Seema Deorao Shrikhande	1/4/1986	36 Year	Asst. Librarian	Library	Ayurved Mahavidyalaya & Rughalaya	200000
23	282	Ms. Nishigandha Sainath Jagdale	11/1/1990	33 Year	Tel. Operator	Office	Ayurved Mahavidyalaya & Rughalaya	200000
24	299	Mrs. Kaveri Pratap Shahane	1/4/1990	32 Year	Jr. Clerk	Office	Ayurved Mahavidyalaya & Rughalaya	200000
25	354	Mr. Shankar Sheshrao Palhal	25/09/1992	30 Year	Computer Operator	Office	Ayurved Mahavidyalaya & Rughalaya	200000
26	358	Mr. Mohsin Yakub Patel	1/1/1996	27 Year	Lab Tech.	Rognidan	Ayurved Mahavidyalaya & Rughalaya	200000
27	357	Mrs. Jayashri Rajendra Saindane	2/1/1986	37 Year	Clerk	Office	Ayurved Mahavidyalaya & Rughalaya	200000
28	476	Ms. Sonam Govardhan Tandale	28/02/1989	33 Year	Sport Teacher	College	Ayurved Mahavidyalaya & Rughalaya	200000
29	479	Mr. Kiran Dattu Kurhade	20/01/1999	24 Year	Jr. Clerk	Rognidan	Ayurved Mahavidyalaya & Rughalaya	200000
30	531	Mrs. Chetna Rajendra Dhaykar	27/10/1996	26 Year	Lab Tech.	Shalya Tantra	Ayurved Mahavidyalaya & Rughalaya	200000
31	536	Mr. Bandu Jagannath Magar	5/1/1978	45 Year	Lab Tech.	Dravyaguna	Ayurved Mahavidyalaya & Rughalaya	200000
32	549	Mr. Ganesh Ramesh Raut	21/10/1990	32 Year	Photographer/ Museum Keeper	College	Ayurved Mahavidyalaya & Rughalaya	200000
33	542	Mr. Amey Umesh Wadekar	3/2/1995	27 Year	Account Asst.	Office	Ayurved Mahavidyalaya & Rughalaya	200000
34	582	Mr. Mene Shubham Nageshappa	22/12/1994	28 Year	Lab Tech.	Rognidan	Ayurved Mahavidyalaya & Rughalaya	200000
35	360	Mrs. Reshma Wajed Shaikh	2/4/1985	37 Year	Computer Operator	Office	Ayurved Mahavidyalaya & Rughalaya	200000

Attached Annexure is forming part of Policy No. H1104300

Sr. No.	Emp. Code	Full Name (First Name / Middle Name / Surname)	Date of Birth	Age	Designation	Department	Name of College	Sum Insured
36	591	Ms. Siddharti Santosh Harde	14/01/2000	23 Year	Lab Tech.	Rognidan	Ayurved Mahavidyalaya & Rugnhalaya	200000
37		Mrs. Shubhangi Ajinath Chavan	9/1/1996	27 Year	Account Asst.	Office	Ayurved Mahavidyalaya & Rugnhalaya	200000
38	115	Mr. Kondiba Nagorao Gadade	1/1/1975	48 Year	Attendant/Peon	Office	Ayurved Mahavidyalaya & Rugnhalaya	200000
39	112	Mr. Hanumant Dattu Mate	27/06/1973	49 Year	Attendant/Peon	Kriya Sharir	Ayurved Mahavidyalaya & Rugnhalaya	200000
40	118	Mr. Bandu Dynandeo Pawar	13/07/1969	53 Year	Attendant/Peon	Rachana Sharir	Ayurved Mahavidyalaya & Rugnhalaya	200000
41	121	Mr. Nana Sonaji Gore	1/6/1974	48 Year	Attendant/Peon	Kriya Sharir	Ayurved Mahavidyalaya & Rugnhalaya	200000
42	125	Smt. Radhabai Baban Kachare	2/8/1972	50 Year	Attendant/Peon	Kaumarbhritya	Ayurved Mahavidyalaya & Rugnhalaya	200000
43	124	Mr. Babasaheb Bhanudas Sonawane	6/4/1980	42 Year	Attendant/Peon	Prasuti Tantra	Ayurved Mahavidyalaya & Rugnhalaya	200000
44	126	Mrs. Bebibai Bhanudas Waghmode	8/5/1971	51 Year	Attendant/Peon	Rasashastra & B.K.	Ayurved Mahavidyalaya & Rugnhalaya	200000
45	127	Mrs. Meerabai Sitaram Zodge	15/07/1966	56 Year	Attendant/Peon	Shalaky Tantra	Ayurved Mahavidyalaya & Rugnhalaya	200000
46	128	Mrs. Pushpabai Tukaram Kankal	7/6/1984	38 Year	Attendant/Peon	Kayachikitsa	Ayurved Mahavidyalaya & Rugnhalaya	200000
47	129	Mr. Indar Limbaji Nisargandh	9/7/1956	66 Year	Attendant/Peon	Dravyaguna	Ayurved Mahavidyalaya & Rugnhalaya	200000
48	131	Mr. Shridhar Rangnathrao Mote	17/08/1981	41 Year	Attendant/Peon	Swasthavritta	Ayurved Mahavidyalaya & Rugnhalaya	200000
49	136	Mr. Manoj Deorao Shrikhande	2/4/1983	39 Year	Attendant/Peon	Library	Ayurved Mahavidyalaya & Rugnhalaya	200000
50	151	Mr. Annarao Laxman Hawade	5/6/1984	38 Year	Attendant/Peon	Rachana Sharir	Ayurved Mahavidyalaya & Rugnhalaya	200000
51	149	Mr. Dinesh Dashrath Bhagde	5/11/1986	36 Year	Attendant/Peon	Rachana Sharir	Ayurved Mahavidyalaya & Rugnhalaya	200000
52	153	Mrs. Chayabai Laxman Walkunde	1/6/1972	50 Year	Attendant/Peon	Agad Tantra	Ayurved Mahavidyalaya & Rugnhalaya	200000
53	229	Mr. Shivram Baburao Gavhane	9/1/1979	44 Year	Attendant/Peon	Rognidan	Ayurved Mahavidyalaya & Rugnhalaya	200000
54	231	Mr. Nagoji Narayan Punnavad	1/1/1981	42 Year	Attendant/Peon	Garden	Ayurved Mahavidyalaya & Rugnhalaya	200000
55	352	Mrs. Sangita Radhakrushna Galande	5/6/1979	43 Year	Attendant/Peon	Rasashastra & B.K.	Ayurved Mahavidyalaya & Rugnhalaya	200000
56	351	Mrs. Jaya Dipak Kolekar	25/11/1990	32 Year	Attendant/Peon	Rasashastra & B.K.	Ayurved Mahavidyalaya & Rugnhalaya	200000
57	454	Mr. Eknath Raybhan Devkate	8/9/1991	31 Year	Attendant/Peon	Shalya Tantra	Ayurved Mahavidyalaya & Rugnhalaya	200000
58	455	Mr. Bhausahab Bhaginath Solankar	15/06/1985	37 Year	Attendant / Peon	Garden	Ayurved Mahavidyalaya & Rugnhalaya	200000
59	456	Mrs. Pratibha Rajendra More	11/1/1980	43 Year	Attendant / Peon	Shalya Tantra	Ayurved Mahavidyalaya & Rugnhalaya	200000
60	457	Mr. Kiran Raghunath Gaikwad	30/08/1990	32 Year	Attendant / Peon	Dravyaguna	Ayurved Mahavidyalaya & Rugnhalaya	200000
61	463	Mr. Baban Laxman Shirke	1/1/1973	50 Year	Attendant / Peon	Garden	Ayurved Mahavidyalaya & Rugnhalaya	200000
62	461	Mr. Yogesh Sheshrao Gaikwad	1/4/1989	33 Year	Attendant / Peon	Samhita & Siddhant	Ayurved Mahavidyalaya & Rugnhalaya	200000
63	464	Mr. Shivaji Vitthal Choudhari	19/07/1985	37 Year	Attendant / Peon	Panchkarma	Ayurved Mahavidyalaya & Rugnhalaya	200000
