



IMS ENGINEERING COLLEGE, GHAZIABAD

(Affiliated to Dr. A.P.J. Abdul Kalam Technical University, Lucknow, Uttar Pradesh & Approved by AICTE, New Delhi)

NH-09, Adhyatmik Nagar, Near Dasna, Distt: Ghaziabad, Uttar Pradesh Website: <https://www.imsec.ac.in>

SUPPORTING DOCUMENTS NAAC AQAR: 2020-21

6.3.1 *The institution has effective welfare measures for teaching and non-teaching staff.*

Attachment: Supporting Documents

Star Group Health Insurance
Unique id : SHAHLGP21214V022021
Policy Schedule

Policy No. : P/161132/01/2021/012943	Previous Policy No. :
Proposer's Code : 20179137	GSTIN : 09AAJCS4517L1ZW
Proposer's Name : IMS COLLEGE OF ENGINEERING	SAC Code : 997133/Accident and Health Insurance Services
Address : NH24 ADHYATAMIK NAGAR, GHAZIABAD , U.P, NH 24, GHAZIABAD UTTAR PRADESH, 201009	Issuing Office Code : 161132
	Issue Office Name : Branch Office - Ghaziabad
	Address : C - 100 First floor,Above United Bank of India, Raj Nagar District Center, Raj nagar Ghaziabad - 201001
Phone No : /9219519678/	Phone No : 0120-4522224/4522205
Email id :	Email id : ghaziabad@starhealth.in
Proposer GSTIN : -	Place of Supply : -
Collection No : 1441013816	Fulfiller Code : TA0000009011
Collection Date : 02/02/2021	Intermediary Code : SMD
Premium : Rs. 5,78,378	Name : Ms.Sangeeta Saha
CGST @9% : 52,054 /- SGST/UTGST@9%: 52,054 /-	Phone : 7505056021/
Stamp Duty : Re. 1	Email id : sangeetasaha35@gmail.com
Total Premium : Rs. 6,82,486	

Total Premium in words	: Indian Rupees Six Lakhs Eighty Two Thousand Four Hundred Eighty Six Only
Period Of Insurance From	: 03/02/2021 00:00 Hrs To Midnight Of : 02/02/2022 23:59:59
Co-insurance	

Risk Coverage Details

No. of Employees / Members Covered	134
No. of Dependents Covered	287
Total No. of Persons covered	421
Sum Insured Slab	Rs. Various Sum Insured as per list attached
Total Sum Insured	Rs. 2,85,00,000/- only
Total Sum Insured (in words)	Indian Rupees Two Crores Eighty-Five Lakhs Only

Extensions Offered

30 days waiting Period	Exclusion no.1 appearing in the policy clause stands deleted
First Year Exclusion	Exclusion no.2 appearing in the policy clause stands deleted
First Two Year Exclusion	Exclusion no.3 appearing in the policy clause stands deleted

Entered by : SH35099
Approved by : SH43829
Place : Noida
Date : 04/02/2021

For and on behalf of
Star Health and Allied Insurance Company Ltd.



Authorised Signatory
Please see overleaf

IRDAI Regn. No 129
Corporate Identity Number U66010TN2005PLC056649
Email ID : info@starhealth.in

Pre-existing Diseases Exclusion	Exclusion no.4 appearing in the policy clause stands deleted
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Special Conditions

Family Definition	Family Floater(Employee, Spouse and Children)
Room Rent limits including Boarding, Nursing Charges, etc,	<p>Restricted to 2% of SI maximum upto 3500 for Normal & 4% of SI maximum upto 7000 for ICU</p> <p>If the Insured occupies a room with a room rent limit other than his eligibility as per the insurance policy, all the other charges shall be limited to the charges applicable for the eligible room rent or actual, whichever is lower.</p> <p>Treatment in our network hospitals only, However in the case of Medical Emergencies & Accidents, treatment can be taken in other Hospitals. In all cases immediate intimation shall be given to our Call Center within 24 hours of Hospitalization.</p>
Pre & Post Hospitalisation limits	<ul style="list-style-type: none"> - Pre Hospitalization - 30 Days - Post Hospitalization - 60 Days.
Ambulance Expenses limits	Emergency ambulance charges up-to a sum of Rs.1500/- per hospitalization
Sub Limits	Sublimits only for Cataract Rs.20,000/- per eye
Addition / Deletion of Employees & Dependents	<p>After the inception of the Policy , NO midterm inclusion of any employee & dependents unless he is a new joinee and dependents of the already insured employee unless they are newly married spouse and new born child (only after completion of 5 months of age) and such inclusion is also subject to payment of additional premium on pro rata basis. For newly joined employees, the Insured shall provide the date of joining & for inclusion of dependents of the already insured employees, the Insured should provide the date of marriage for newly married spouse & date of birth for newly born child.</p> <p>Insured will be allowed a window period of 30 days from the policy Inception date to review the employee list covered under the policy . All Addition / deletion / Correction of the persons to be done subject to additional premium . if there is a change in the group size.</p> <p>The coverage under the policy in respect of the insured persons will cease once they cease to be an employee/ member of the Insured or on the expiry of the policy, whichever is earlier. In respect of deletions, refund will be effected on prorata basis from the date of deletion of the employee under the policy - subject to NO claim for the employee or the family members, for which the Insured shall provide date of relieving of the employee</p>

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	<p>We agree for providing cover for additions from the date of joining of the new employee by charging prorata premium from the date of joining till the expiry of the policy, subject to maintenance of free and adequate balance under Cash Deposit maintained by the Insured with us or the coverage will be effective from the date of payment of premium.</p> <p>The Insured shall submit of list of additions and deletions on monthly basis to reach us at the latest by the 10th of subsequent month.</p> <p>The Cover for Children is only for dependent children. In the case of female children, the cover will cease once they become earning member or on getting married. In the case of dependent Male Children, the cover will cease once they become earning member.</p>
Other conditions	<p>We shall issue photo ID cards in respect of all the covered persons and we require the passport size/stamp size photo for the same.</p> <p>AYUSH Treatment: Expenses incurred on treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines in a Government Hospital or in any institute recognized by the government and/or accredited by the Quality Council of India/National Accreditation Board on Health up to 25% of the sum insured subject to a maximum of Rs.25,000/- per policy period.</p> <p>All Day Care Procedures covered</p> <p>Dependent Child means a child (natural or legally adopted) who is financially dependent and does not have his or her independent source of income and not over 30 years</p>
Other conditions	All Other Terms & Conditions Subject to printed Policy (Star Group Health Insurance Policy) Clauses attached

The coverage under the policy in respect of the insured persons will cease once they cease to be an employee/ member of the Insured or on the expiry of the policy, whichever is earlier. In respect of deletions, refund will be effected on prorata basis from the date of deletion of the employee under the policy - subject to NO claim for the employee or the family members, for which the Insured shall provide date of relieving of the employee.

Claims will be settled through Inhouse claims team.

Sector Classification :

Urban

Renewability: In the event of the group policy being discontinued or not renewed or when the members of the group leave the group on account of resignation/retirement/termination or otherwise, the following provision shall apply.

The cover for the persons covered earlier under the group policy will be granted only as per standard retail policies. However, in respect of persons who have been covered continuously for a period of one year under the group policy with our Company, we shall waive the 30 days waiting period and First year exclusions. In respect of persons who have

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P/161132/01/2021/012943

been covered continuously for a period of two years under the group policy with our Company, we shall waive the 30 days waiting period, First year exclusions and First two year exclusions.

In respect of persons who have been continuously covered for a period a four years under the group policy with our Company, we shall grant cover for Pre Existing diseases also.

Condition precedent: In the event of any claim under the policy or intimation should be given to the company immediately, through toll free no: 1800 425 2255 or 1800 102 4477, 044 2826 3300 (chargeable), or email: support@starhealth.in or fax - 1800 425 5522.

STAR value added unique services : Web enabled service for Policy details and health tips
Inhouse Cashless facility for treatment at network hospitals across india.
24*7 customer care center
Free General Physician advice

Warranted that in case of dishonour of premium cheque(s) the Company shall not be liable under the policy and the policy shall be void abinitio (from inception).

The insurance under this policy is subject to conditions, clauses, warranties, endorsements as per forms attached.

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TAX Invoice

Invoice No. : 9K441Y21P0000101	Customer ID : CB0000094391
Invoice Date : 04/02/21	Policy No : P/161132/01/2021/012943
Recipient	Supplier
GSTIN : -	GSTIN : 09AAJCS4517L1ZW
Proposer's Name : IMS COLLEGE OF ENGINEERING	NAME : Star Health and Allied Insurance Co Ltd - Branch Office - Ghaziabad
Address : NH24 ADHYATAMIK NAGAR, GHAZIABAD , U.P, NH 24, GHAZIABAD UTTAR PRADESH, 201009	Address : C - 100 First floor, Above United Bank of India, Raj Nagar District Center, Raj nagar Ghaziabad - 201001
City :	City : GHAZIABAD
State : Uttar Pradesh	State : Uttar Pradesh
Pincode : 201009	Pincode : 201001
Client Category : CORP	Place of Supply : 9 - Uttar Pradesh

HSN / SAC Code	Description of Service(s)	Total A	Discount B	Taxable Value C = A - B	IGST @ 18% D = C * IGST	CGST @9% E = C *CGST	UT/SGST@9% F = C *UTGST or SGST	CESS@1% G=C*Cess	Total Invoice Value H=C+D+E+F+G
997133	Insurance Services	578378	0	578378		52054	52054		Rs. 6,82,486

Total Invoice Value (in Figures) : Rs. 6,82,486

Total Invoice Value (in Words) : Indian Rupees Six Lakhs Eighty
Two Thousand Four Hundred Eighty
Six Only

Amount of Tax Subject to reverse Charge : No

Important Note:

The invoice is issued as per Section 31 of the CGST Act

In case no GSTIN or incorrect GSTIN is provided by the Proposer at Proposal stage, Star Health and Allied Insurance Co Ltd shall not be responsible for any Input Tax Credit losses and no subsequent revision of invoice will be undertaken.

E. & O.E

This is a digitally signed document and hence no physical signature is required

IRDAI Regn. No 129 Corporate Identity Number U66010TN2005PLC056649 Email ID : stargst@starhealth.in

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Approved by : SH43829
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INSURED PERSON DETAILS :

No of Persons Covered : 0

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
1	Mr.Dr. Suveg Moudgil	Employee	09/04/1977	43	9	Male	201791372100000100	1225	Others	300000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Preeti	Spouse	31/12/1982	38	1	Female	201791372100000101	NIL				
	Mr.Harshit	Son	18/11/2008	12	2	Male	201791372100000102	NIL				
2	Ms.Ms. Neeru	Employee	20/07/1976	44	6	Female	201791372100000200	1100	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Pearl	Daughter	07/05/2006	14	8	Female	201791372100000201	NIL				
	Mr.Dev Kumar Sawhney	Son	15/09/2008	12	4	Male	201791372100000202	NIL				
3	Mr.Mr. Nizam Uddin Khan	Employee	03/08/1971	49	5	Male	201791372100000300	91	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Eram Faheem	Spouse	30/11/1981	39	2	Female	201791372100000301	NIL				
	Mr.Mohammad Izyan Khan	Son	04/11/2008	12	2	Male	201791372100000302	NIL				
4	Mr.Mr. Sanjay Kumar (Bt)	Employee	10/03/1989	31	10	Male	201791372100000400	1253	Others	200000	1	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shraddha Singh	Spouse	04/02/1995	25	11	Female	201791372100000401	NIL				
5	Mr.Dr. Arvind Kumar Sharma	Employee	08/08/1972	48	5	Male	201791372100000500	1223	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Dr Suman Lata Sharma	Spouse	20/01/1975	46	0	Female	201791372100000501	NIL				
	Mr.Divyang Gaur	Son	11/03/1998	22	10	Male	201791372100000502	NIL				
	Mr.Soumy Gaur	Son	16/12/2001	19	1	Male	201791372100000503	NIL				
6	Ms.Dr. Meenu Baliyan	Employee	09/07/1984	36	6	Female	201791372100000600	671	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Mr. Rajeev Singh	Spouse	01/01/1981	40	1	Male	201791372100000601	NIL				
	Mr.Aarush Singh	Son	05/08/2009	11	5	Male	201791372100000602	NIL				
7	Ms.Dr. Shashi Gupta	Employee	11/03/1978	42	10	Female	201791372100000700	1230	Others	300000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Mr.Piyush Gupta	Spouse	26/10/1976	44	3	Male	201791372100000701	NIL				
	Mr.Udit Gupta	Son	01/03/2007	13	11	Male	201791372100000702	NIL				
8	Ms.Dr. Arunima Sirohi Tomer	Employee	14/01/1983	38	0	Female	201791372100000800	88	Others	300000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Mr. Amit Tomar	Spouse	27/11/1980	40	2	Male	201791372100000801	NIL				
	Ms.Vani Tomar	Daughter	03/09/2007	13	4	Female	201791372100000802	NIL				

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
9	Mr.Mr. Om Prakash Umrao	Employee	07/05/1974	46	8	Male	201791372100000900	660	Others	300000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Manisha Umrao	Spouse	03/02/1976	44	11	Female	201791372100000901	NIL				
	Mr.Ansh Verma	Son	15/07/2006	14	6	Male	201791372100000902	NIL				
	Ms.Muskan Verma	Daughter	07/05/2001	19	8	Female	201791372100000903	NIL				
10	Ms.Ms. Snigdha Chaturvedi	Employee	26/10/1985	35	3	Female	201791372100001000	1107	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Ashutosh Chaturvedi	Spouse	15/09/1979	41	4	Male	201791372100001001	NIL				
	Mr.Yuvraj Chaturvedi	Son	22/07/2013	7	6	Male	201791372100001002	NIL				
11	Ms.Ms. Anjali Sardana	Employee	17/08/1987	33	5	Female	201791372100001100	141	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Vipul Batra	Spouse	09/11/1984	36	2	Male	201791372100001101	NIL				
	Mr.Viaan	Son	16/11/2016	4	2	Male	201791372100001102	NIL				
12	Mr.Mr. Radha Raman Jha	Employee	21/04/1989	31	9	Male	201791372100001200	1226	Others	200000	0	NIL
13	Mr.Mr. Jaya Nidhi Vashishtha	Employee	27/05/1986	34	8	Male	201791372100001300	73	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Stuti Sharma	Spouse	20/11/1990	30	2	Female	201791372100001301	NIL				
	Ms.Kaustubhi Vashishtha	Daughter	04/07/2015	5	6	Female	201791372100001302	NIL				
14	Mr.Mr. Gaurav Kumar Mishra	Employee	25/03/1988	32	10	Male	201791372100001400	14	Others	200000	0	NIL
15	Mr.Dr. R P S Chauhan	Employee	14/06/1972	48	7	Male	201791372100001500	50	Others	300000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Prerna Singh Chauhan	Spouse	26/12/1979	41	1	Female	201791372100001501	NIL				
	Mr.Shreyash Pratap Singh Chauhan	Son	27/07/2003	17	6	Male	201791372100001502	NIL				
	Ms.Swastika Singh Chauhan	Daughter	18/09/2007	13	4	Female	201791372100001503	NIL				
16	Ms.Ms. Mubina Shekh	Employee	25/09/1986	34	4	Female	201791372100001600	116	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Mr. Shafiq Mohammed	Spouse	30/07/1981	39	6	Male	201791372100001601	NIL				
	Mr.Hasnain	Son	01/07/2013	7	7	Male	201791372100001602	NIL				
17	Ms.Dr. Meghna Singh	Employee	21/09/1981	39	4	Female	201791372100001700	417	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Rajat Dhaka	Spouse	01/09/1981	39	5	Male	201791372100001701	NIL				