64	466	Mrs. Kaushalya Sandip Chande	1/1/1992	31 Year	Attendant / Peon	Samhita & Siddhant	Ayurved Mahavidyalaya & Rugnhalaya	200000

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Sr. No.	Emp. Code	Full Name (First Name / Middle Name / Surname)	Date of Birth	Age	Designation	Department	Name of College	Sum Insured
65	467	Mrs. Mangal Ashok Magar	1/1/1974	49 Year	Attendant / Peon	Panchkarma	Ayurved Mahavidyalaya & Rughalaya	200000
66	459	Mrs. Mina Krushna Gaikwad	1/1/1981	42 Year	Attendant / Peon	Rognidan	Ayurved Mahavidyalaya & Rughalaya	200000
67	87	Vd. Tushar Sharadchandra Kulkarni	31/07/1976	46 Year	Deputy Medical	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
					Suptd.			
68	85	Vd. Sunita Chandrakant Pandav	25/01/1966	57 Year	Emergency Medical	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
					Officer			
69	558	Vd. Kirti Pushkar Dhoot	5/6/1993	29 Year	Resident Medical	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
					Officer			
70	559	Vd. Pallvi Gopalsing Rajput	8/9/1994	28 Year	Resident Medical	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
					Officer			
71	560	Vd. Sachin Santosh Khorkhede	9/8/1996	26 Year	Resident Medical	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
					Officer			
72	557	Vd. Kiran Balbhim Khandekar	5/11/1994	28 Year	Resident Surgical	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
					Officer			
73	561	Vd. Swapnali Janardhan Gutte	11/12/1995	27 Year	Resident Medical	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
					Officer			
74	547	Vd. Hema Rajendra Katkhede	17/01/1995	28 Year	Resident Medical	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
					Officer			
75	540	Vd. Ashwini Shantinath Dhole	12/6/1995	27 Year	Panchkarma H.O.	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
76	583	Vd. Pooja Devidas Labde	25/05/1998	24 Year	Resident Medical	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
					Officer			
77	217	Mrs. Sumitra Bhanudas Patil	15/04/1955	67 Year	Metron	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
78	77	Mrs. Sushama Shirish Ghodke	10/9/1964	58 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
79	80	Mrs. Sunita John Patole	24/07/1967	55 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
80	362	Mrs. Sanjivani Gopichand Pawar	6/6/1982	40 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
81	84	Mrs. Pramila Premchand Athwale	15/06/1971	51 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
82	145	Mrs. Anita Sanjay Sonwane	3/8/1984	38 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
83	225	Mrs. Pathak Prerna Pravin	20/02/1982	40 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
84	226	Mrs. Gautami Ramrao Dhavare	10/4/1986	36 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
85	280	Mrs. Dipa Haribhau Kulkarni	10/6/1987	35 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
86	279	Mrs. Urmila Rameshshao Deshmukh	19/04/1980	42 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
87	227	Mrs. Kadubai Bhikaji Shinde	1/6/1976	46 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
88	346	Mrs. Priya Kamuwel Nirmal	21/11/1977	45 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000
89	96	Mrs. Sakubai Namdeo Dheple	1/7/1979	43 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughalaya	200000

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Sr. No.	Emp. Code	Full Name (First Name / Middle Name / Surname)	Date of Birth	Age	Designation	Department	Name of College	Sum Insured
90	350	Mrs. Jyoti Mansubrao Shinde	15/10/1987	35 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
91	374	Miss. Poonam Vinayakrao Hatedikar	23/01/1993	30 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
92	382	Mrs. Leela Hiranman Gaikwad	2/3/1984	38 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
93	396	Mrs. Sharda Keshav Solankar	10/3/1989	33 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
94	397	Mrs. Megha Siddharth Sarkate	5/1/1984	39 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
95	537	Mrs. Chetana John Patole	23/05/1991	31 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
96	539	Mrs. Jyoti Manohar Mali	1/11/1994	28 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
97	525	Mrs. Rupali Sanjay Chavan	2/5/1996	26 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
98	541	Mrs. Sonam Babasaheb Misal	2/1/1994	29 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
99	586	Mrs. Savita Limba kadam	6/3/1999	23 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
100	548	Mrs. Shital Haridas Mane	21/01/1998	25 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
101	594	Mrs. Pooja Bhagwan Rathod	21/06/1997	25 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
102	595	Mrs. Jyoti Ramrao Munde	10/6/1994	28 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
103	599	Mr. Rahul Vitthal Hawale	10/1/1999	24 Year	Brother	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
104	116	Mr. Dadarao Sheshrao Pawar	27/03/1971	51 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
105	113	Mr. Balasaheb Baburao Mogle	9/8/1974	48 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
106	109	Mr. Ambadas Kisanrao Kanade	6/5/1974	48 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
107	361	Mr. Rupesh Ashok Mandore	21/07/1980	42 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
108	133	Mr. Shaikh Gani Sh. Ibrahim	9/8/1968	54 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
109	470	Mr. Madhav Ananda Gavhane	10/6/1995	27 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
110	473	Mr. Sanjay Anna Vetal	24/09/1971	51 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
111	468	Mr. Ajay Ambadas Dalavi	5/2/1985	37 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
112	472	Mr. Akash Mahadu Dalve	12/6/1995	27 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
113	154	Mr. Sushil Kundansing Rajput	25/03/1985	37 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
114	578	Mr. Ganesh Balu Mahanor	15/07/1998	24 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
115		Mr. Krushna Ankush Khomane	13/09/1996	26 Year	Ward Boy	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
116	107	Smt. Basantabai Ashok Mandore	6/4/1964	58 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
117	122	Mrs. Sindubai Ramrao Sadavarte	2/5/1971	51 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
118	110	Smt. Sayyed Salima Alim	10/5/1972	50 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
119	150	Mrs. Ashabai Madhavrao Dhere	17/05/1981	41 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
120	156	Mrs. Sayyad Shakila Nabi	15/09/1978	44 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
121	120	Mrs. Tarabai Wamanrao Waghmode	5/6/1965	57 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
122	132	Smt. Ashabai Mahendra Shejul	15/05/1976	46 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
123	502	Mrs. Jyoti Ghansham More	19/08/1988	34 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
124	460	Mrs. Savita Sunil Begate	4/5/1992	30 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000

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Sr. No.	Emp. Code	Full Name (First Name / Middle Name / Surname)	Date of Birth	Age	Designation	Department	Name of College	Sum Insured
125	458	Mrs. Ranjana Shivaji Agale	12/3/1988	34 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
126	474	Mrs. Rekhabei Sanjay Vetal	1/1/1981	42 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
127	462	Mr. Mirabai Sukhdev Solankar	13/02/1982	40 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
128	469	Mrs. Anjana Satish Kere	7/6/1986	36 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
129	471	Mrs. Panchashila Rajdhar Shejwal	31/10/1984	38 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
130	598	Mrs. Kolekar Sulochana Kacharu	8/1/1989	34 Year	Aya	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
131	91	Mr. Rajesh Dinkar Bakal	27/05/1967	55 Year	Pharmacist	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
132	181	Mr. Sandip Baburao Jagdale	14/06/1986	36 Year	Pharmacist	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
133	375	Mr. Nanasahab Shivaji Harde	18/03/1992	30 Year	Pharmacist	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
134	535	Mrs. Pratiksha Vilas Bharad	17/09/1997	25 Year	Pharmacist	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
135	587	Mrs. Renuka Laxman Garad	15/04/2000	22 Year	Pharmacist	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
136	76	Mr. Anil Gulabrao Reddy	7/2/1966	56 Year	Store Keeper	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
137	99	Mr. Satish Baburao Kadam	25/06/1968	54 Year	Office Staff	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
138	135	Mr. Suresh Bapurao Gaikwad	21/08/1984	38 Year	Office Staff	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
139	204	Mrs. Priya Praful Gosavi	8/4/1987	35 Year	Office Staff	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
140	283	Mr. Yogesh Rameshwar Birare	18/07/1987	35 Year	Office Staff	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
141	377	Miss. Sonali Panjabrao Wadkar	8/1/1991	32 Year	Office Staff	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
142	240	Mr. Mayur Ashokumar Ajmera	13/07/1988	34 Year	Physio Therapist	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
143	83	Mr. Gulab Jamaji Tayade	27/1/1967	55 Year	Dark Room Atten.	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
144	425	Mrs. Swati Pandurang Tayade	10/4/1998	24 Year	X-Ray Tech.	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
145	394	Miss. Athira Prasannan	4/5/1997	25 Year	Panch. Therapiest	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
146	393	Mrs. Sona Sajan	29/08/1995	27 Year	Panch. Therapiest	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
147	552	Mr. Subeesh V K	14/01/1985	38 Year	Panch.Asst.	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
148	526	Mrs. Priyanka Pankaj Pawar	18/09/1996	26 Year	Panch.Asst.	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
149	86	Mr. Vasant Bhagvan Rahate	13/07/1975	47 Year	Lab Technician	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
150	378	Mrs. Sultane Daivshala Sachin	9/8/1996	26 Year	Lab Technician	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