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
	Mr.Arindam Dhaka	Son	26/12/2009	11	1	Male	201791372100001702		NIL			
18	Ms.Ms. Megha Gupta	Employee	16/07/1995	25	6	Female	201791372100001800	1261	Others	200000	0	NIL
19	Ms.Ms. Shivani Agarwal	Employee	30/07/1986	34	6	Female	201791372100001900	48	Others	200000	1	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Kamalesh Singh	Spouse	11/05/1984	36	8	Male	201791372100001901	NIL				
20	Ms.Dr. Monica Verma	Employee	24/12/1971	49	1	Female	201791372100002000	1080	Others	300000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Devam Verma	Spouse	14/04/1971	49	9	Male	201791372100002001	NIL				
	Ms.Devica Verma	Daughter	08/03/2000	20	10	Female	201791372100002002	NIL				
21	Mr.Mr. Ashish Awasthi	Employee	16/10/1985	35	3	Male	201791372100002100	1198	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Anamika Mishra	Spouse	04/12/1985	35	1	Female	201791372100002101	NIL				
	Mr.Aditya Awasthi	Son	30/04/2020	0	9	Male	201791372100002102	NIL				
22	Ms.Ms. Shruti Keshari	Employee	21/10/1985	35	3	Female	201791372100002200	1161	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Vivek Keserwani	Spouse	05/12/1981	39	1	Male	201791372100002201	NIL				
	Mr.Kannan Narayan	Son	28/08/2013	7	5	Male	201791372100002202	NIL				
23	Mr.Dr. Raza Rasool	Employee	10/11/1980	40	2	Male	201791372100002300	1125	Others	200000	1	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Sumaiya Hasnain	Spouse	01/01/1983	38	1	Female	201791372100002301	NIL				
24	Mr.Dr. Pankaj Aggarwal	Employee	07/08/1977	43	5	Male	201791372100002400	40	Others	300000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Ms. Neelima Agarwal	Spouse	02/03/1978	42	11	Female	201791372100002401	NIL				
	Mr.Parth Agarwal	Son	20/05/2005	15	8	Male	201791372100002402	NIL				
25	Ms.Dr. Suman Gupta	Employee	24/02/1969	51	11	Female	201791372100002500	1065	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Santosh Kumar Rai	Spouse	06/07/1977	43	6	Male	201791372100002501	NIL				
	Ms.Sumedha Rai	Daughter	21/03/2009	11	10	Female	201791372100002502	NIL				
26	Mr.Mr. Pravesh Chandra Srivastava	Employee	15/11/1978	42	2	Male	201791372100002600	15	Others	200000	0	NIL
27	Mr.Mr. Shiv Om Sharma	Employee	01/07/1985	35	7	Male	201791372100002700	205	Others	200000	2	NIL

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Archana Sharma	Spouse	12/11/1986	34	2	Female	201791372100002701		NIL			
	Ms.Mishka	Daughter	20/09/2018	2	4	Female	201791372100002702		NIL			
28	Mr.Mr. Vishal Saxena	Employee	19/06/1971	49	7	Male	201791372100002800	694	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Mamta Saxena	Spouse	25/04/1971	49	9	Female	201791372100002801		NIL			
	Mr.Vansh Saxena	Son	07/01/2004	17	0	Male	201791372100002802		NIL			
29	Mr.Mr. Vishal Saxena	Employee	19/06/1971	49	7	Male	201791372100002900	694	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Mamta Saxena	Spouse	25/04/1971	49	9	Female	201791372100002901		NIL			
	Mr.Vansh Saxena	Son	07/01/2004	17	0	Male	201791372100002902		NIL			
30	Mr.Mr. Ankit Kumar Saxena	Employee	26/08/1986	34	5	Male	201791372100003000	1110	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Dipali Nigam	Spouse	09/11/1988	32	2	Female	201791372100003001		NIL			
	Mr.Aarav Saxena	Son	10/04/2019	1	9	Male	201791372100003002		NIL			
31	Mr.Mr. Deepak Vishwakarma	Employee	01/05/1984	36	9	Male	201791372100003100	94	Others	200000	1	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Vandana Sharma	Spouse	12/07/1986	34	6	Female	201791372100003101		NIL			
32	Ms.Ms. Pragya	Employee	01/09/1984	36	5	Female	201791372100003200	1213	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Ekal Agarwal	Spouse	26/01/1985	36	0	Male	201791372100003201		NIL			
	Ms.Priyanka	Daughter	20/10/2013	7	3	Female	201791372100003202		NIL			
33	Mr.Mr. Updesh Kumar Jaiswal	Employee	02/04/1984	36	9	Male	201791372100003300	96	Others	200000	0	NIL
34	Mr.Dr. Siddhi Nath Rajan	Employee	17/09/1965	55	4	Male	201791372100003400	128	Others	300000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Minakshi Shrivastava	Spouse	11/09/1969	51	4	Male	201791372100003401		NIL			
	Mr.Anshuman Nath	Son	09/09/2002	18	4	Male	201791372100003402		NIL			
	Mr.Ayushman Nath	Son	31/10/2004	16	3	Male	201791372100003403		NIL			
35	Mr.Mr. Neeraj Kumar Sirohi	Employee	25/07/1975	45	6	Male	201791372100003500	39	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Manjusha Sirohi	Spouse	19/10/1976	44	3	Female	201791372100003501		NIL			
	Mr.Prarabdh Sirohi	Son	29/10/2006	14	3	Male	201791372100003502		NIL			

In the event of the policy being withdrawn in future, intimation about the withdrawal will be sent 3 months prior to the date when renewal falls

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
36	Mr.Dr. Narendra Kumar	Employee	15/07/1977	43	6	Male	201791372100003600	33	Others	300000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Kavita Kumari Rathore	Spouse	02/07/1981	39	6	Female	201791372100003601	NIL				
	Ms.Chetna Rathore	Daughter	10/10/2003	17	3	Female	201791372100003602	NIL				
	Ms.Jiya Rathore	Daughter	25/02/2011	9	11	Female	201791372100003603	NIL				
37	Mr.Mr. Varun Kumar Singhal	Employee	11/12/1982	38	1	Male	201791372100003700	1025	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Sarika Rani Singhal	Spouse	06/04/1986	34	9	Female	201791372100003701	NIL				
	Mr.Dhairya Singhal	Son	14/10/2010	10	3	Male	201791372100003702	NIL				
	Ms.Parushi Singhal	Daughter	03/10/2013	7	3	Female	201791372100003703	NIL				
38	Mr.Mr. Priya Ranjan Kumar	Employee	16/08/1989	31	5	Male	201791372100003800	672	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Sarika Srivastava	Spouse	19/12/1987	33	1	Female	201791372100003801	NIL				
	Mr.Priyansh Ranjan	Son	23/10/2017	3	3	Male	201791372100003802	NIL				
39	Mr.Mr. Mayank Aggarwal	Employee	06/07/1989	31	6	Male	201791372100003900	1029	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Richa Gupta	Spouse	01/07/1991	29	7	Female	201791372100003901	NIL				
	Ms.Pranika Agrawal	Daughter	15/11/2017	3	2	Female	201791372100003902	NIL				
40	Ms.Ms. Shomini Parashar	Employee	12/09/1977	43	4	Female	201791372100004000	29	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Subhash Goyal	Spouse	23/01/1978	43	0	Male	201791372100004001	NIL				
	Mr.Kartikay Goyal	Son	10/08/2007	13	5	Male	201791372100004002	NIL				
	Ms.Kritika Goyal	Daughter	08/05/2010	10	8	Female	201791372100004003	NIL				
41	Mr.Mr. Raj Kumar Singh	Employee	20/07/1986	34	6	Male	201791372100004100	1030	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Gauri Singh	Daughter	19/07/2011	9	6	Female	201791372100004101	NIL				
	Mr.Shreyank Singh	Son	29/11/2020	0	2	Male	201791372100004102	NIL				
42	Mr.Mr. Vivek Jain	Employee	24/11/1982	38	2	Male	201791372100004200	44	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Priyanka Jain	Spouse	28/08/1983	37	5	Female	201791372100004201	NIL				
	Mr.Nolen Jain	Son	20/07/2013	7	6	Male	201791372100004202	NIL				
	Ms.Dumi Jain	Daughter	08/09/2017	3	4	Female	201791372100004203	NIL				
43	Ms.Dr. Swati Singh	Employee	05/08/1986	34	5	Female	201791372100004300	51	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
	Mr.Mr. Ashish Kumar	Spouse	01/01/1988	33	1	Male	201791372100004301		NIL			
	Mr.Akshaj Kumar	Son	08/11/2011	9	2	Male	201791372100004302		NIL			
44	Mr.Dr. Prabal K Chakravorty	Employee	21/04/1961	59	9	Male	201791372100004400	5	Others	300000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Meenakshi Chakravorty	Spouse	28/03/1967	53	10	Female	201791372100004401	NIL				
	Mr.Debdotto Chakravorty	Son	05/12/1998	22	1	Male	201791372100004402	NIL				
45	Mr.Mr. Prashant Kumar Taank	Employee	10/01/1972	49	0	Male	201791372100004500	207	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Anju Rani	Spouse	11/07/1970	50	6	Female	201791372100004501	NIL				
	Ms.Perna Kumari	Daughter	02/01/2001	20	0	Female	201791372100004502	NIL				
	Mr.Akshat Kumar Taank	Son	15/09/2006	14	4	Male	201791372100004503	NIL				
46	Ms.Ms. Chandra Pushpanjali Patel	Employee	02/01/1984	37	0	Female	201791372100004600	46	Others	200000	0	NIL
47	Mr.Mr. Ajay Singh Parmar	Employee	05/07/1983	37	6	Male	201791372100004700	104	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Jyotsana Singh	Spouse	10/04/1988	32	9	Female	201791372100004701	NIL				
	Ms.Kavya Singh Parmar	Daughter	18/03/2015	5	10	Female	201791372100004702	NIL				
48	Mr.Mr. Atul Kumar	Employee	04/11/1979	41	2	Male	201791372100004800	38	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shivani Gupta	Spouse	08/02/1981	39	11	Female	201791372100004801	NIL				
	Mr.Ankit Agarwal	Son	17/12/2007	13	1	Male	201791372100004802	NIL				
49	Mr.Dr. Avdhesh Gupta	Employee	03/04/1975	45	9	Male	201791372100004900	300	Others	300000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Urvashi Gupta	Spouse	06/08/1978	42	5	Female	201791372100004901	NIL				
	Ms.Gungun Gupta	Daughter	14/04/2003	17	9	Female	201791372100004902	NIL				
	Mr.Devyansh Gupta	Son	05/10/2006	14	3	Male	201791372100004903	NIL				
50	Mr.Mr. Praveen Kumar	Employee	23/08/1983	37	5	Male	201791372100005000	75	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Neha	Spouse	08/08/1984	36	5	Female	201791372100005001	NIL				
	Mr.Akshat Singh	Son	05/02/2011	9	11	Male	201791372100005002	NIL				
	Ms.Kavya Singh	Daughter	10/11/2016	4	2	Female	201791372100005003	NIL				
51	Mr.Mr. Rajeev Sharma	Employee	05/05/1972	48	8	Male	201791372100005100	201	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
	Ms.Reena Sharma	Spouse	10/12/1978	42	1	Female	201791372100005101		NIL			
	Ms.Vaishnavi Sharma	Daughter	07/07/2008	12	6	Female	201791372100005102		NIL			
	Mr.Shaurya Sharma	Son	01/12/2009	11	2	Male	201791372100005103		NIL			
52	Mr.Mr. Uday Singhta	Employee	25/01/1977	44	0	Male	201791372100005200	209	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Sanju Kumari	Spouse	27/04/1989	31	9	Female	201791372100005201		NIL			
	Ms.Ellyana Singhta	Daughter	18/05/2015	5	8	Female	201791372100005202		NIL			
	Mr.Yuvaan Singhta	Son	22/05/2019	1	8	Male	201791372100005203		NIL			
53	Ms.Dr. Renuka	Employee	07/09/1978	42	4	Female	201791372100005300	1251	Others	200000	0	NIL
54	Mr.Mr. Manoj Kumar Kukreja	Employee	20/07/1975	45	6	Male	201791372100005400	1212	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Bharti Kukreja	Spouse	09/10/1979	41	3	Female	201791372100005401		NIL			
	Ms.Radhika Kukreja	Daughter	07/08/2005	15	5	Female	201791372100005402		NIL			
	Mr.Chaitanya Kukreja	Son	27/02/2009	11	11	Male	201791372100005403		NIL			
55	Ms.Ms. Rinku	Employee	15/07/1981	39	6	Female	201791372100005500	222	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Sunit Kumar	Spouse	26/06/1984	36	7	Male	201791372100005501		NIL			
	Mr.Arnab Chaudhary	Son	21/01/2012	9	0	Male	201791372100005502		NIL			
56	Mr.Mr. Mahesh Prakash Kaushik	Employee	16/10/1965	55	3	Male	201791372100005600	240	Others	200000	4	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Suman Kaushik	Spouse	25/09/1982	38	4	Female	201791372100005601		NIL			
	Mr.Kaushambi Kaushik	Son	08/07/1997	23	6	Male	201791372100005602		NIL			
	Mr.Ankit Kaushik	Son	02/07/2000	20	6	Male	201791372100005603		NIL			
	Ms.Pallavi Kaushik	Daughter	25/08/2008	12	5	Female	201791372100005604		NIL			
57	Mr.Mr. Atul Kumar Kushwaha	Employee	08/01/1980	41	0	Male	201791372100005700	1077	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Shalini Singh	Spouse	08/08/1985	35	5	Female	201791372100005701		NIL			
	Mr.Rachit Kushwaha	Son	29/11/2010	10	2	Male	201791372100005702		NIL			
58	Ms.Dr. Upasana Pandey	Employee	01/01/1981	40	1	Female	201791372100005800	1064	Others	300000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Shripati Pandey	Spouse	08/02/1978	42	11	Male	201791372100005801		NIL			
	Mr.Atharav Pandey	Son	02/05/2007	13	9	Male	201791372100005802		NIL			
	Mr.Aadya Pandey	Son	13/12/2013	7	1	Male	201791372100005803		NIL			

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
59	Mr.Mr. Mukesh Kumar Singh	Employee	12/08/1984	36	5	Male	201791372100005900	1115	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Asmita Singh	Spouse	01/01/1993	28	1	Female	201791372100005901	NIL				
	Mr.Arnab Singh	Son	11/05/2020	0	8	Male	201791372100005902	NIL				
60	Mr.Mr. Pavan Sharma	Employee	28/12/1978	42	1	Male	201791372100006000	1235	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Sarita Sharma	Spouse	28/07/1985	35	6	Female	201791372100006001	NIL				
	Ms.Shreya Sharma	Daughter	18/09/2011	9	4	Female	201791372100006002	NIL				
	Mr.Divyansh Sharma	Son	29/10/2012	8	3	Male	201791372100006003	NIL				
61	Mr.Mr. Deepak Kumar	Employee	12/12/1980	40	1	Male	201791372100006100	86	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Preeti Tyagi	Spouse	26/04/1983	37	9	Female	201791372100006101	NIL				
	Ms.Kritika Tyagi	Daughter	20/01/2008	13	0	Female	201791372100006102	NIL				
	Ms.Nitika Tyagi	Daughter	03/12/2011	9	1	Female	201791372100006103	NIL				
62	Mr.Mr. Vijay Kumar	Employee	05/06/1986	34	7	Male	201791372100006200	606	Others	200000	1	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Prameela Yadav	Spouse	30/08/1990	30	5	Female	201791372100006201	NIL				
63	Ms.Dr. K V V N S Sundari Kameswari	Employee	05/08/1975	45	5	Female	201791372100006300	1068	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.K Ramakrishna	Spouse	29/11/1972	48	2	Male	201791372100006301	NIL				
	Ms.Kvn Nutisri	Daughter	21/01/2009	12	0	Female	201791372100006302	NIL				
64	Ms.Dr. Chetana Sharma	Employee	15/07/1982	38	6	Female	201791372100006400	1153	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Nikunj Bharadwaj	Spouse	01/07/1980	40	7	Male	201791372100006401	NIL				
	Mr.Oorjit Bharadwaj	Son	17/10/2011	9	3	Male	201791372100006402	NIL				
65	Mr.Mr. Sunil Kumar	Employee	24/02/1975	45	11	Male	201791372100006500	133	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Joohi Gupta	Spouse	28/10/1977	43	3	Female	201791372100006501	NIL				
	Ms.Vaishnavi Singh	Daughter	19/05/2009	11	8	Female	201791372100006502	NIL				
	Mr.Aradhya Singh	Son	06/09/2010	10	4	Male	201791372100006503	NIL				
66	Mr.Dr. Mohit Rastogi	Employee	09/05/1984	36	8	Male	201791372100006600	1075	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Astha Rastogi	Spouse	01/01/1984	37	1	Female	201791372100006601	NIL				
	Mr.Atharv Rastogi	Son	12/06/2013	7	7	Male	201791372100006602	NIL				

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
	Mr.Reyansh Rastogi	Son	18/03/2016	4	10	Male	201791372100006603		NIL			
67	Mr.Mr. Ravindra Kumar	Employee	26/01/1974	47	0	Male	201791372100006700	244	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Renu	Spouse	20/11/1981	39	2	Female	201791372100006701	NIL				
	Ms.Tanu	Daughter	20/11/2002	18	2	Female	201791372100006702	NIL				
	Mr.Harshit	Son	14/02/2004	16	11	Male	201791372100006703	NIL				
68	Mr.Mr. Manish Kumar Singh	Employee	07/09/1980	40	4	Male	201791372100006800	1243	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Priti Singh	Spouse	13/03/1981	39	10	Female	201791372100006801	NIL				
	Mr.Riyansh Kumar Singh	Son	05/11/2011	9	2	Male	201791372100006802	NIL				
	Ms.Kritika Singh	Daughter	08/08/2016	4	5	Female	201791372100006803	NIL				
69	Mr.Mr. Rajeev Kumar Chauhan	Employee	31/01/1978	43	0	Male	201791372100006900	82	Others	300000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Kusum Bala Chauhan	Spouse	01/01/1982	39	1	Female	201791372100006901	NIL				
	Ms.Aashi Chauhan	Daughter	12/08/2010	10	5	Female	201791372100006902	NIL				
70	Mr.Mr. Shivansh Srivastava	Employee	03/07/1987	33	6	Male	201791372100007000	197	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Jyoti Srivastava	Spouse	16/03/1991	29	10	Female	201791372100007001	NIL				
	Ms.Prathivya Srivastava	Daughter	15/06/2019	1	7	Female	201791372100007002	NIL				
71	Mr.Dr. Jasvendra Tyagi	Employee	20/10/1983	37	3	Male	201791372100007100	7	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Priyanka Tyagi	Spouse	25/05/1987	33	8	Female	201791372100007101	NIL				
	Ms.Srishti Tyagi	Daughter	09/12/2010	10	1	Female	201791372100007102	NIL				
	Mr.Atharav Tyagi	Son	13/08/2015	5	5	Male	201791372100007103	NIL				
72	Mr.Dr. Pradeep Kumar	Employee	10/07/1980	40	6	Male	201791372100007200	8	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Deepa Joshi	Spouse	30/10/1985	35	3	Female	201791372100007201	NIL				
	Mr.Pragyan Dewali	Son	05/12/2015	5	1	Male	201791372100007202	NIL				
73	Ms.Ms. Mayurika Saxena	Employee	21/04/1986	34	9	Female	201791372100007300	69	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Neeraj Jain	Spouse	03/05/1985	35	8	Male	201791372100007301	NIL				
	Ms.Anaisha	Daughter	25/11/2018	2	2	Female	201791372100007302	NIL				
74	Mr.Mr. V K Agrawal	Employee	21/03/1973	47	10	Male	201791372100007400	67	Others	200000	3	NIL

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Madhu Mittal	Spouse	18/05/1976	44	8	Female	201791372100007401		NIL			
	Ms.Aastha Agrawal	Daughter	10/02/2001	19	11	Female	201791372100007402		NIL			
	Mr.Dhruv Agrawal	Son	13/04/2006	14	9	Male	201791372100007403		NIL			
75	Mr.Dr. Tej Singh	Employee	19/02/1980	40	11	Male	201791372100007500	645	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Neha Singh	Spouse	12/12/1987	33	1	Female	201791372100007501		NIL			
	Ms.Adhya Singh	Daughter	08/10/2010	10	3	Female	201791372100007502		NIL			
	Ms.Mishthi	Daughter	12/10/2017	3	3	Female	201791372100007503		NIL			
76	Mr.Dr. Rahul Kumar Pandey	Employee	09/01/1982	39	0	Male	201791372100007600	132	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Swati Pandey	Spouse	01/06/1986	34	8	Female	201791372100007601		NIL			
	Mr.Vihaan Pandey	Son	09/01/2012	9	0	Male	201791372100007602		NIL			
	Ms.Arisha Pandey	Daughter	08/12/2015	5	1	Female	201791372100007603		NIL			
77	Mr.Dr. Manoj Kumar Singh	Employee	08/02/1971	49	11	Male	201791372100007700	1242	Others	300000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Anju Singh	Spouse	24/11/1972	48	2	Female	201791372100007701		NIL			
	Ms.Shristi Singh	Daughter	18/05/1999	21	8	Female	201791372100007702		NIL			
	Ms.Stuti Singh	Daughter	25/09/2002	18	4	Female	201791372100007703		NIL			
78	Mr.Mr. Hari Shanker	Employee	31/12/1982	38	1	Male	201791372100007800	642	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Prerna Sharma	Spouse	21/12/1989	31	1	Female	201791372100007801		NIL			
	Ms.Sneha Sharma	Daughter	19/08/2015	5	5	Female	201791372100007802		NIL			
79	Mr.Dr. Vikram Singh	Employee	02/03/1982	38	11	Male	201791372100007900	262	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Archana Kumari	Spouse	16/02/1988	32	11	Female	201791372100007901		NIL			
	Mr.Akshit Chouhan	Son	26/05/2013	7	8	Male	201791372100007902		NIL			
80	Mr.Dr. Ajay Kumar Sahu	Employee	23/04/1979	41	9	Male	201791372100008000	1238	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Smita Singh	Spouse	15/03/1985	35	10	Female	201791372100008001		NIL			
	Mr.Samarth Sahu	Son	16/08/2013	7	5	Male	201791372100008002		NIL			
81	Mr.Mr. Sameer Anand	Employee	20/05/1979	41	8	Male	201791372100008100	1072	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Mrs. Mani Saxena	Spouse	19/08/1980	40	5	Male	201791372100008101		NIL			
	Mr.Akshaj Anand	Son	19/06/2010	10	7	Male	201791372100008102		NIL			

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
	Mr.Divyum Anand	Son	29/07/2016	4	6	Male	201791372100008103		NIL			
82	Mr.Dr. Bibeka Nand Pathak	Employee	20/10/1972	48	3	Male	201791372100008200	172	Others	300000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Anokha Devi	Spouse	01/01/1979	42	1	Female	201791372100008201	NIL				
	Mr.Abhishek Kumar Pathak	Son	15/03/2001	19	10	Male	201791372100008202	NIL				
	Ms.Shweta	Daughter	27/08/2012	8	5	Female	201791372100008203	NIL				
83	Mr.Mr. Sumit Sharma	Employee	14/07/1988	32	6	Male	201791372100008300	1039	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Neha Sharma	Spouse	01/01/1990	31	1	Female	201791372100008301	NIL				
	Mr.Shivansh Bhardwaj	Son	20/04/2014	6	9	Male	201791372100008302	NIL				
84	Mr.Mr. Prem Prakash Agrawal	Employee	12/08/1984	36	5	Male	201791372100008400	1259	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Neha Bansal	Spouse	31/05/1983	37	8	Female	201791372100008401	NIL				
	Ms.Hridisha Agrawal	Daughter	19/09/2014	6	4	Female	201791372100008402	NIL				
85	Mr.Mr. Saurabh Kumar	Employee	15/02/1986	34	11	Male	201791372100008500	661	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Kalpna Rani	Spouse	10/06/1986	34	7	Female	201791372100008501	NIL				
	Mr.Manvick Panwar	Son	21/10/2012	8	3	Male	201791372100008502	NIL				
	Ms.Tejasvi	Daughter	21/04/2019	1	9	Female	201791372100008503	NIL				
86	Mr.Mr. Manoj Kumar	Employee	10/08/1982	38	5	Male	201791372100008600	1256	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Poonam Verma	Spouse	12/03/1988	32	10	Female	201791372100008601	NIL				
	Mr.Shivansh Singh	Son	28/07/2019	1	6	Male	201791372100008602	NIL				
87	Mr.Mr. Shardul Singh Chauhan	Employee	05/02/1993	27	11	Male	201791372100008700	1241	Others	200000	0	NIL
88	Mr.Mr. Pankaj Tiwari	Employee	25/09/1973	47	4	Male	201791372100008800	236	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shalini Tiwari	Spouse	15/04/1979	41	9	Female	201791372100008801	NIL				
	Mr.Rishi Tiwari	Son	29/10/2000	20	3	Male	201791372100008802	NIL				
89	Ms.Dr. Indu Bhatt	Employee	02/05/1984	36	9	Female	201791372100008900	413	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Himaanshu Sachdeva	Spouse	01/10/1983	37	4	Male	201791372100008901	NIL				
	Ms.Yuvanya Sachdeva	Daughter	20/08/2018	2	5	Female	201791372100008902	NIL				

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
90	Mr.Mr. Gaurav Vats	Employee	02/03/1984	36	11	Male	201791372100009000	1260	Others	200000	1	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Mamta Udeshi	Spouse	07/05/1987	33	8	Female	201791372100009001	NIL				
91	Mr.Mr. Lalit Kumar	Employee	28/06/1981	39	7	Male	201791372100009100	212	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Monika Rani	Spouse	07/10/1981	39	3	Female	201791372100009101	NIL				
	Mr.Kavyansh	Son	06/07/2013	7	6	Male	201791372100009102	NIL				
	Ms.Geetika	Daughter	08/07/2020	0	6	Female	201791372100009103	NIL				
92	Mr.Mr. Pramod Kumar	Employee	02/06/1972	48	8	Male	201791372100009200	225	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Alka Rani	Spouse	17/11/1976	44	2	Female	201791372100009201	NIL				
	Mr.Amod Kumar	Son	10/05/2007	13	8	Male	201791372100009202	NIL				
	Ms.Vanishka	Daughter	18/02/2010	10	11	Female	201791372100009203	NIL				
93	Mr.Mr. Rajeev Naithani	Employee	04/08/1977	43	5	Male	201791372100009300	264	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Laxmi Naithani	Spouse	10/10/1984	36	3	Female	201791372100009301	NIL				
	Ms.Gaurangi Naithani	Daughter	07/11/2009	11	2	Female	201791372100009302	NIL				
	Ms.Vrinda Naithani	Daughter	03/12/2011	9	1	Female	201791372100009303	NIL				
94	Mr.Mr. Saroj Kumar	Employee	15/10/1986	34	3	Male	201791372100009400	619	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Archana	Spouse	15/09/1987	33	4	Female	201791372100009401	NIL				
	Ms.Avanika Singh	Daughter	08/11/2014	6	2	Female	201791372100009402	NIL				
	Mr.Vivan Singh	Son	12/04/2016	4	9	Male	201791372100009403	NIL				
95	Mr.Dr. Vivek Kumar (Bt)	Employee	12/06/1982	38	7	Male	201791372100009500	37	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Nishu Goswami	Spouse	24/02/1988	32	11	Female	201791372100009501	NIL				
	Ms.Vaanya	Daughter	11/10/2014	6	3	Female	201791372100009502	NIL				
96	Mr.Mr. Hari Niwas Singh	Employee	16/07/1965	55	6	Male	201791372100009600	223	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Santosh Devi	Spouse	24/07/1967	53	6	Female	201791372100009601	NIL				
	Mr.Varun Kumar	Son	14/08/1996	24	5	Male	201791372100009602	NIL				
97	Mr.Mr. Ghanshyam Yadav	Employee	26/07/1984	36	6	Male	201791372100009700	1258	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Mrs. Deepa Yadav	Spouse	02/06/1987	33	8	Female	201791372100009701	NIL				