151	275	Mr. Nagorao Dhondiba Dhawande	20/05/1970	52 Year	Brother	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
152	429	Mr. Paras Dilipkumar Golecha	29/04/1990	32 Year	Pharmacy Incharge	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
153	538	Mr. Munja Jagannath Magar	13/02/1991	31 Year	Electrician	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
154	103	Mr. Pandharinath Bhanudas Sonawane	13/07/1984	38 Year	Ambulance Driver	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
155	481	Mr. Dinesh Gopichand Pawar	20/07/1986	36 Year	Ambulance Driver	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
156	269	Mr. Bhagwan Madhavrao Mundkar	10/5/1956	66 Year	Security Guard	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
157	271	Mr. Ankush Uttamrao Waghmode	25/08/1987	35 Year	Security Guard	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
158	272	Mr. Kachru Gangadhar Thorat	6/7/1971	51 Year	Security Guard	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
159	270	Mr. Dnyaneshwar Fakira Lokhande	1/7/1987	35 Year	Security Guard	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000

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Sr. No.	Emp. Code	Full Name (First Name / Middle Name / Surname)	Date of Birth	Age	Designation	Department	Name of College	Sum Insured
160	273	Mr. Pathan Jabiullakhan Hamidullakha	15/07/1968	54 Year	Security Guard	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
161	182	Mr. Dadarao Kisanrao Mhaske	22/11/1965	57 Year	Supervisor	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
162		Vd. Nainav Aditya Kailas	31/07/1998	24 Year	R.M.O. Balroga	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
163		Vd. Pradhan Pooja Babasaheb	12/11/1998	24 Year	R.M.O.	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
164		Vd. Bhawsar Prajkta Dnyaneshwar	6/10/1998	24 Year	R.M.O.	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
165		Vd. Gimale Shubhangi Rajendra	19/06/1999	23 Year	R.M.O.	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
166		Vd. Lahane Pooja Kalyan	20/06/1994	28 Year	R.M.O.	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
167		Mrs. Pawar Shobha Sandip	7/9/1988	34 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
168		Miss. Uike Monali Dilip	16/12/2000	22 Year	Staff Nurse	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
169		Mr. Ganesh Kailash Pol	5/5/2002	20 Year	Office Staff	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
170		Mrs. Kadale Komal Ramesh	5/2/1995	27 Year	Analytical Chemist	Hospital Staff	Ayurved Mahavidyalaya & Rughnalaya	200000
171	92	Mr. Subhash Natharao Bulbule	1/7/1967	55 Year	Office Superintendent	Administration	Dental	200000
172	93	Mr. Sanjay Navnath Kolte	2/6/1969	53 Year	Accountant	Administration	Dental	200000
173	-	Mrs. Pratiksha Manoj Khare	19/06/1998	24 Year	Nurse	100 Bed Hospital	Dental	200000
174	96	Mr. Bhausahab Dattatray Akolkar	1/6/1962	59 Year	Store Keeper	Administration	Dental	200000
175	97	Mr. Laxman Namdevrao Dudhe	1/8/1969	53 Year	Librarian	Administration	Dental	200000
176	98	Mr. Sherkhan Afsarkhan Pathan	15/03/1972	50 Year	Electrician	Maintenance	Dental	200000
177	100	Mr. Sunil Vitthalrao Dhanwate	26/06/1969	53 Year	Jr. Clark	Administration	Dental	200000
178	102	Mr. Devidas Gulabrao Kokate	31/12/1971	51 Year	Jr. Clark	Administration	Dental	200000
179	106	Mr. Dhananjay Kashiath Akolkar	14/07/1987	35 Year	Jr. Clark	Administration	Dental	200000
180	109	Mr. Haribhau Kondiba Gaikwad	5/1/1976	47 Year	Electrician	Maintenance	Dental	2000000
181	117	Mr. Sanjay Jagannath Dushing	15/08/1985	37 Year	Asst. Librarian	Administration	Dental	2000000
182	470	Mr. Bhushan Vijay Kasar	3/12/1988	34 Year	Asst. Accountant	Administration	Dental	2000000
183	567	Mr. Krushna Kalyan Shelke	21/07/1990	32 Year	Jr. Clark	Administration	Dental	2000000
184	568	Mr. Vikas Raghunath Khairnar	5/4/1976	46 Year	Electrician	Maintenance	Dental	2000000
185	677	Mr. Kedar Babasaheb Navale	14/06/1982	40 Year	Jr. Clark	Administration	Dental	2000000
186	758	Mr. Vinod Bapurao Gaikwad	9/6/1986	36 Year	Jr. Clark	Administration	Dental	2000000
187	910	Mr. Balasaheb Rambhau Bharati	15/05/1986	36 Year	Chair Technician	Maintenance	Dental	2000000
188	1121	Mr. Ganesh Kalyan Shelke	31/01/1993	30 Year	Jr. Clark	Administration	Dental	2000000
189	1494	Mrs. Shweta Sudamrao Kadam	17/04/1990	32 Year	Asst. Accountant	Administration	Dental	2000000
190	1743	Mr. Sandup Arunrao Mogal	5/9/1989	33 Year	Purchase Clerk	Administration	Dental	2000000
191	1752	Mrs. Bhagyashri Govind Shisode	25/06/1995	27 Year	Hostel Rector	Girls Hostel	Dental	2000000
192	765	Mr. Kisan Narayan Pawar	20/06/1968	54 Year	Security Supervisor	Administration	Dental	2000000
193	101	Mr. Vilas Bhaskar Mulay	3/10/1979	43 Year	OPD Clerk	OPD	Dental	2000000
194	107	Mr. Vijay Shamrao Adik	11/3/1976	46 Year	X-Ray Technician	Oral Medicine & Radiology	Dental	2000000
195	112	Mr. Dattatray Jagannath Lute	1/6/1986	36 Year	Dental Technician	Prosthodontics	Dental	2000000
196	428	Mr. Sumedh Baburao Suryawanshi	22/07/1988	34 Year	Dental Technician	Prosthodontics	Dental	2000000
197	340	Ms. Varsha Ramrao Chavan	22/09/1991	31 Year	Dental Technician	Orthodontics	Dental	2000000