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
	Mr.Raghav Yadav	Son	01/03/2013	7	11	Male	201791372100009702		NIL			
98	Ms.Ms. Punjika Rathi	Employee	27/02/1986	34	11	Female	201791372100009800	120	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Shilendra Choudhary	Spouse	28/10/1986	34	3	Male	201791372100009801	NIL				
	Mr.Udyansh Chaudhary	Son	01/01/2015	6	1	Male	201791372100009802	NIL				
	Ms.Nivi Chaudhary	Daughter	30/01/2019	2	0	Female	201791372100009803	NIL				
99	Mr.Mr. Jitendra Kumar	Employee	15/06/1983	37	7	Male	201791372100009900	1141	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Rashmi	Spouse	10/05/1987	33	8	Female	201791372100009901	NIL				
	Ms.Avni	Daughter	12/04/2012	8	9	Female	201791372100009902	NIL				
	Ms.Nandni	Daughter	29/07/2020	0	6	Female	201791372100009903	NIL				
100	Mr.Mr. Pranav Dixit	Employee	27/02/1983	37	11	Male	201791372100010000	13	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Monika Sharma	Spouse	15/04/1984	36	9	Female	201791372100010001	NIL				
	Ms.Pranika Dixit	Daughter	24/04/2015	5	9	Female	201791372100010002	NIL				
	Ms.Shivika Dixit	Daughter	16/09/2017	3	4	Female	201791372100010003	NIL				
101	Ms.Ms. Shaili Gupta	Employee	12/04/1984	36	9	Female	201791372100010100	59	Others	200000	1	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Anshul Gupta	Spouse	22/06/1982	38	7	Female	201791372100010101	NIL				
102	Mr.Mr. Ravi Ranjan	Employee	25/05/1986	34	8	Male	201791372100010200	612	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Poonam Kumari	Spouse	26/02/1991	29	11	Female	201791372100010201	NIL				
	Mr.Nimit Gupta	Son	06/09/2016	4	4	Male	201791372100010202	NIL				
103	Mr.Mr. Umang Sharma	Employee	17/09/1980	40	4	Male	201791372100010300	650	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Uma Sharma	Spouse	22/08/1983	37	5	Female	201791372100010301	NIL				
	Ms.Aanya Sharma	Daughter	14/10/2015	5	3	Female	201791372100010302	NIL				
104	Ms.Ms. Reeba Chawla	Employee	06/12/1978	42	1	Female	201791372100010400	210	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Vishal Chawla	Spouse	13/06/1979	41	7	Male	201791372100010401	NIL				
	Mr.Satvik Chawla	Son	09/03/2007	13	10	Male	201791372100010402	NIL				
105	Mr.Mr. Pankaj Goel	Employee	03/08/1980	40	5	Male	201791372100010500	65	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
	Ms.Rekha Goel	Spouse	10/01/1982	39	0	Female	201791372100010501		NIL			
	Ms.Asmi Goel	Daughter	07/11/2009	11	2	Female	201791372100010502		NIL			
106	Mr.Mr. Anil Kumar	Employee	12/04/1971	49	9	Male	201791372100010600	227	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Kusum Lata	Spouse	11/04/1978	42	9	Female	201791372100010601	NIL				
	Ms.Ishita Singh	Daughter	13/12/2005	15	1	Female	201791372100010602	NIL				
107	Mr.Mr. Shiv Ganesh Singh	Employee	25/01/1974	47	0	Male	201791372100010700	211	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Manoja Singh	Spouse	05/07/1983	37	6	Female	201791372100010701	NIL				
	Mr.Ansh Singh	Son	14/04/2006	14	9	Male	201791372100010702	NIL				
	Mr.Shourya Singh	Son	10/04/2010	10	9	Male	201791372100010703	NIL				
108	Mr.Mr. Jitendra Mittal	Employee	10/10/1974	46	3	Male	201791372100010800	221	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Roli	Spouse	05/04/1977	43	9	Female	201791372100010801	NIL				
	Ms.Kriti Mittal	Daughter	04/01/2008	13	0	Female	201791372100010802	NIL				
	Ms.Samridhi Mittal	Daughter	22/12/2012	8	1	Female	201791372100010803	NIL				
109	Mr.Mr. Ravi Shankar Pal	Employee	16/06/1986	34	7	Male	201791372100010900	1162	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shanno Pal	Spouse	01/01/1989	32	1	Female	201791372100010901	NIL				
	Mr.Aanav Pal	Son	24/01/2014	7	0	Male	201791372100010902	NIL				
110	Mr.Mr. Deepak Singh Bisht	Employee	09/08/1971	49	5	Male	201791372100011000	599	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Varuna Bisht	Spouse	02/01/1978	43	0	Female	201791372100011001	NIL				
	Ms.Vanshika Bisht	Daughter	02/08/2005	15	6	Female	201791372100011002	NIL				
	Mr.Vansh Bisht	Son	24/03/2011	9	10	Male	201791372100011003	NIL				
111	Mr.Mr. Sanjay Gautam	Employee	15/06/1974	46	7	Male	201791372100011100	217	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Uma Gautam	Spouse	01/04/1981	39	10	Female	201791372100011101	NIL				
	Ms.Aditi Gautam	Daughter	22/09/2007	13	4	Female	201791372100011102	NIL				
	Mr.Shreyas Gautam	Son	14/04/2012	8	9	Male	201791372100011103	NIL				
112	Mr.Mr. Hakim Singh	Employee	15/06/1990	30	7	Male	201791372100011200	1252	Others	200000	1	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Kamini Kumari	Spouse	14/07/1990	30	6	Female	201791372100011201	NIL				

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
113	Mr.Mr. Sherish Johri	Employee	03/01/1985	36	0	Male	201791372100011300	134	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Sadhna Saxena	Spouse	06/07/1986	34	6	Female	201791372100011301	NIL				
	Ms.Paavni Johri	Daughter	04/02/2018	2	11	Female	201791372100011302	NIL				
114	Mr.Dr. Santosh Kumar Mishra	Employee	01/09/1978	42	5	Male	201791372100011400	28	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Monika Sharma	Spouse	17/06/1979	41	7	Female	201791372100011401	NIL				
	Mr.Rishit Mishra	Son	09/11/2011	9	2	Male	201791372100011402	NIL				
115	Mr.Mr. Bhupesh Kumar Gupta	Employee	21/02/1981	39	11	Male	201791372100011500	1047	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Priyanka Varshney	Spouse	19/04/1984	36	9	Female	201791372100011501	NIL				
	Ms.Paridhi Gupta	Daughter	30/07/2010	10	6	Female	201791372100011502	NIL				
	Mr.Manas Gupta	Son	10/10/2016	4	3	Male	201791372100011503	NIL				
116	Mr.Mr. Vikas Sharma (G)	Employee	03/12/1984	36	1	Male	201791372100011600	230	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Pooja	Spouse	01/01/1990	31	1	Female	201791372100011601	NIL				
	Mr.Anant Sharma	Son	26/01/2013	8	0	Male	201791372100011602	NIL				
	Mr.Tanmay Sharma	Son	06/12/2018	2	1	Male	201791372100011603	NIL				
117	Mr.Dr. Suneet Shukla	Employee	03/06/1962	58	7	Male	201791372100011700	1255	Others	300000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Usha Shukla	Spouse	10/11/1970	50	2	Female	201791372100011701	NIL				
	Mr.Priyansh Shukla	Son	13/12/2005	15	1	Male	201791372100011702	NIL				
118	Mr.Mr. Amit Kumar	Employee	06/06/1982	38	7	Male	201791372100011800	1096	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Neetu Tyagi	Spouse	08/02/1982	38	11	Female	201791372100011801	NIL				
	Mr.Yashash Tyagi	Son	14/05/2006	14	8	Male	201791372100011802	NIL				
119	Mr.Mr. Praveen Chaurasia	Employee	26/05/1988	32	8	Male	201791372100011900	631	Others	200000	1	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Anjali Chaurasia	Spouse	27/03/1989	31	10	Female	201791372100011901	NIL				
120	Mr.Mr. Vikas Sharma (B)	Employee	20/08/1987	33	5	Male	201791372100012000	231	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shikha Sharma	Spouse	20/05/1991	29	8	Female	201791372100012001	NIL				
	Ms.Aaradhya Sharma	Daughter	18/06/2020	0	7	Female	201791372100012002	NIL				
121	Mr.Mr. Pankaj Agarwal	Employee	09/11/1966	54	2	Male	201791372100012100	1181	Others	200000	1	NIL

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Ritu Agarwal	Spouse	02/07/1970	50	6	Female	201791372100012101		NIL			
122	Mr.Mr. Anuj Tyagi	Employee	07/09/1984	36	4	Male	201791372100012200	234	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Prachi Tyagi	Spouse	04/02/1989	31	11	Female	201791372100012201		NIL			
	Mr.Sarthak Tyagi	Son	30/11/2011	9	2	Male	201791372100012202		NIL			
123	Mr.Mr. Vivek Kumar Jain	Employee	02/02/1978	43	0	Male	201791372100012300	1131	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Neetu Jain	Spouse	03/08/1984	36	5	Female	201791372100012301		NIL			
	Ms.Mishikamjain	Daughter	06/05/2009	11	8	Female	201791372100012302		NIL			
	Mr.Viaan Jain	Son	09/10/2015	5	3	Male	201791372100012303		NIL			
124	Mr.Dr. Pankul Goel	Employee	07/06/1971	49	7	Male	201791372100012400	92	Others	300000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Sangeeta Goel	Spouse	04/10/1973	47	3	Female	201791372100012401		NIL			
	Mr.Vaibhav Goel	Son	11/12/2000	20	1	Male	201791372100012402		NIL			
	Ms.Esha Goel	Daughter	12/08/2002	18	5	Female	201791372100012403		NIL			
125	Mr.Mr. Abhishek Saxena	Employee	24/03/1983	37	10	Male	201791372100012500	20	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Neha Saxena	Spouse	28/05/1986	34	8	Female	201791372100012501		NIL			
	Mr.Mihit Saxena	Son	20/12/2016	4	1	Male	201791372100012502		NIL			
126	Ms.Ms. Suman Lata Verma	Employee	26/03/1991	29	10	Female	201791372100012600	1197	Others	200000	0	NIL
127	Ms.Ms. Sulekha Saxena	Employee	15/04/1983	37	9	Female	201791372100012700	87	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Prashant Saxena	Spouse	05/09/1980	40	4	Male	201791372100012701		NIL			
	Mr.Shaurya Saxena	Son	20/10/2008	12	3	Male	201791372100012702		NIL			
128	Ms.Ms. Shweta Sharma	Employee	01/01/1979	42	1	Female	201791372100012800	1160	Others	200000	3	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Nitin Sharma	Spouse	14/02/1979	41	11	Male	201791372100012801		NIL			
	Ms.Navya Sharma	Daughter	28/03/2009	11	10	Female	201791372100012802		NIL			
	Ms.Divija Sharma	Daughter	17/11/2015	5	2	Female	201791372100012803		NIL			
129	Mr.Mr. Balwant Singh	Employee	23/04/1982	38	9	Male	201791372100012900	646	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Purnima Balwant Singh	Spouse	15/04/1984	36	9	Female	201791372100012901		NIL			

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
	Ms.Saanvi Singh	Daughter	14/01/2016	5	0	Female	201791372100012902		NIL			
130	Mr.Mr. Atul Kumar Singh	Employee	28/07/1986	34	6	Male	201791372100013000	1220	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Ruby Rani	Spouse	15/04/1987	33	9	Female	201791372100013001		NIL			
	Mr.Kushank Singh	Son	01/01/2018	3	1	Male	201791372100013002		NIL			
131	Mr.Mr. Veer Bhadra Pratap Singh	Employee	11/09/1985	35	4	Male	201791372100013100	1185	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Raman	Spouse	10/08/1991	29	5	Female	201791372100013101		NIL			
	Mr.Aarav Pratap Singh	Son	15/11/2016	4	2	Male	201791372100013102		NIL			
132	Mr.Mr. Upendra Mishra	Employee	13/01/1988	33	0	Male	201791372100013200	430	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Manisha Mishra	Spouse	01/01/1994	27	1	Female	201791372100013201		NIL			
	Ms.Snaisha Mishra	Daughter	30/12/2018	2	1	Female	201791372100013202		NIL			
133	Mr.Mr. Amit Kumar Singh Sanger	Employee	25/04/1982	38	9	Male	201791372100013300	1234	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Anjali Singh	Spouse	15/06/1987	33	7	Female	201791372100013301		NIL			
	Ms.Ishi Sanger	Daughter	02/12/2014	6	2	Female	201791372100013302		NIL			
134	Ms.Ms. Rashmi Chandra	Employee	26/06/1970	50	7	Female	201791372100013400	26	Others	200000	2	NIL
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Dr Manoj Srivastava	Spouse	12/08/1968	52	5	Male	201791372100013401		NIL			
	Mr.Keshan	Son	21/12/1993	27	1	Male	201791372100013402		NIL			

due. The insured will have the option of migrating to any other similar health insurance policy offered by the Company at the relevant time. Continuity of benefits for waiting period and bonus, if any and if applicable, will be given provided the insured had been renewing the policy without any break (or renewing within the grace period offered)

In witness whereof the undersigned being authorised by and on behalf of the company has / have herein to set his/ their hands at Branch Office - Ghaziabad on 04th Day of February 2021 .

Policy Clause
Star Group Health Insurance
Unique id : SHAHLGP21214V022021

The declaration and other documents if any shall be the basis of this Contract and is deemed to be incorporated herein.

In consideration of the premium paid, subject to the terms, conditions, exclusions and definitions contained herein the Company agrees as under.

That if during the period stated in the Schedule the insured person shall contract any disease or suffer from any illness or sustain bodily injury through accident and if such disease or injury shall require the insured Person/s, upon the advice of a duly Qualified Physician/Medical Specialist /**Medical Practitioner** or of duly **Qualified Surgeon** to incur Hospitalization expenses for medical/surgical treatment at any **Nursing Home / Hospital** in India as an **in-patient**, the **Company** will pay to the **Insured Person/s** the amount of such expenses as are **reasonably and necessarily** incurred up-to the limits mentioned in the schedule but not exceeding the **sum insured** stated in the schedule hereto.