198	469	Ms. Manisha Jolsun Sable	27/11/1977	45 Year	Lab Technician	Oral Pathology	Dental	200000
199	757	Mrs. Tejeshree Tushar Patil	23/07/1988	34 Year	Dental Technician	Prosthodontics	Dental	200000
200	154	Mr. Basing Suryakant Hamne	15/06/1978	44 Year	OPD Clerk	OPD	Dental	200000
201	1738	Mr. Shailesh Sahebrao Jadhav	7/9/1996	26 Year	Clerk	Administration	Dental	200000
202	119	Mrs. Nanda Sudhir Wadagle	10/9/1973	49 Year	Staff Nurse	Pedodontics	Dental	200000
203	121	Ms. Alka Jolsun Sabale	23/11/1984	38 Year	Staff Nurse	Public Health Dentistry	Dental	200000
204	123	Mrs. Meena Balasaheb Bhusari	4/8/1980	42 Year	Staff Nurse	Oral Surgery	Dental	200000
205	124	Mrs. Nanda Ravindra Wahul	3/3/1980	42 Year	Staff Nurse	Prosthodontics	Dental	200000
206	125	Mrs. Rani Pandharinath Sonavane	15/01/1988	35 Year	Staff Nurse	Conservative Dentistry	Dental	200000
207	679	Mrs. Vandana Bajrang Mehete	1/3/1976	46 Year	Staff Nurse	Periodontics	Dental	200000
208	193	Mrs. Kanta Sadashiv Shinde	23/12/1978	44 Year	Staff Nurse	Orthodontics	Dental	200000

Attached Annexure is forming part of Policy No. H1104300

Sr. No.	Emp. Code	Full Name (First Name / Middle Name / Surname)	Date of Birth	Age	Designation	Department	Name of College	Sum Insured
209	914	Mrs. Rupali Vinay Rajput	12/4/1995	27 Year	Staff Nurse	Periodontics	Dental	200000
210	1120	Ms. Indu Shankar Aware	28/01/1994	29 Year	Staff Nurse	Oral Medicine & Radiology	Dental	200000
211	1144	Mrs. Radhika Ganpatrao Tayde	30/10/1991	31 Year	Staff Nurse	Oral Surgery	Dental	200000
212	1366	Mrs. Yogita Baban Rathod	30/11/1992	30 Year	Staff Nurse	Prosthodontics	Dental	200000
213	1516	Mrs. Megha Raju Gadekar	19/05/1992	29 Year	Staff Nurse	Prosthodontics	Dental	200000
214	1556	Ms. Mansi Vasant Pakhare	21/04/2001	21 Year	Hygienist	Periodontics	Dental	200000
215	1730	Ms. Rutuja Sunil Badar	3/9/2001	21 Year	Hygienist	Microbiology	Dental	200000
216	1138	Mr. Ananta Eaknath Bhasme	8/7/1989	33 Year	Asst. Store Keeper	Administration	Dental	200000
217	1739	Mrs. Neeta Ankushrao Mujmule	20/04/1997	25 Year	Staff Nurse	Conservative Dentistry	Dental	200000
218	1794	Mr. Sandip Nitin Shinde	12/7/1990	32 Year	Account Asst.	Administration	Dental	200000
219	1795	Mr. Krushna Shrirang Tayde	20/06/2002	20 Year	Account Asst.	Administration	Dental	200000
220		Mr. Vitthalraj Laxman Khandare	23/06/1999	23 Year	Dental Technician	Prosthodontics	Dental	200000
221		Mrs. Mahima Girish Bartise	2/12/1997	25 Year	Staff Nurse	100 Bed Hospital	Dental	200000
222	126	Mr. Prabhakar Wamanrao Jadhav	5/7/1969	53 Year	Peon	Oral Medicine & Radiology	Dental	200000
223	127	Mrs. Kamalbai Vitthal Thorat	15/07/1967	55 Year	Peon	House Keeping	Dental	200000
224	128	Mrs. Laxmibai Sopanrao Chitrak	6/11/1969	51 Year	Peon	House Keeping	Dental	200000
225	130	Mr. Madan Asaram Dubile	16/07/1967	55 Year	Peon	Prosthodontics	Dental	200000
226	132	Mr. Shankar Bhaurao Sonwane	11/11/1976	46 Year	Peon	Periodontics	Dental	200000
227	131	Mr. Vishnu Sandhu Bhokare	5/1/1975	48 Year	Peon	Prosthodontics	Dental	200000
228	129	Mr. Sunil Damodhar Pathre	25/05/1978	44 Year	Peon	Physiology	Dental	200000
229	135	Mrs. Shewantabai Mohan Jarhad	17/10/1966	56 Year	Peon	House Keeping	Dental	200000
230	136	Mrs. Premilabai Sukhdeo Kshirsagar	1/1/1966	57 Year	Peon	House Keeping	Dental	200000
231	137	Mr. Appasaheb Hirman Ghate	5/1/1968	55 Year	Peon	Human Anatomy	Dental	200000
232	138	Mrs. Kusumbai Bhausaheb Gadekar	18/02/1972	50 Year	Peon	House Keeping	Dental	200000
233	139	Mr. Sanjay Annasaheb Jadhav	5/2/1970	52 Year	Peon	Oral Pathology	Dental	200000
234	142	Mrs. Sangeeta Sahebrao Kakade	10/10/1972	50 Year	Peon	House Keeping	Dental	200000
235	133	Mr. Laxman Renuba Bodkhe	7/5/1965	57 Year	Peon	Oral Surgery	Dental	200000
236	144	Mr. Trimbak Bhaskar Rakhunde	7/6/1984	38 Year	Peon	Pedodontics	Dental	200000
237	145	Mr. Baban Changdev More	8/9/1979	43 Year	Peon	Conservative Dentistry	Dental	200000
238	146	Mr. Shrirang Pratap Tayde	3/1/1977	46 Year	Peon	Administration	Dental	200000
239	147	Mr. Najir Abdul Shaikh	3/6/1978	44 Year	Peon	Prosthodontics	Dental	200000
240	149	Mr. Mukesh Mojes Kamble	11/12/1981	41 Year	Peon	Conservative Dentistry	Dental	200000
241	151	Mr. Bhausaheb Rangnath Pawar	1/7/1968	54 Year	Peon	Prosthodontics	Dental	200000
242	153	Mr. Arun Dattu Jagtap	28/06/1975	47 Year	Peon	Public Health Dentistry	Dental	200000
243	1136	Mr. Chandrbhan Kachru Mahanor	9/7/1989	33 Year	Peon	Orthodontics	Dental	200000
244	1137	Mrs. Sumanbai Avdhoot Suryavanshi	9/3/1988	34 Year	Peon	House Keeping	Dental	200000
245	1145	Mr. Alim Bilal Shaikh	1/7/1983	39 Year	Peon	Maintenance	Dental	200000
246	1495	Mr. Ganesh Manik Raut	5/6/1986	36 Year	Peon	Office	Dental	200000
247	1496	Mr. Avinash Baburao Gaikwad	14/04/1991	31 Year	Peon	Academic	Dental	200000
248	1497	Mr. Rajendra Raosaheb Bachkar	20/11/1996	26 Year	Peon	Director Office	Dental	200000
249	1498	Mr. Satish Ramchandra Jarhad	15/01/1994	28 Year	Peon	Microbiology	Dental	200000
250	1499	Mr. Sunil Sakharam Begate	3/3/1990	32 Year	Peon	Oral Surgery	Dental	200000
251	1500	Mr. Manoj Vilas Chobe	15/06/1997	25 Year	Peon	Orthodontics	Dental	200000
252	1501	Mr. Dnyaneshwar Suresh Kale	20/04/2000	22 Year	Peon	Library	Dental	200000