1. Coverage

- A) Room, boarding, nursing expenses as provided by the Hospital / Nursing Home up to the limits mentioned in the schedule
- B) Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees.
- C) Anesthesia, blood, oxygen, operation theatre charges, ICU Charges, surgical appliances, medicines and drugs, diagnostic materials and X-ray, diagnostic imaging modalities, dialysis, chemotherapy, radiotherapy, cost of pacemaker, stent and similar expenses
- D) Emergency ambulance charges up to the limits mentioned in the schedule for transportation of the insured person by private ambulance service when this is needed for medical reasons to go to hospital for treatment, provided however there is an admissible claim under the policy.
- E) Relevant Pre-Hospitalization and Post-Hospitalization medical expenses up to the limits mentioned in the schedule
- F) **AYUSH Treatment:** Expenses incurred on treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines in a Government Hospital or in any institute recognized by the government and/or accredited by the Quality Council of India/National Accreditation Board on Health up to 25% of the sum insured subject to a maximum of Rs.25,000/- per policy period.
- G) **Coverage for Modern Treatments:** The expenses payable during the entire policy period for treatment of the following diseases / conditions (either as a day care or as an in-patient exceeding 24hrs of admission in the hospital) is limited to the amount mentioned in table below

	Uterine artery Embolization and HIFU	Balloon Sinuplasty	Deep Brain Stimulation	Oral Chemotherapy (Sublimits including pre & Post Hospitalization)	Immunotherapy -Monoclonal Antibody to be given as injection	Intra Vitreal injections
Sum Insured Rs.	Limit per person, per policy period for each diseases / Condition Rs.					
Up to Rs.1,00,000	12500	5000	25000	12500	25000/	5000
From Rs.1,00,000/- to Rs.2,00,000/-	25000	10000	50000	25000	50000/	10000
From Rs.2,00,000/- to Rs. 3,00,000/-	37500	15000	75000	37500	75000/	15000
From Rs.3,00,000/- To 4,00,000/-	100000	40000	200000/	100000	200000/	40000
From Rs.4,00,000/- to Rs.5,00,000/-	125000	50000	250000	125000	250000	50000
From Rs.5,00,000/- to Rs.7,50,000/-	125000	50000	250000	125000	275000	60000
From Rs.7,50,000/- to Rs.10,00,000/-	150000	100000	300000	200000	400000	75000
From Rs.10,00,000/- to Rs.15,00,000/-	175000	125000	400000	250000	500000	100000
From Rs.15,00,000/- to Rs.20,00,000/-	200000	150000	450000	275000	550000	125000
From Rs.20,00,000/- to Rs.25,00,000/-	200000	150000	500000	300000	600000	150000
From Rs.25,00,000/- to Rs.50,00,000/-	225000	175000	600000	400000	750000	175000
From Rs.50,00,0000/- to Rs.75,00,000/-	250000	200000	700000	500000	900000	200000
From Rs.75,00,000/- to Rs.1,00,00,000/-	300000	200000	750000	600000	1000000	200000

Sum Insured Rs.	Robotic surgeries	Stereotactic radio surgeries	Bronchical Thermoplasty, Vaporisation of the prostate(Green laser treatment or holmium laser treatment),IONM-(Intra Operative Neuro Monitoring)	Stem cell therapy: Hematopoietic stem cells for bone marrow transplant for haematological conditions
	Limit per person, per policy period for each diseases / Condition Rs.			
Up to Rs.1,00,000	25000	25000	Up to Sum Insured	25000
From Rs.1,00,000/- to Rs.2,00,000/-	50000	50000		50000
From Rs.2,00,000/- to Rs. 3,00,000/-	75000	75000		75000
From Rs.3,00,000/- To 4,00,000/-	200000	175000		200000
From Rs.4,00,000/- to Rs.5,00,000/-	250000	200000		250000
From Rs.5,00,000/- to Rs.7,50,000/-	275000	275000		275000
From Rs.7,50,000/- to Rs.10,00,000/-	300000	225000		400000
From Rs.10,00,000/- to Rs.15,00,000/-	400000	250000		500000
From Rs.15,00,000/- to Rs.20,00,000/-	450000	275000		550000
From Rs.20,00,000/- to Rs.25,00,000/-	500000	300000		600000
From Rs.25,00,000/- to Rs.50,00,000/-	600000	350000		750000
From Rs.50,00,000/- to Rs.75,00,000/-	700000	375000		900000
From Rs.75,00,000/- to Rs.1,00,00,000/-	750000	400000		1000000

Expenses on Hospitalization are payable provided the hospitalization is for minimum period of 24 hours. However this time limit will not apply for the day care treatments / procedures taken in the Hospital / Nursing Home where the Insured is discharged on the same day. The company's liability for specified ailment / surgical procedure is up to the limits mentioned in the schedule.

Expenses relating to hospitalization will be considered in proportion to the room rent limit stated in the policy schedule.

Co-payment: Claims payable subject to copayment as stated in the schedule.

2. DEFINITIONS

Accident / Accidental - means a sudden unforeseen and involuntary event caused by external, visible and violent means.

Any One Illness means continuous period of illness and it includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment has been taken.

Associated medical expenses means medical expenses such as Professional fees, OT charges, Procedure charges, etc., which vary based on the room category occupied by the insured person whilst undergoing treatment in some of the hospitals. If Policy Holder chooses a higher room category above the eligibility defined in policy, then proportionate deduction will apply on the Associated Medical Expenses in addition to the difference in room rent. Such associated medical expenses do not include Cost of pharmacy and consumables, Cost of implants and medical devices and Cost of diagnostics.

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:

1. Central or State Government AYUSH Hospital or
2. Teaching hospital attached to AYUSH College recognized by the Central Government / Central Council of Indian Medicine/Central Council for Homeopathy; or
3. 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 the insurance Company's authorized representative.

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 the insurance company's authorized representative.

AYUSH Treatment refers to the medical and / or hospitalization treatments given under `Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems.

Basic Sum Insured wherever it appears shall mean the amount of insurance for which the premium has been paid. Where coverage is on individual basis / family floater basis the basic sum insured is the amount shown against each individual / family unit respectively

Company means Star Health and Allied Insurance Company Limited

Condition Precedent means the policy term or condition upon which the insurer's liability under the policy is conditional upon.

Congenital Anomaly: means a condition which is present since birth, and which is abnormal with reference to form, structure or position.

a) Internal Congenital Anomaly : Congenital anomaly which is not in the visible and accessible parts of the body.

b) External Congenital Anomaly : Congenital anomaly which is in the visible and accessible parts of the body

Co-payment is a cost-sharing requirement under a health insurance policy that provides that the policy holder/insured will bear a specified percentage of the admissible claim amount. A Co-payment does not reduce the Sum Insured.

Day Care treatment means medical treatment and/or surgical procedure which is :-

- a. Undertaken under general or local anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement and
 - b. Which would have otherwise required a hospitalization of more than 24 hours
- Treatment normally taken on an out-patient basis is not included in the scope of this definition.

Day Care Centre means any institution established for day care treatment of illness and / or injuries or a medical set up within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner and must comply with all minimum criteria as under

- I. has qualified nursing staff under its employment ;
- II. has qualified medical practitioner (s) in charge ;
- III. has a fully equipped operation theatre of its own where surgical procedures are carried out
- IV. maintains daily records of patients and will make these accessible to the Insurance company's authorized personnel.

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

Dependent Child means a child (natural or legally adopted) who is financially dependent and does not have his or her independent source of income and not over 30 years

Diagnosis means Diagnosis by a registered medical practitioner, supported by clinical, radiological and histological, histo-pathological and laboratory evidence and also surgical evidence wherever applicable, acceptable to the Company.

Disclosure to information norm means the policy shall be void and all premium paid hereon shall forfeited to the Company, in the event of mis-representation, mis description or non disclosure of any material fact

Family means :-

- a. Insured Person / Beneficiary,
- b. Spouse and

c. Dependent Children not exceeding 2 numbers

Grace Period means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue a 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.

Group Administrator / Proposer means the person/organization who has signed in the proposal form / declaration form and named in the Policy Schedule. He may or may not be insured under the policy

Hospital/Nursing Home 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 the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under:

- Has qualified nursing staff under its employment round the clock;
- Has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in- patient beds in all other places;
- Has qualified medical practitioner(s) in charge round the clock.
- Has a fully equipped operation theatre of its own where surgical procedures are carried out;
- Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

Hospitalization means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

Hazardous Sport / Hazardous Activities means engaging whether professionally or otherwise in any sport or activity, which is potentially dangerous to the Insured Person (whether trained, or not). Such Sport/Activity including but not limited to Winter sports, Ice hockey, Skiing, Skydiving, Parachuting, Ballooning, Scuba Diving, Bungee Jumping, Mountain Climbing, Riding or Driving in Races or Rallies, caving or pot holing, hunting or equestrian activities, diving or under-water activity, rafting or canoeing involving rapid waters, yachting or boating outside coastal waters, jockeys, horseback, Polo, Circus personnel, army/navy/air force personnel and policemen whilst on duty, persons working in underground mines, explosives, magazines, workers whilst involved in electrical installation with high-tension supply, nuclear installations, handling hazardous chemicals.

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.

In-Patient means an Insured Person who is admitted to Hospital and stays there for a minimum period of 24 hours for the sole purpose of receiving treatment.

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

- a) **Acute condition** - Acute condition is 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
- b) **Chronic condition** - A chronic condition is defined as a disease, illness, or injury that has one or more of

the following characteristics:

1. it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
2. it needs ongoing or long-term control or relief of symptoms
3. it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
4. it continues indefinitely
5. it recurs or is likely to recur

Injury means 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.

Insured Person means the name/s of persons shown in the schedule of the Policy

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 ordinary and other wards

Medical Advise means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription

Medical Expenses means those expenses that an Insured Person has 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.

Medically Necessary means 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

Maternity expense shall include a) Medical Expenses traceable to child birth (including complicated deliveries and caesarean sections) incurred during Hospitalization b) expenses towards the lawful medical termination of pregnancy during the Policy Period.

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 there by entitled to practice medicine within its jurisdiction; and is acting within the scope and jurisdiction of licence.

Network Hospital 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

Non Network Hospital means any hospital, day care center or other provider that is not part of the network

Notification of claim means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.

Nuclear, Chemical and Biological Terrorism shall mean the use of any nuclear weapon or device or the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous Chemical agent and/or Biological agent during the period of this insurance by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear. "Chemical" agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property. "Biological" agent shall mean any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which cause illness and/or death in humans, animals or plants.

Newborn baby means baby born during the Policy Period and is aged between 1 day and 90 days, both days inclusive.

Out-patient treatment is one 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 medial practitioner. The insured is not admitted as a day care or in-patient.

Pre-Existing Disease Pre existing disease means any condition, ailment, injury or disease

- i. 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
- ii. 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

Pre Hospitalization means Medical Expenses incurred during pre defined number of days preceding the hospitalization of the insured Person, provided that

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

Post Hospitalization means Medical Expenses incurred during pre defined number of days immediately after the insured person is discharged from the hospital provided that:

- a. Such Medical Expenses are incurred for the same condition for which the insured person's hospitalization was required and
- b. The inpatient hospitalization claim for such hospitalization is admissible by the insurance company.

Qualified Nurse means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India

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

Room Rent means the amount charged by a Hospital towards Room and Boarding expenses and shall include

the associated medical expenses.

Single Standard A/C means a single occupancy air-conditioned room with attached wash room and a couch for the attendant. The room may have a television and /or a telephone. Such room must be the most economical of all accommodations available in that hospital as single occupancy. This does not include Deluxe room or a suite

Sum Insured wherever it appears shall mean the amount of insurance for which the premium has been paid. Where coverage is on individual basis / family floater basis the sum insured is the amount shown against each individual / family unit respectively

Surgery/Surgical Operation 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.

Unproven/Experimental treatment is treatment, including drug Experimental therapy, which is based on established medical practice in India, is treatment experimental or unproven.

3. EXCLUSIONS:

The Company shall not be liable to make any payments under this policy in respect of any expenses what so ever incurred by the insured person in connection with or in respect of:

1. Pre-Existing Diseases : -Code Excl 01

- 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 insurer.
- 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 Insurer.

2. Specified disease / procedure waiting period -Code Excl 02

- 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 after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
List of specific diseases/procedures
 - i. Hepato-pancreato-biliary diseases including Gall bladder and Pancreatic calculi
 - ii. All types of management for kidney and genitourinary tract calculi
 - iii. All Diseases of Prostate
 - iv. All types of Hernia
 - v. Hydrocele
 - vi. Congenital Internal disease/defect anomalies (Except to the extent covered under Newborn Baby Cover if specifically opted)
 - vii. Pilonidal sinus and Fistula / Fissure in ano,
 - viii. Piles
 - ix. Sinusitis and related disorders

Expenses related to the treatment of the following listed Conditions, surgeries/treatments shall be excluded until

the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.

List of specific diseases/procedures

- a) Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, Diseases related to Thyroid, Prolapse of intervertebral disc (other than caused by accident), Varicose veins and Varicose ulcers, all Stricture Urethra, all Obstructive Uropathies, Epididymal Cyst, Benign Tumours of Epididymis, Spermatocele, Varicocele, Hemorrhoids, Rectal Prolapse, Stress Incontinence.
 - b) Desmoid tumour of anterior abdominal wall.
 - c) All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Uterus, Fallopian tubes, Cervix and Ovaries, Uterine bleeding, Pelvic Inflammatory Diseases, Benign breast diseases, Umbilical sinus, Umbilical fistula.
 - d) Conservative, operative treatment and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint Including Arthroscopy and Arthroplasty [other than caused by accident]
 - e) Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system
 - f) Subcutaneous Benign lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal tunnel syndrome, Trigger finger, Lipoma , Neurofibroma, Fibroadenoma, Ganglion and similar pathology
 - g) Any transplant and related surgery
- B. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
- 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. During the first year of operation of the Insurance cover, the expenses on treatments (conservative, interventional, laparoscopic and open) related to Hepato-pancreato-biliary diseases including Gall bladder and Pancreatic calculi, all types of management for kidney and genitourinary tract calculi., all Diseases of Prostate, all types of Hernia,, Hydrocele, Congenital Internal disease/defect anomalies (Except to the extent covered under Newborn Baby Cover if specifically opted) Pilonidal sinus and Fistula / Fissure in ano, Piles, Sinusitis and related disorders, If these are Pre-Existing at the time of proposal they will be covered subject to exclusion number 3 mentioned below.
 - ii. Cataract and diseases of the anterior and posterior chamber of the Eye, Diseases of ENT, Diseases related to Thyroid, Prolapse of intervertebral disc (other than caused by accident), Varicose veins and Varicose ulcers, all Stricture Urethra, all Obstructive Uropathies, Epididymal Cyst, Benign Tumours of Epididymis, Spermatocele, Varicocele, Hemorrhoids, Rectal Prolapse, Stress Incontinence.
 - iii. Desmoid tumour of anterior abdominal wall.
 - iv. All treatments (conservative, interventional, laparoscopic and open) related to all Diseases of Uterus, Fallopian tubes, Cervix and Ovaries, Uterine bleeding, Pelvic Inflammatory Diseases, Benign breast diseases, Umbilical sinus, Umbilical fistula.
 - v. Conservative, operative treatment and all types of intervention for Diseases related to Tendon, Ligament, Fascia, Bones and Joint Including Arthroscopy and Arthroplasty [other than caused by accident]
 - vi. Degenerative disc and Vertebral diseases including Replacement of bones and joints and Degenerative diseases of the Musculo-skeletal system
 - vii. Subcutaneous Benign lumps, Sebaceous cyst, Dermoid cyst, Mucous cyst lip / cheek, Carpal tunnel syndrome, Trigger finger, Lipoma , Neurofibroma, Fibroadenoma, Ganglion and similar pathology
 - viii. Any transplant and related surgery

3. 30-day waiting period -Code Excl 03

- 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.