253	1502	Mr. Vitthal Yeshvanta Sirsat	10/5/1983	39 Year	Peon	Administration	Dental	200000
254	1503	Mr. Ujwala Santosh Chaudhari	16/05/1986	36 Year	Peon	House Keeping	Dental	200000
255	1504	Mr. Mukesh Asaram Domale	12/7/1988	34 Year	Peon	House Keeping	Dental	200000
256	1506	Mrs. Sushila Sanjay Motichur	1/6/1987	35 Year	Peon	House Keeping	Dental	200000
257	1507	Mrs. Jyoti Dattatray Sore	15/06/1983	39 Year	Peon	House Keeping	Dental	200000
258	1508	Mrs. Radha Vikram Ubale	17/06/1989	33 Year	Peon	House Keeping	Dental	200000
259	1510	Mrs. Ashamati Dagdu Todkar	2/5/1968	54 Year	Peon	House Keeping	Dental	200000
260	1511	Mrs. Lalita Baban Agale	1/6/1978	44 Year	Peon	House Keeping	Dental	200000
261	1512	Mrs. Kalpana Ganesh Raut	5/10/1990	32 Year	Peon	House Keeping	Dental	200000

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Sr. No.	Emp. Code	Full Name (First Name / Middle Name / Surname)	Date of Birth	Age	Designation	Department	Name of College	Sum Insured
262	1513	Mr. Bairam Laxman Borude	10/5/1976	46 Year	Peon	House Keeping	Dental	200000
263	166	Mr. Ashok Bhimrao Badak	3/5/1978	44 Year	Security Guard	Security	Dental	200000
264	764	Mr. Baban Punjaram Waghmode	4/9/1965	57 Year	Security Guard	Security	Dental	200000
265	763	Mr. Atmaram Shirangaro Gaikwad	9/5/1977	45 Year	Security Guard	Security	Dental	200000
266	1377	Mr. Sandip Laxman Dahiwal	15/08/1981	41 Year	Security Guard	Security	Dental	200000
267	1378	Mr. Maruti Kisanrao Bharose	9/7/1974	48 Year	Security Guard	Security	Dental	200000
268	1528	Mr. Ravindra Rajaram Khawale	1/5/1979	43 Year	Security Guard	Security	Dental	200000
269	1527	Mr. Vilas Laxman Chitare	14/08/1976	46 Year	Security Guard	Security	Dental	200000
270	759	Mr. Santosh Vitthal Choudhari	4/7/1978	44 Year	Driver	Driver	Dental	200000
271	1529	Mr. Kailash Manikrao Mote	2/4/1970	52 Year	Driver	Driver	Dental	200000
272	1742	Mr. Taterao Subhash Thube	4/3/1992	30 Year	Ground Man	Sport Ground	Dental	200000
273	141	M. Shivchand Lalchand Barve	29/04/1968	54 Year	Accountant	Administration	Agriculture	200000
274	17	Mr. Rahul Ranjanrao Akolkar	16/10/1984	38 Year	Purchase Officer	Purchase	Agriculture	200000
275	-	Mrs. Vaishali Dnyaneshwar Kankal	8/7/1998	24 Year	Nurse	100 Bed Hospital	Dental	200000
276	21	Mr. Dipak Badalsing Mahale	2/7/1985	37 Year	Agril Asstt.	Purchase	Agriculture	200000
277	23	Mr. Bhausaheb Shivram Salve	8/5/1981	41 Year	Store Keeper	Store	Agriculture	200000
278	57	Mr. Sandip Bhausaheb Gadekar	16/11/1989	33 Year	Sr. Clerk	Administration	Agriculture	200000
279	60	Miss. Vaishali Vasant Shejole	10/10/1991	31 Year	Com. Operator	Administration	Agriculture	200000
280	89	Mr. Shrikant Anil Gosavi	6/12/1988	34 Year	Account Asstt	Administration	Agriculture	200000
281	75	Mrs. Seema Devchand Dhatbale	9/8/1983	39 Year	Asstt. Library	Library	Agriculture	200000
282	85	Mr. Shrikrushna Ashok Rawas	3/1/1995	28 Year	Agril Asstt.	Farm	Agriculture	200000
283	87	Mr. Mahesh Kundlik Mule	21/11/1995	27 Year	Com. Operator	Administration	Agriculture	200000
284	93	Mr. Anil Pandurang Patil	2/12/1983	39 Year	Account Asstt	Purchase	Agriculture	200000
285	95	Mr. Pramod Ratnakar Dandge	2/11/1987	35 Year	Clerk	HR Office	Agriculture	200000
286	96	Mr. Shankar Ganesh Khandagale	10/6/1988	34 Year	Account Asstt	Accounts	Agriculture	200000
287	61	Mr. Kishor Appasaheb Kale	5/10/1992	30 Year	Agril. Asstt.	Farm	Agriculture	200000
288	122	Mr. Anil Rameshwar Gore	9/7/1992	30 Year	Jr. Research Asstt.	SSAC	Agriculture	200000
289	138	Miss. Utkarsha Krishna Bhand	3/2/1997	25 Year	Clerk	Girls Hostel	Agriculture	200000
290	00'156	Mr. Wakade Santosh Shivaji	13/06/1993	29 Year	Com. Operator	Office	Agriculture	200000
291	00'155	Mr. Abubakar Esak Kha Pathan	5/8/1997	25 Year	Agril. Asstt.	Farm	Agriculture	200000
292	160	Mrs. Sonawane Geeta Sandip	7/5/1991	31 Year	Lab. Assistant	Botany	Agriculture	200000
293		Mrs. Thombre Ashwini Yogesh	7/4/2002	20 Year	Lab Attendant	AHDS	Agriculture	200000
294		Miss. Bhosale Sharda Shankar	9/9/1996	26 Year	Lab Attendant	SSAC	Agriculture	200000
295	77	Mr. Sharad Raghunath Shinde	16/06/1987	35 Year	Peon	Peon - Farm	Agriculture	200000
296	97	Mr. Shafique Rafique Shaikh	8/1/1987	36 Year	Peon	Peon - Director Cabin	Agriculture	200000
297	98	Mr. Bhikan Ramdas Barfe	1/2/1985	37 Year	Peon	Garden	Agriculture	200000
298	100	Mr. Rajesh Kisanrao Gawali	15/08/1968	54 Year	Peon	Peon - Plant Pathology	Agriculture	200000
299	101	Mr. Wahed Yasin Shaha	25/04/1989	33 Year	Peon	Peon - SSAC	Agriculture	200000
300	102	Mr. Ram Shivaji Agale	1/6/1986	36 Year	Peon	Peon - Office	Agriculture	200000
301	104	Mr. Dipak Shridhar Ingale	25/02/1987	35 Year	Security Guard	Security	Agriculture	200000
302	105	Mr. Dashrath Radhakisan Kale	29/11/1986	36 Year	Security Guard	Security	Agriculture	200000
303	106	Mr. Dashrath Shalikram Solunke	15/01/1964	59 Year	Security Guard	Security	Agriculture	200000
304	107	Mr. Ram Pandurang Vispute	9/6/1978	44 Year	Security Guard	Security	Agriculture	200000
305	108	Mr. Narayan Vitthalrao Gadade	1/6/1973	49 Year	Security Guard	Security	Agriculture	200000
306	115	Mrs. Kavita Shirang Tayde	9/7/1978	44 Year	Peon	Peon- Plant Pathology	Agriculture	200000