4. Investigation & Evaluation -Code Excl 04

- A. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- B. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

5. Rest Cure, rehabilitation and respite care -Code Excl 05

Expenses related to any admission primarily for enforced bed rest and not for receiving treatment.

This also includes:

- 1. 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.
- 2. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

6. Obesity/ Weight Control -Code Excl 06 : Expenses related to the surgical treatment of obesity that does not fulfill all the below conditions:

- A. Surgery to be conducted is upon the advice of the Doctor
- B. The surgery/Procedure conducted should be supported by clinical protocols
- C. The member has to be 18 years of age or older and
- D. Body Mass Index (BMI);
 - 1. greater than or equal to 40 or
 - 2. 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:
 - a. Obesity-related cardiomyopathy
 - b. Coronary heart disease
 - c. Severe Sleep Apnea
 - d. Uncontrolled Type2 Diabetes

7. Change-of-Gender treatments -Code Excl 07: Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

8. Cosmetic or plastic Surgery -Code Excl 08: 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. Hazardous or Adventure sports -Code Excl 09: Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure 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.

10. Breach of law -Code Excl 10: Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

11. **Excluded Providers -Code Excl 11:** Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its 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.
12. Treatment for Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. **-Code Excl 12**
13. 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 Excl 13**
14. 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 Excl 14**
15. **Refractive Error -Code Excl 15 :** Expenses related to the treatment for correction of eye sight due to refractive error less than 7. 5 diopres.
16. **Unproven Treatments -Code Excl 16:** 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.
17. **Sterility and Infertility -Code Excl 17:** Expenses related to sterility and infertility. This includes:
 - 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
18. **Maternity -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.
19. Circumcision unless necessary for treatment of a disease not excluded under this policy or necessitated due to an accident, Preputioplasty, Frenuloplasty, Preputial Dilatation and Removal of SMEGMA. **-Code Excl 19.**
20. Congenital External diseases/condition defects or anomalies **-Code Excl 20.**
21. Convalescence, general debility, run-down condition, Nutritional deficiency states **-Code Excl 21.**
22. Intentional self injury. **-Code Excl 22.**
23. Venereal disease and Sexually transmitted diseases (Other than HIV) **-Code Excl 23.**
24. Injury/disease directly or indirectly caused by or arising from or attributable to war, invasion, act of foreign

- enemy, warlike operations (whether war be declared or not) **-Code Excl 24.**
25. Injury or disease directly or indirectly caused by or contributed to by nuclear weapons/materials. **-Code Excl 25.**
 26. Expenses incurred on Enhanced External Counter Pulsation Therapy and related therapies, Chelation therapy, Hyperbaric Oxygen Therapy, Rotational Field Quantum Magnetic Resonance Therapy, VAX-D, Low level laser therapy, Photodynamic therapy and such other similar therapies. **-Code Excl 26.**
 27. Unconventional, untested, experimental therapies. **-Code Excl 27.**
 28. Autologous derived Stromal vascular fraction, Chondrocyte Implantation, Procedures using Platelet Rich plasma and Intra articular injection therapy Immunotherapy without proper indication. **-Code Excl 28.**
 29. Biologicals, except when administered as an in-patient, when clinically indicated and hospitalization warranted. **-Code Excl 29.**
 30. All treatment for Priapism and erectile dysfunctions **-Code Excl 30.**
 31. Inoculation or Vaccination (except for post-bite treatment and for medical treatment other than for prevention of diseases). **-Code Excl 31.**
 32. Dental treatment or surgery unless necessitated due to accidental injuries and requiring hospitalization. (Dental implants are not payable). **-Code Excl 32.**
 33. Medical and / or surgical treatment of Sleep apnea, treatment for endocrine disorders **-Code Excl 33.**
 34. Hospital registration charges, admission charges, record charges, telephone charges and such other charges **-Code Excl 34.**
 35. Cost of spectacles and contact lens, hearing aids, Cochlear implants and procedures, walkers and crutches, wheel chairs, CPAP, BIPAP, Continuous Ambulatory Peritoneal Dialysis, infusion pump and such other similar aids. **-Code Excl 35.**
 36. Any hospitalizations which are not Medically Necessary **-Code Excl 36.**
 37. Other Excluded Expenses as detailed in the website " www.starheath.in" **Code- Excl 37.**
 38. Existing disease/s, disclosed by the insured and mentioned in the policy schedule (based on insured's consent), for specified ICD codes. **-Code Excl 38.**
 39. Naturopathy Treatment **-Code Excl 40.**
- 4. 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.

5. **CONDITIONS:**

1. **Claiming Settlement:**

A. **Condition Precedent to Admission of Liability:** The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

B. **Documents for Cashless Treatment:**

- a. Call the 24 hour help-line for assistance - 1800 425 2255/1800 102 4477
- b. Inform the ID number for easy reference
- c. On admission in the hospital, produce the ID Card issued by the Company at the Hospital Helpdesk
- d. Obtain the Pre-authorisation Form from the Hospital Help Desk, complete the Patient Information and resubmit to the Hospital Help Desk.
- e. The Treating Doctor will complete the hospitalisation/ treatment information and the hospital will fill up expected cost of treatment. This form is submitted to the Company
- f. The Company will process the request and call for additional documents / clarifications if the information furnished is inadequate.
- g. Once all the details are furnished, the Company will process the request as per the terms and conditions as well as the exclusions therein and either approve or reject the request based on the merits.
- h. In case of emergency hospitalization information to be given within 24 hours after hospitalization
- i. Cashless facility can be availed only in networked Hospitals. For details of Networked Hospitals, the insured may visit www.starhealth.in or contact the nearest branch.

In non-network hospitals payment must be made up-front and then reimbursement will be effected on submission of documents.

Note: The Company reserves the right to call for additional documents wherever required.

Denial of a Pre-authorization request is in no way to be construed as denial of treatment or denial of coverage.

The Insured Person can go ahead with the treatment, settle the hospital bills and submit the claim for a possible reimbursement.

C. **For Reimbursement claims** : Time limit for submission of

Sl.no.	Type of Claim	Prescribed time limit
1	Reimbursement of hospitalization, day care and pre hospitalization expenses	Claim must be filed within 15 days from the date of discharge from the Hospital.
2	Reimbursement of Post hospitalization	within 15 days after date of discharge from hospital

D. **Notification of Claim** : Upon the happening of the event, notice with full particulars shall be sent to the Company within 24 hours from the date of occurrence of the event irrespective of whether the event is likely to give rise to a claim under the policy or not.

Note: Conditions C and D are precedent to admission of liability under the policy. However the Company will examine and relax the time limit mentioned in these conditions depending upon the merits of the case.

E. **Documents to be submitted for Reimbursement:** The reimbursement claim is to be supported with the following documents and submitted within the prescribed time limit.

- a. Duly completed claim form, and
- b. Pre Admission investigations and treatment papers.
- c. Discharge Summary from the hospital
- d. Cash receipts from hospital, chemists
- e. Cash receipts and reports for tests done

- f. Receipts from doctors, surgeons, anesthetist
- g. Certificate from the attending doctor regarding the diagnosis.
- h. Copy of PAN card

Organ transplant on the Insured Person shall satisfy the requirements of the Transplantation of Human Organs Act of 1994 and any amendments thereto

F. Provision of Penal Interest:

- a) The Company shall settle or reject a claim, as the case may be, within 30 days from the date of receipt of last necessary document.
- b) In the case of delay in the payment of a claim, the Company shall be liable to pay interest to 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.
- c) However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it 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, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
- d) 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.
- e) "Bank rate" shall mean the rate fixed by the Reserve Bank of India.

G. Complete Discharge

Any payment to the policyholder, insured person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

H. Multiple Policies

- 1. In case of multiple policies taken by an 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.
- 2. 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.
- 3. 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.
- 4. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

- 1. **Nomination:** The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any)} and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.
- 2. The Insured Person shall obtain and furnish the Company with all original bills, receipts and other documents upon which a claim is based and shall also give the Company such additional information and assistance as the Company may require in dealing with the claim
- 3. All claims under this policy shall be payable in Indian currency.

4. The premium payable under this policy shall be payable in advance. No receipt of premium shall be valid except acknowledged on the official form of the company signed by a duly authorized official of the company. The due payment of premium and the observance of fulfillment of the terms, provision, conditions and endorsements of this policy by the Insured Person/s, in so far as they relate to anything to be done or complied with by the Insured Person/s, shall be a condition precedent to admission any liability of the Company to make any payment under this policy. No waiver of any terms, provisions, conditions, and endorsements of this policy shall be valid unless made in writing and signed by an authorized official of the Company.

5. Any medical practitioner authorized by the company shall be allowed to examine the Insured Person/s in case of any alleged injury or diseases requiring hospitalization when and as often as the same may reasonably be required on behalf of the Company at the Company's cost.

6. Addition / Deletion

1. **Addition : Enrolment of new insured persons / beneficiary** will be made during the period of insurance stated in the master policy schedule. The period of insurance for such newly enrolled insured person / beneficiary will be for a period of one year as stated in the certificate of insurance issued to the insured person / beneficiary.

2. **Deletion of insured persons / beneficiary** from the Group can be made and refund will be effected on pro-rata basis from the date of request for deletion of the insured person(s) / beneficiary subject to NO claim being made in respect of that insured person(s) / beneficiary or his/her family member(s).

7. **Disclosure to information norms:** The policy shall become void and all premium paid thereon shall be forfeited to the Company, in the event of mis-representation, mis description or non-disclosure of any material fact by the policy holder.

8. **Notices :**Any notice, direction or instruction given under this policy shall be in writing and delivered by hand, post, or facsimile/email to Star Health and Allied Insurance Company Limited, No 1, New Tank Street, Valluvar Kottam High Road, Nungambakkam, Chennai-600034. Fax no: 044-28302200, Toll free no: 1800-425-2255, Toll free fax no: 1800-425-5522 Email: support@starhealth.in
Notice and instructions will be deemed served 7 days after posting or **immediately** upon receipt in the case of hand delivery, facsimile or e-mail.

9. **Territorial Limit :** All medical/surgical treatments under this policy shall have to be taken in India.

10. **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 the insurer.

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

- a. the suggestion, as a fact of that which is not true and which the insured person 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

The Company 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.

11. Cancellation:

a) The policyholder may cancel this policy by giving 15 days written notice and in such an event, the Company shall refund premium for the unexpired policy period as detailed below.

PERIOD ON RISK	RATE OF PREMIUM TO BE RETAINED
Up to one-month	25% of annual premium
Exceeding one month and Up to three months	40% of annual premium
Exceeding three months and Up to six months	60% of annual premium
Exceeding six months and Up to nine months	80% of annual premium
Exceeding nine months	Full annual premium

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 the insured person under the policy.

b) The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the insured person by giving 15 days written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud

12. Renewal : The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the Insured Person.

1. The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.
2. Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.
3. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
4. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy.
5. Coverage is not available during the grace period.
6. In the event of the group policy being discontinued or not renewed or when the members of the group leave the group on account of resignation/retirement/termination or otherwise, the following provision shall apply.
 - a. The insured person/s covered under this group policy will be granted cover under Indemnity based Individual Health Policy. In respect of persons who have been covered continuously for a period of one year under this group policy with the Company, exclusion Code Excl - 01 shall be waived.
 - b. In respect of persons who have been covered continuously for a period of two years under this group policy with the Company, exclusions Code Excl-01 and Code Excl-02 shall be waived
 - c. In respect of persons who have been covered continuously for a period of four years under this group policy with the Company, exclusions Code Excl-01, Code Excl-02 and Code Excl-03 shall be waived.

- 13. Automatic Termination:** The insurance under this policy with respect to each relevant insured person / family shall terminate immediately on the earlier of the following events:
1. Upon the death of the Insured Person. This also means that in case of family floater policy, cover for the other surviving members of the family will continue, subject to other terms of the policy.
 2. Upon exhaustion of the sum insured

14. Policy disputes:

Any dispute concerning the interpretation of the terms, conditions, limitations and/or exclusions contained herein is understood and agreed to by both the Insured and the Company to be subject to Indian Law.

- 15. Arbitration** If any dispute or difference shall arise as to the quantum to be paid under this 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 to the dispute/difference, or if they cannot agree upon a single arbitrator within 30 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 such two arbitrators. 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 hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

It is hereby expressly stipulated and declared that it shall be a condition precedent to any right of action or suit upon this policy that the award by such arbitrator/ arbitrators of the amount of the loss or damage shall be first obtained.

It is also further expressly agreed and declared that if the Company shall disclaim liability to the Insured for any claim hereunder and such claim shall not, within three years from the date of such disclaimer have been made the subject matter of a suit in a Court of Law, then the claim shall for all purposes be deemed to have been abandoned and shall not thereafter be recoverable hereunder.

- 16. Automatic Termination of Individual Certificate of Insurance.** The Certificate of Insurance will terminate on the earliest of the following dates:

1. The date of expiry of certificate of insurance or
2. The date the Insured Person / beneficiary is no longer eligible to be within the classification of Insured Person(s) described in the Policy Schedule or
3. The Insured person / beneficiary ceases to be a resident of India or
4. From the date the Certificate of Insurance is cancelled either by the Company

- 17.** All claims under this policy shall be payable in Indian currency. All medical /surgical treatments under this policy shall have to be taken in India.