307	125	Mr. Vijay Bhausaheb Devkate	27/06/1990	32 Year	Peon	Peon - Office	Agriculture	200000
308	126	Mrs. Meerabai Kakasaheb Gaikwad	1/6/1981	41 Year	Peon	Peon - Horticulture	Agriculture	200000
309	127	Mrs. Manisha Annarao Hawade	5/6/1988	34 Year	Peon	Peon - Agronomy	Agriculture	200000
310	128	Mr. Devchand Sukhdev Gaikwad	18/10/1992	30 Year	Peon	Peon -	Agriculture	200000

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Sr. No.	Emp. Code	Full Name (First Name / Middle Name / Surname)	Date of Birth	Age	Designation	Department	Name of College	Sum Insured
						Engineering		
311	129	Mrs. Meera Narayan Sadhye	2/2/1985	37 Year	Peon	Peon - AHDS	Agriculture	200000
312	161	Mrs. Hulge Deepali Sominath	15/06/1984	38 Year	Peon	Peon - Library	Agriculture	200000
313	137	Mrs. Devkabai Baliram Borude	15/06/1987	35 Year	Peon	Peon - Agril.	Agriculture	200000
						Botany		
314	139	Mr. Dnyaneshwar Ashok Pawar	1/1/1983	40 Year	Helper	Maintainance	Agriculture	200000
315	8	Mr. Hardeepsingh Gurbachansingh Gil	2/6/1952	70 Year	Registrar	Administration	Engineering	200000
316	231	Mr. Satish Sitaram Pedgaonkar	2/10/1980	42 Year	Accounts Officer	Accounts	Engineering	200000
317	62	Mr. Narayan Ramesh Rao Mande	3/10/1985	37 Year	Sr. Clerk	Administration	Engineering	200000
318	35	Mr. Madhukar Eknath Sonar	1/6/1953	69 Year	Asst. Store	Store	Engineering	200000
319	29	Mr. Nilesh Prakash Kathale	15/09/1986	36 Year	Comp. Tech	Computer Science &	Engineering	200000
320	55	Mr. Nihalsing Raysing Sulane	5/12/1979	43 Year	Tech. Lab Asst.	Computer Science &	Engineering	200000
321	33	Mr. Raju Rambhau Satpute	4/4/1970	52 Year	Asst. Librarian	Library	Engineering	200000
322	22	Mr. Ravsaheb Damodhar Kolhe	10/2/1984	38 Year	W/S Instructor	Mechanical (Workshop)	Engineering	200000
323	26	Mr. Dipak Devidas Pawar	2/8/1983	39 Year	W/S Instructor	Mechanical (Workshop)	Engineering	200000
324	24	Mr. Vishnu Pandurang Khadap	5/1/1975	48 Year	W/S Instructor	Mechanical (Workshop)	Engineering	200000
325	23	Mr. Anil Vajinath Malkar	28/03/1985	37 Year	Electrician	Electrical Engineering	Engineering	200000
326	99	Mr. Sunil Bhaskar Jadhav	30/11/1971	51 Year	W/S Instructor	Mechanical (Workshop)	Engineering	200000
327	103	Mr. Sunil Laxman Bhagwat	17/05/1977	45 Year	W/S Instructor	Mechanical (Workshop)	Engineering	200000
328	107	Mr. Ganesh Deorav Thorat	10/6/1984	38 Year	Library Attendant	Library	Engineering	200000
329	104	Mr. Dattatraya Ramesh Rao Maindre	4/8/1983	39 Year	Lab Asst (Civil)	Civil Engineering	Engineering	200000
330	105	Mr. Pradip Panditrao Bharat	26/06/1978	44 Year	Sr. Clerk	Administration	Engineering	200000
331	112	Mr. Vinod Dinkar Kale	21/10/1989	33 Year	Lab Optr. (Electrical)	Electrical Engineering	Engineering	200000
332	144	Mr. Jabbar Sahebkhya Pathan	17/01/1992	31 Year	Site Supervisor	Civil	Engineering	200000
333	146	Mr. Bhavilal Uttam Nikam	18/08/1985	37 Year	Clerk	Administration	Engineering	200000
334	175	Mr. Krishna Dattu Bachkar	18/09/1992	30 Year	Comp. Operator	Administration	Engineering	200000
335	207	Mr. Sanjay Radhakisan Thombare	22/12/1988	34 Year	Fire Operator	Fire & Safety	Engineering	200000
336	208	Mr. Dinesh Laxman Malkar	29/11/1986	36 Year	Store Asst	Store	Engineering	200000
337	214	Mr. Ankush Jagannath Thombre	15/10/1986	36 Year	Accounts Asst.	Accounts	Engineering	200000
338	276	Mrs. Ramya H.P.	30/04/1988	34 Year	Lab. Assistant	Electronics & Telecommunicati	Engineering	200000
339	309	Mr. Vinod Shivaji Mangate	10/4/1992	30 Year	System Analyst	Computer Science &	Engineering	200000
340	310	Mr. Chetan Kishor More	31/05/1989	33 Year	Workshop Superintendent	Mechanical Engineering	Engineering	200000
341	216	Mr. Satish Bhaginath Malode	15/01/1988	35 Year	Photographer & ETP Operator	Administration	Engineering	200000
342	255	Mr. Vasant Bhagwan Murkute	22/08/1987	35 Year	Civil Supervisor	Civil	Engineering	200000
343	256	Mr. Sachin Kisan Kharade	5/12/1989	33 Year	Civil Supervisor	Civil	Engineering	200000
344	257	Mr. Parmeshwar Kakasaheb Dake	1/1/1984	39 Year	Supervisor	Administration	Engineering	200000
345	258	Mr. Subhash Gangadhar Didore	10/6/1980	42 Year	Plumber	Mechanical Engineering	Engineering	200000
346	259	Mr. Dhananjay Laxman Shinde	23/08/1991	31 Year	Site Supervisor	Civil	Engineering	200000
347	260	Mr. Yogeshwar Gulabrao Kunte	1/1/1990	33 Year	Jr. Clerk	Administration	Engineering	200000
348	261	Mr. Parmeshwar Someenath Jadhav	6/5/1989	33 Year	Lab. Asst.	Computer Science &	Engineering	200000
349	262	Mr. Digambar Ramnath Dhande	14/04/1985	37 Year	Jr. Accounts Officer	Accounts	Engineering	200000
350	263	Mr. Ravindra Dinkarrao Patil	27/06/1970	52 Year	Jr. Clerk	Administration	Engineering	200000

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Sr. No.	Emp. Code	Full Name (First Name / Middle Name / Surname)	Date of Birth	Age	Designation	Department	Name of College	Sum Insured
351	264	Mr.Pandit Vitthal Magar	15/08/1978	44 Year	Jr. Clerk	Library	Engineering	200000
352	-	Kishor Sandu Shende	8/7/1990	32 Year	Lab. Technician	AI&DS	Engineering	200000
353	272	Mr.Mujaheed Omer Khan	27/07/1983	39 Year	System Administrator	Computer Science &	Engineering	200000
354	295	Mr.Santosh Bhaginath Dahihande	27/07/1991	31 Year	Pitch Curator	Sports	Engineering	200000