18. Withdrawal of the policy

1. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
2. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period as per IRDAI guidelines, provided the policy has been maintained without a break

19. Important Note:

- a. Where the policy is on floater basis the sum insured and sub-limits float amongst family members covered
- b. The Policy Schedule, Certificate of Insurance and Endorsement are to be read together and any word or such meaning wherever it appears shall have the meaning as stated in the Act / Indian Laws. The Special Conditions if any stated in the Schedule supersede these policy wordings.
- c. The terms conditions and exceptions that appear in the Policy or in any Endorsement are part of the contract, must be complied with. Failure to comply may result in the claim being denied.
- d. The attention of the policy holder / Insured Person is drawn to our website www.starhealth.in for anti fraud policy of the company for necessary compliance by all stake holders

20. Role of Group Administrator / Proposer

The Group administrator / Proposer shall play a facilitative role between the Insurer and the Insured Person. Such role includes

- 1) Furnish to the Company detailed list of Insured Person/s for preparation of Individual Certificate and ID cards
- 2) Distribute Individual Certificate and ID cards received from the Company. (However, where the Company issues ID card / Individual Certificates in electronic form directly to the Insured Person/s this will not apply).
- 3) To facilitate Insured Person / s in availing all insurance related services including cashless facility wherever required.
- 4) If a member leaves the group as per group rules, group administrator should facilitate to provide option to migrate to another policy at premium as applicable for such individual insurance. In such event :-
 - a. Members who have been covered continuously for a period of one year under this Star Group Health Insurance Policy with the Company, 30 days waiting period and First year exclusions shall be waived.
 - b. Members who have been covered continuously for a period of two years under this Star Group Health Insurance Policy with the Company, 30 days waiting period, First year exclusions and First two year exclusions / First two year waiting period shall be waived.
 - c. In respect of members who have been covered continuously for a period a four years under this Star Group Health Insurance Policy with the Company, 30 days waiting period, First year, First two year exclusions, 48 months waiting period with reference to Pre Existing diseases shall be waived.

21. Customer Service If at any time the Insured Person requires any clarification or assistance, the insured may contact the office of the Company at the address specified above, during normal business hours.

22. Grievances: Incase of any grievance the insured person may contact the Company through **Website:** www.starhealth.in

Toll free: 1800 425 2255/1800 104 2277: Senior Citizens may call at 044-28243923

E-mail: grievances@starhealth.in

Fax: 04428319100

Courier: No 1 New Tank Street, Vallurvar Kottam High Road Nungambakkam Chennai 600034

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

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 044-28243921
For updated details of grievance officer, kindly refer the link. <https://www.starhealth.in/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

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

List of Insurance Ombudsman

Office Details	Jurisdiction of Office (Union Territory, District)
<p>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</p>	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
<p>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</p>	Karnataka.
<p>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</p>	Madhya Pradesh, Chattisgarh.
<p>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</p>	Orissa.
<p>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 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in</p>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.
<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>	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
<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>	Delhi.
<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>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<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>	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.

<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 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>

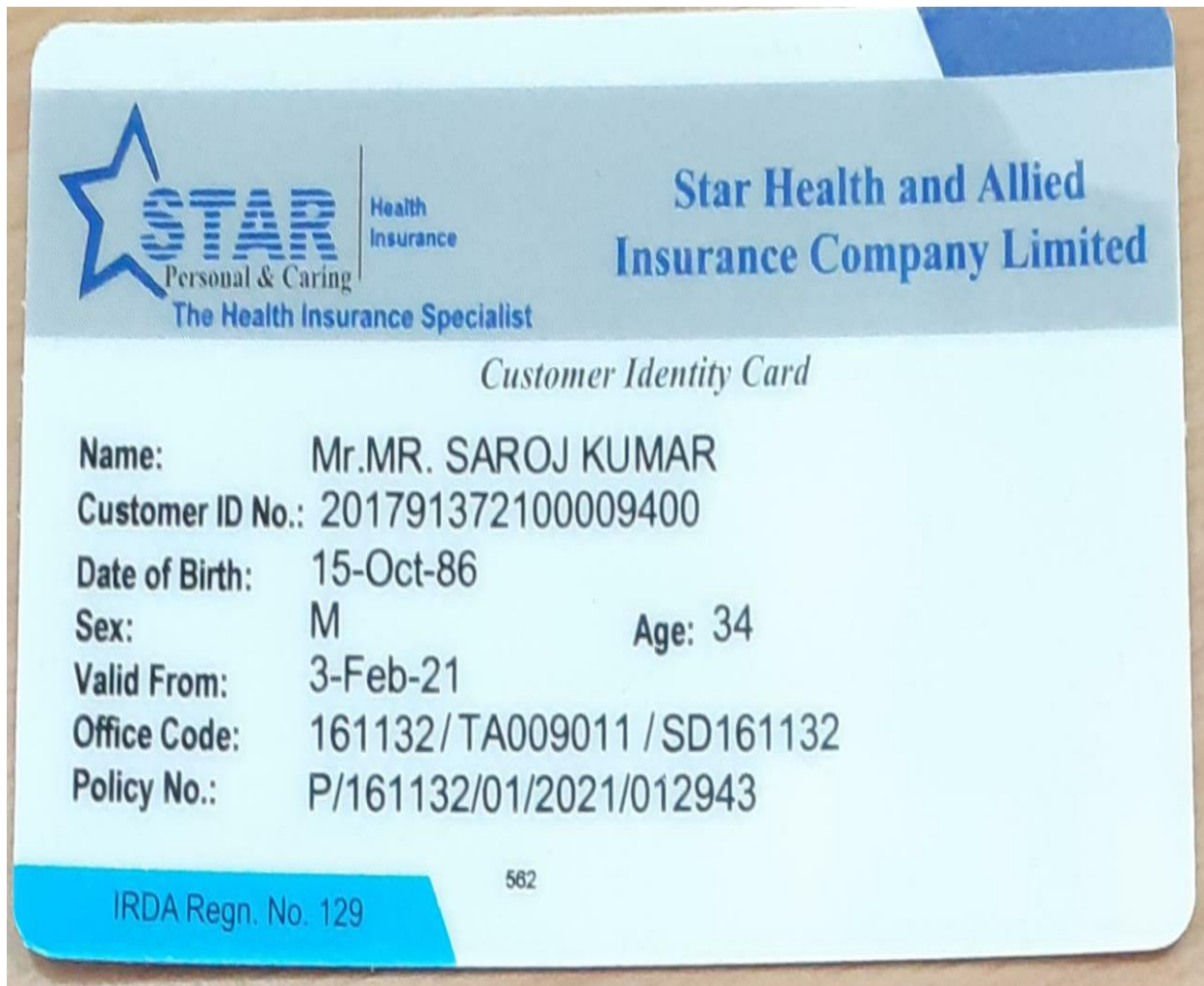


IMS ENGINEERING COLLEGE GHAZIABAD
(YEAR OF ESTABLISHMENT – 2002)
[Approved by AICTE Affiliated to AKTU, Lucknow]



Supporting Document

6.3.1 The institution has effective welfare measures for teaching and non-teaching staff





EMPLOYEES' STATE INSURANCE CORPORATION

a-Pehchan Card

Insured Person : **Lalit Kumar**
Insurance No. : **6716245969**
Date of Registration : **10/02/2017**

THIS CARD IS VALID up to 11/03/2017 *(If Aadhaar number is not entered)
For extending the validity, please get the Aadhaar number of self and family seeded through Employer/staff of ESIC/IP portal or visit a Pehchan Camp along with family for giving Bio-metrics/Photograph.

YOUR REGISTRATION DETAILS

Employee Name:	Lalit Kumar	Type of Disability :	None
Name of Father / Husband:	JAGDISH NAVEEN	Date of Birth :	28/06/1981
Marital Status :	Married	Gender :	Male
Present Address :	B-68, WEST JYOTI NAGAR ENCLEVE LONI ROAD, SHAHDRA, Dist: North East Delhi, Delhi	Permanent Address :	B-68, WEST JYOTI NAGAR ENCLEVE LONI ROAD, SHAHDRA, Dist: North East Delhi, Delhi
Aadhaar :	363001388953	Aadhaar Status :	Verified
Dispensary / IMP for IP :	Nand Nagri, DL (ESIC Disp.)	Dispensary / IMP for Family:	None
Current Employer Details		First Employer Details	
Employer's Code No. :	87000377350001304	Employer's Code No. :	None
Sub Unit's Code No. :	None	Sub Unit's Code No. :	None
Date of Appointment :	01/01/2017	First Insurance No. :	None
Name of Employer :	IMS ENGG COLLEGE	Name of Employer :	None
Address of Employer :	NATIONAL HIGHWAY 24 ADHYAVIK NAGAR, DASNA GHAZIABAD, Dist: Ghaziabad Uttar Pradesh 201001	Address of Employer :	None

Family Details:

Name	Relationship with the Employee	Date of Birth	Whether Residing with Insured Person	State	District	Aadhaar	Aadhaar Status
MONIKA RANI	Spouse	07/10/1981	Yes	Delhi	North East Delhi	214892100718	Unverified
JAGDISH NAVEEN	Dependant father	06/03/1954	Yes	Delhi	North East Delhi	844616829377	Unverified
RAJ BALA NAVEEN	Dependant mother	01/05/1954	Yes	Delhi	North East Delhi	350534296498	Unverified
KAVYANSH	Dependant son receiving education	06/07/2013	Yes	Delhi	North East Delhi	812050763206	Unverified

Nominee Details:

Name of Nominee	Relationship with IP	Percentage	Address of Nominee	Aadhaar	Aadhaar Status
MONIKA	Spouse	100	SAME AS ABOVE, Delhi Dist: North East Delhi 110094	214892100718	Unverified

For EMS ENGINEERING COLLEGE

Authorised Signature

Documents Uploaded:

none

Signature / LTI of Registered Employee / IP

Lalit Kumar

Affix Yo



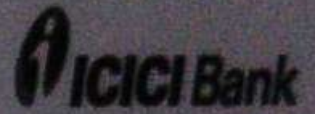
Mobile Number 9899227858

NOTE:

- 1. Please keep this printout for future reference and bring this along with your Photo ID for all your Claim Benefits and Medical Benefits.
 - 2. This copy should be retained with you until the Pehchan Card is received.
 - 3. Employer to please affix employee and his family photo here and attest with official stamp across.
- * If Aadhaar number is present, this e-Pehchan Card is valid till IP is eligible for treatment.

For EMS ENGINEERING COLLEGE

Signature / Stamp of ESIC Officer / Employer



EPFO PAYMENT RECEIPT

MARCH 2021

Establishment Code	MRMRT0030733000
Wage Month	Mar2021
TRRN	4352104009333
CRN	229150421012312
Bank Reference Number	61664283
Payment Status	CONFIRMED
Amount of Account No1	359504.00
Amount of Account No2	11436.00
Amount of Account No10	189418.00
Amount of Account No21	11368.00
Amount of Account No22	0.00
Amount Total	571726.00
Request Received on (Date and Time)	15/04/2021 18:07:21
Debit Date (From Employer's Account)	15/04/2021 18:08:05
Payment through Bank	ICICI BANK LTD.

This is a computer generated receipt hence does not require any signature.



ESIC PAYMENT RECEIPT

ESIC Challan Number	06721112482491
Party Code	67000377350001304
Party Name	IMS ENGG COLLEGE
Amount	31818.00
Total Amount(in words)	Rupees Thirty One Thousand Eight Hundred Eighteen and Paise Zero Only.
Transaction Status	Successful
CIN Number	150421011069
Bank Reference No	61664564
Transaction Date-Time	15/04/2021 06:10:00 PM
Debit Date (From Employer's Account)	15/04/2021 18:10:39
Payment through Bank	ICICI BANK LTD.

This is a computer generated receipt hence does not require any signature.

**IMS ENGINEERING COLLEGE
GHAZIABAD
DETAILS OF FULL & FINAL PAYMENT**

DR. ARUNIMA SIROHI		DEPARTMENT :		MBA	
Asstt. Professor		DATE OF RELEIVING :		28-02-21	
01-08-12					
No.	Particulars	No. of Days	Rate		Amount
	(Basic+AGP+DA) X No. of Years X 15	7	BASIC	28967	
	26		AGP	8000	
	(66541 X 7 X 15) / 26		DA	29574	
			TOTAL (A)	66541	268723
	Amount payable				268723

(Rs. Two lakh sixty eight thousand seven hundred twenty three only)


 HR Dept


 Director 813

ARUNIMA SIROHI S/o / D/o MR. A.K. SIROHI hereby declare that,
 I received a draft No. 019944 dt. 6th March 2021 for Rs. 2,68,723/- against my
 final payment on being resigned/dismissed/retired.

I state that there are no dues outstanding towards me and against the Institute in my
 name as on date





IMS ENGINEERING COLLEGE GHAZIABAD
(YEAR OF ESTABLISHMENT – 2002)
[Approved by AICTE Affiliated to AKTU, Lucknow]



Supporting Document

6.3.1 The institution has effective welfare measures for teaching and non-teaching staff

SECTION 3

Leave Rules

3.1 Definitions

Holiday: Holiday means a day declared by a notification of the Institute to be non-working day for all employees except those otherwise specifically asked to attend the institute.

Salary: Salary means the monthly remuneration drawn by an employee including basic pay, dearness allowance, personal pay, special pay, HRA etc.

Average Pay: Average pay means the average of salary of last 10 calendar months.

Release: The term refers to termination of employment in accordance with terms of employment.

3.2 General

- Leave is a privilege and not a right: It may be refused or revoked by the authority empowered to grant it. It would, however, generally be granted unless the exigencies of service demand otherwise.
- Leave Application: The leave shall be applied on the college portal well in advance and shall be sanctioned before availing it. The faculty members shall make alternate arrangement/internal adjustments among the faculty members of his/her or any other department to keep the students engaged.
- No leave can commence unless it has been sanctioned. Mere submission of leave applications does not authorize an employee to avail the leave applied for. Availing of leave without getting the same sanctioned makes the employee liable to disciplinary action besides penal deductions.
- Acceptance of alternate employment/engaging in trade/business etc. causing him/her the monetary/personal gain is an offence and the employees shall refrain from the same.
- No leave will be sanctioned on telephone except in case of extraordinary circumstances/sudden illness etc. This shall however be regularized immediately on joining the duty in writing.
- Continued absence of more than six days, or repeated irregularity without intimation of any kind may render an employee liable to disciplinary action including termination of services besides penal deduction.