355	155	Mr.Pradip Eknath Rajguru	26/06/1983	39 Year	Security Gard	Administration	Engineering	200000
356	150	Mr.Sanjay Ramdas Gorade	1/4/1982	40 Year	Security Gard	Administration	Engineering	200000
357	252	Ms.Rohini Manoj Kale	19/11/1987	35 Year	Security Gard	Administration	Engineering	200000
358	253	Mr.Radhakrushna Ramrao Arate	25/02/1979	43 Year	Security Gard	Administration	Engineering	200000
359	266	Mr.Dagdu Vishwanath Todkar	1/1/1965	58 Year	Security Gard	Administration	Engineering	200000
360	267	Mr.Kondiram Bapurao Bhosale	1/7/1969	53 Year	Security Gard	Administration	Engineering	200000
361	268	Mr.Nitin Laxman Dahival	31/01/1977	46 Year	Security Gard	Administration	Engineering	200000
362	147	Mr.Anand Sahebrao Jadhav	7/9/1985	37 Year	Driver	Administration	Engineering	200000
363	148	Mr.Appasaheb Baburao Sathe	3/6/1972	50 Year	Driver	Administration	Engineering	200000
364	254	Mr.Rameshwar Eknath Jadhav	12/8/1985	37 Year	Driver	Administration	Engineering	200000
365	270	Mr.Kashinath Ratan Girhe	6/9/1982	40 Year	Driver	Administration	Engineering	200000
366	232	Mr.Ganesh Jagannath Bansode	4/5/1996	26 Year	Peon	Administration	Engineering	200000
367	233	Mr.Prasad Sanjay Zunjarkar	11/3/1992	30 Year	Peon	Administration	Engineering	200000
368	234	Mr.Nitin Bhimrao Ghait	13/06/1984	38 Year	Peon	Administration	Engineering	200000
369	235	Mr.Gangubai Ashok Dhale	31/05/1982	40 Year	Peon	Administration	Engineering	200000
370	236	Mr.Gangadhar Baban Shinde	4/1/1994	29 Year	Peon	Administration	Engineering	200000
371	237	Mr.Dyaneshwar Dilip Dalvi	27/01/1986	37 Year	Peon	Administration	Engineering	200000
372	238	Ms.Sunanda Somanath Korde	29/11/1984	38 Year	Peon	Administration	Engineering	200000
373	241	Mr.Yoganand Babusha Godbole	12/7/1995	27 Year	Peon	Administration	Engineering	200000
374	243	Ms.Rukhman Ganesh Kamble	25/03/1985	37 Year	Peon	Administration	Engineering	200000
375	244	Ms.Shobha Baban Daundkar	5/9/1977	45 Year	Peon	Administration	Engineering	200000
376	245	Mr.Datta Ramesh Dnyane	25/03/1976	46 Year	Peon	Administration	Engineering	200000
377	247	Ms.Mirabai Utam Jarhad	1/1/1981	42 Year	Peon	Administration	Engineering	200000
378	248	Ms.Kaveri Namdev Dhawale	6/3/1992	30 Year	Peon	Administration	Engineering	200000
379	271	Mr.Santosh Gangadhar Shelke	27/11/1983	39 Year	Peon	Administration	Engineering	200000
380	273	Ms.Sanjivani Maroti Bharose	1/1/1973	50 Year	Peon	Administration	Engineering	200000
381	274	Ms.Anita Ashok Ubale	2/6/1982	40 Year	Peon	Administration	Engineering	200000
382	305	Ms.Vandana Bhagwat Waditke	22/03/1986	36 Year	Peon	Administration	Engineering	200000
383	308	Ms.Shobha Laxman Kharat	1/1/1976	47 Year	Peon	Administration	Engineering	200000
384	360	Mrs.Ketaki Prasad Bhalerao	13/12/1986	36 Year	Office Superintendent	OFFICE ADMINISTRATI	Polytechnic	200000
385	33	Mr.Divakar Madhukar Kulkarni	25/11/1960	62 Year	Instructor	WORKSHOP	Polytechnic	200000
386	37	Mr.Atul Narshingrao Shinde	21/01/1982	41 Year	Sr. Clerk	STUDENT SECTION	Polytechnic	200000
387	38	Mr.Shamim Chandpasha Sayed	8/12/1983	39 Year	Network Admin.	COMPUTER	Polytechnic	200000
388	40	Mr.Nilesh Vishwanath Hire	21/01/1980	43 Year	Instructor	WORKSHOP	Polytechnic	200000
389	42	Mr.Vishnu Atmaram Sangule	7/5/1972	50 Year	Instructor	WORKSHOP	Polytechnic	200000
390	57	Mr.Balaji Pralhadrao Devkutte	5/12/1980	42 Year	Instructor	WORKSHOP	Polytechnic	200000
391	111	Mr.Manoj Baburao Nannaware	27/07/1985	37 Year	Lab. Asst.	ELECTRONICS & TELE COMM.	Polytechnic	200000
392	196	Mr.Gopal Bhujangrao Kalyankar	11/9/1977	45 Year	Librarian	LIBRARY	Polytechnic	200000
393	222	Mr.Ravikumar Arun Udawant	10/2/1994	28 Year	Account Asst.	ACCOUNTS	Polytechnic	200000
394	378	Mrs.Rudrakanthwar Akanksha Satish	13/06/1996	26 Year	Lab. Asst.	CIVIL ENGINEERING	Polytechnic	200000
395	379	Mr. Harke Datta Babasaheb	6/10/1987	35 Year	Lab. Asst.	MECHANICAL ENGINEERING	Polytechnic	200000
396	380	Mr. Kolhe Santosh Damodhar	10/10/1991	31 Year	Lab. Asst.	ELECTRICAL ENGINEERING	Polytechnic	200000
397		Mr. Gawande Amol Sadashiv	19/08/1994	28 Year	Asst. Librarian	LIBRARY	Polytechnic	200000
398	187	Mr.Sandeep Krushana Gaikwad	2/2/1990	32 Year	Peon	POLY- PRINCIPAL	Polytechnic	200000
399	361	Mr.Suresh Vishvnath Magar	9/8/1994	28 Year	Peon	POLYTECHNIC	Polytechnic	200000

Attached Annexure is forming part of Policy No. H1104300

Sr. No.	Emp. Code	Full Name (First Name / Middle Name / Surname)	Date of Birth	Age	Designation	Department	Name of College	Sum Insured
						OFFICE		
400	362	Mr. Bhauro Changdev Domale	1/1/1988	35 Year	Peon	COMPUTER	Polytechnic	200000
401	363	Mr. Gorakh Baban Shendge	6/12/1990	32 Year	Peon	MECHANICAL ENGI	Polytechnic	200000
402	364	Mrs. Sarika Santosh Shelke	2/7/1990	32 Year	Peon	AIML ENGI	Polytechnic	200000
403	365	Mrs. Sangita Shankar Sonone	15/02/1980	42 Year	Peon	WORKSHOP	Polytechnic	200000
404	366	Mrs. Gangasagar Keshav Gadhekar	9/4/1985	37 Year	Peon	LIBRARY	Polytechnic	200000
405	367	Mrs. Ranjanabai Vishwanath Magar	1/1/1972	51 Year	Peon	ELECTRONICS & TELE COMM.	Polytechnic	200000
406		Mrs. Meenabai Kashinath Girhe	2/4/1990	32 Year	Peon	ELECTRICAL ENGINEERING	Polytechnic	200000

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