3.3 Kinds of leave

Provisions exist for the following kinds of leave:

- (a) Casual Leave (CL)
- (b) Medical Leave (ML)

- (c) Vacation: for Faculty
- (d) Earned Leave (EL)
- (e) Leave without pay (LWP)
- (f) Duty Leave/on Duty (OD)
- (g) Sabbatical Leave
- (h) Study Leave
- (i) Maternity Leave (ML)

The rules and norms governing the grant of leave are given below. Any exceptions from these rules due to emergencies or rarest of rare circumstances may be considered by the Director in his sole discretion. The decision of the Director in this regard shall be final and binding.

3.3.1 Casual Leave (CL)

- Every employee held on the roster of the institute is entitled to (one) 01 day casual leave for each thirty (30) days block of duty performed by him/her subject to a maximum of twelve (12) days of casual leave in one calendar year.
- A minimum of (1/2) day or a maximum of two (02 days) of CL can be availed of at one time. Half day CL will not be granted on half working days.
- CL cannot be pre-fixed/suffixed with any types of leave.
- CL will not be carried forward to next calendar year and will lapse at the end of the ensuing calendar year.

3.3.2 Medical Leave (ML)

- Medical Leave may be granted in case of sickness of the employee and not his/her dependants. Medical Leave cannot be granted for less than two days. Further, it should be supported by Medical Certificate from Doctor.
- For every 45 days of service, 1 day of medical leave shall be credited to the leave account of the employees.
- Medical leave may be combined with other leaves.
- ML will not be carried forward to next calendar year and will lapse at the end of the ensuing calendar year.

3.3.3 Vacation: (only for faculty members)

Summer Break: Three weeks. Faculty members shall be entitled to three weeks of summer break.

Winter Break: One week.

3.3.4 Earned Leave (EL) (only for Non-Teaching Staff)

- Earned leave shall be of 14 days in a calendar year for all non – teaching permanent employees.

- Earned leave can be availed only in 5 days or more
- Earned leave cannot be prefixed/ suffixed with other holidays/leaves.
- Earned leave will not be carried forward to the next calendar year and shall be lapsed at the end of the ensuing calendar year.

3.3.5 Leave without Pay (LWP)

- No provision as such exists for the grant of leave without pay. However, for reasons beyond ones control. If any employee has to avail leave in excess of authorizations, he may be granted, "Leave without pay" at the discretion of the Director/management subject to exigencies of service.
- Absence of an employee without sanctioned leave is a case of indiscipline and does not fall under this category.
- Leave without pay shall be sanctioned in advance as any other leave.

3.3.6 Duty Leave/Outdoor Duty

- An activity of an employee which can bring recognition to the institute, or which has to be performed for work of the affiliating University may be considered for grant of this leave. Normally, this leave is not granted for remunerative work. Where remuneration is involved, an employee is expected to take CL/EL for the number of days of remunerative work.

OD cannot be availed of unless previously sanctioned/approved by the Director. There is no provision for post facto approval of OD.

Duty Leave may be granted for one or more of the following purposes:

- To attend meetings of the BOS, examination committee etc. of the affiliating university.
- To present a research paper in a conference/symposium of National/International Level or to attend a Quality Improvement Programs QIPS when duly authorized by the Director. This should be during non-teaching period.
- Any other special case on merit as recommended by the Director and approved by the management.

The duty leave will normally be restricted to a maximum of 15 days during calendar year but may be extended subject to the recommendation of the Director and approval of the Management.

3.3.7 Sabbatical

Sabbatical up to a period of one year may be granted once in every ten years for attachment to a research organization or an institute of good standing with the sole aim of pursuing research activity.

Although the employee will hold the line with the parent organization, yet he/she will not be entitled to draw salary from this organization.

3.3.8 Study Leave (subject to recommendation of the Director and approval of the Management)

- The faculty member may be granted study leave to pursue Ph. D programme.

3.3.9 Maternity Leave

- The permanent employee having more than 3 year service at the college can be granted Medical Leave for a period of 90 days.
- The salary for the leave period shall be paid in three equal installments in three consecutive months after the employee joins the duty.

SECTION 4
Performance Appraisal System

4.1 General Guidelines for Faculty/Staff Appraisals

It is the policy of the college that the job performance of each member of the college be evaluated yearly.

4.2 Elements of Appraisal (Faculty)

4.2.1 Appraisal Element #1: Self-Assessment

- The self-Assessment process allows faculty members to reflect upon their effectiveness in accomplishing their current job requirements and the responsibilities of their position in the college.
- HR department sends blank self appraisal forms to all the Heads of the Departments with the period of appraisal mentioned on the form.
- Head of the Department sends the self appraisal form to his/her faculty members to be filled and submitted back within 15 days.
- Faculty members fill in the appraisal form on the basis of the following parameters:
 - Academic Performance
 - Student Feedback
 - Details of Paper presented/Paper published/Book Published
 - Involvement in Research / Consultancy
 - Any other achievements during last year including self development initiatives

The filled in self appraisal forms are submitted to the Head of the Department by the faculty members, for his/her review.

4.2.2 Appraisal Element #2: HoD's Assessment

- Heads of the Departments carefully review faculty input from the self assessment forms filled by the faculty. They address areas where faculty overrate or underrate their performance in any aspect of the self-assessment categories, in discussion and agreement with the faculty.
- Heads of the Departments assess and award marks to the faculty members based on their performance throughout the year on the following parameters:

S. No.	Criteria	Total Marks	Marks awarded by the HOD
1.	Academic Performance	40	
2.	Student Feedback	20	
3.	Paper presented/Paper published/ Book published	10	
4.	Research/Consultancy	10	
5.	Self-Development Action	10	
6.	Involvement in Department/College level activities	10	
	Grand Total	100	

➤ For academic performance, following criteria is taken into consideration:

S. No.	Pass %	Average	Rating
1.	>= 95%	>= 60	Excellent
2.	>= 90% & < 95%	>=55 & <60	Very Good
3.	>= 80% & < 90%	>= 50 & < 55	Good
4.	>= 75% & < 80%	>= 40 & < 50	Average
5.	< 75%	< 40	Below Average

➤ For assigning marks on students' feedback, following criteria is taken into consideration:

S.No.	Students' Feedback	Rating
1.	Excellent	5
2.	Very Good	3
3.	Good	2
4.	Average	1
5.	Below Average	0

➤ For paper presented/paper published/book published, following guidelines are taken into consideration:

S.No.	Details	Criteria	Maximum Points
1.	Research papers published in:	Refereed international journals	5 per publication
		Refereed national journals	3 per publication
		Non-refereed but recognized and reputable journals having ISBN/ISSN numbers	2 per publication
		Seminar/Conference Proceedings as full papers (Abstracts not to be included)	International 5/ publication National 3 / publication

2.	Research publications (books, chapters in books, other than referred journal articles)	Text or reference Books Published by International Publishers with a peer review System	10 /sole author, 7 /chapter in an edited book
		Subjects Books by National level publishers/State and Central/Govt. Publications with ISBN/ISSN numbers	7/sole author, and 5/ chapter in edited books
		Chapters contributed to edited knowledge based volumes published by International Publishers	10 /Chapter
		Chapters in knowledge based volumes in Indian/National Level publishers with ISBN/ISSN numbers	7/chapter

- Extent of involvement of faculty in taking sponsored research projects and consultancy is considered for assessing the faculty against the criteria of research and consultancy.
- For assessing achievements during the year including self development initiatives, MOOC courses undertaken, FDPs and MDPs attended are taken into consideration.
- Heads of the Departments assess the overall performance of the faculty members based on total marks achieved by them according to the following guidelines:

S.No.	Overall Marks	Performance Category
1.	Above 90%	Excellent
2.	Between 70-90%	Very Good
3.	Between 50-70%	Good
4.	Less than 50%	Un-Satisfactory

- After reviewing each and every faculty, heads of the departments write their comments about the faculty performance and submit the appraisal forms to the HR department.

4.2.3 Appraisal Element #3 Director's Review

- A schedule of appraisal meetings for all the departments is made by the Director's office.
- Director, along with the respective Head of the Department reviews the performance of the faculty members in a face-to-face interaction, analyzes their performance and provides performance counseling, wherever required.

2.	Research publications (books, chapters in books, other than referred journal articles)	Text or reference Books Published by International Publishers with a peer review System	10 /sole author; 7 /chapter in an edited book
		Subjects Books by National level publishers/State and Central/Govt. Publications with ISBN/ISSN numbers	7/sole author, and 5/ chapter in edited books
		Chapters contributed to edited knowledge based volumes published by International Publishers	10 /Chapter
		Chapters in knowledge based volumes in Indian/National Level publishers with ISBN/ISSN numbers	7/chapter

- Extent of involvement of faculty in taking sponsored research projects and consultancy is considered for assessing the faculty against the criteria of research and consultancy.
- For assessing achievements during the year including self development initiatives, MOOC courses undertaken, FDPs and MDPs attended are taken into consideration.
- Heads of the Departments assess the overall performance of the faculty members based on total marks achieved by them according to the following guidelines:

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4.	Less than 50%	Un-Satisfactory

- After reviewing each and every faculty, heads of the departments write their comments about the faculty performance and submit the appraisal forms to the HR department.

4.2.3 Appraisal Element #3 Director's Review

- A schedule of appraisal meetings for all the departments is made by the Director's office.
- Director, along with the respective Head of the Department reviews the performance of the faculty members in a face-to-face interaction, analyzes their performance and provides performance counseling, wherever required.

- Head of the Department assesses the overall performance of the staff members based on total marks achieved by them according to the following guidelines:

S. No.	Overall Marks	Performance Category
1.	Above 80%	Excellent
2.	Between 70-80%	Very Good
3.	Between 60-70%	Good
4.	Between 40-60%	Satisfactory
5.	Less than 40%	Not Satisfactory

- After the appraisal by the Head of the Department, appraisal forms are kept in the personal files of the respective staff members by the HR department for office record.

SECTION 5

Duties of College Employees

5.1 Duties of the Director

The Director of the college has overall responsibility for all aspects of the academic life. The Director is the Chief Officer of the college. While some responsibilities may be delegated to heads of the departments, chairs or other officials, the Director holds ultimate responsibility for all matters. In more specific terms, these responsibilities are encompassed by, but not necessarily limited to, the following areas.

a. Planning, Execution and outcome.

Director is responsible to prepare the long term and short term plan for the overall growth of the college. Long – Term plans may be for 4-5 years duration and short term may be of 1-2 years duration. These plans must be made in consultation with the department and the governing body. Responsibility of planning, execution and outcome analysis lies with the Director.

b. Institutionalization

The Director is held responsible for proposing structuring/ re – structuring the academic/administrative flow of operation to Governing Body for decision. The Director has special role to prepare the academic regulation, teachers guidelines, administrative manual for code of conduct, disciplinary regulation, teacher guidelines, administrative manual for the code of conduct, disciplinary regulations, career advancement plan or any other rules or regulations for the proper functioning and advancement of the IMSEC.

c. Academic Progress

The Director has a special role as the custodian of innovation and high standards in academic matters. It is his or her responsibility to stimulate and facilitate curriculum implementation and program development, to ensure the academic integrity of programs, and to maintain and enhance their standard.

The Director additionally ought to animate and encourage extra – curriculum programs designed to encourage the intellectual and cultural development of students in the faculty.

d. Personnel Administration

The Director will be familiar with the details of the collective agreements and /or University Policies and administrative guidelines and conventions governing the employment of faculty and support staff in the faculty or college, and will ensure adherence to those agreements and policies.

Director has an obligation to foster the professional development of faculty and staff. An important responsibility concerns the overseeing of the process by which new faculty are hired.

The Director has a special responsibility to ensure that within the provision of the collective agreement, appropriate mechanism are in place to relocate and employ faculty of the highest quality, and to develop policies where by the potential of faculty in teaching and research is maximized.

The Director will ensure that the workload of faculty is assigned in a fair and equitable manner. In particular, the Director bears responsibility for ensuring not only that undergraduate teaching is recognized in the workloads, but also for facilitating the work of the graduate faculty by ensuring those faculties are available to teach graduate courses and supervise these.

e. Research activity

The Director has a special responsibility to foster research and other professional activity by faculty members, not only by recognizing that research is an important component of the workload of faculty members, but also by supporting research through infrastructure of the college, by supporting attendance at academic conferences and by animating and supporting the applications of individuals and groups to external funding agencies.

f. Career advancement

The Director should recognize the special role that he or she is assigned in the promotions process. He or she will not only ensure that the process follows collective agreement, but will see that the candidate is properly advised at all stages, will endeavor to ensure that the conditions of hiring and employment will maximize the candidature of faculty members and will ensure that individuals are considered for promotion at the appropriate time. The Director is assigned the responsibility of commenting on files for tenure and promotion; those comments ought to be substantive and carefully considered.

g. Planning

The Director is responsible for ensuring that the appropriate academic planning process is in place and functioning efficiently in the college, and for facilitating the productions of plans in a timely manner. He or she ought to be alert to, and where appropriate, ought to shape changes in the environment, which have implications for academic planning for the unit. The Director is responsible for implementing the agreed academics plans of the college. An important responsibility is the development and distribution of information to support the planning and budgeting process.

h. External Relations

The Director is to take responsibility of developing relationship with the affiliating university, AICTE and any other University. The Director represents the college in any specific local, regional, provincial, national or international constituency or deliberative body as and when assigned by GB.

i. Reporting Relationships

The Director is appointed by the Governing Body and is ultimately accountable to the GB. His/her routine reporting line on most academic matters is through the Chairman. He or she will also interact directly with many areas of the central administration, department, Units etc.

j. Library

The Director is responsible for ensuring the sufficient numbers of books, periodical, multimedia materials, newspapers and any other materials required for the teaching-learning process in consultation with the department and librarian.

k. Project/Publications:

The Director is responsible for general discipline, students' affairs, welfare of students and teaching staff. Director has responsibility of monitoring the smooth conduct of sessional/practical & university exams and its record keeping in consultation of the examination unit/record unit.

5.2 Duties of the Dean

The Dean has the responsibility to oversee academic life. Specifically, the responsibilities are encompassed to the following areas.

a. Planning:

Dean will coordinate the preparation of the long term and short term plan for the overall growth of the college. Long term plan may be of 1year duration and short term may be of 4-6 months duration.

b. Institutionalization:

The Dean shall be responsible for proposing structuring/re-structuring of the academic/administrative flow of operation to the Director for further approval. The Dean has special role to prepare the academic regulation, teacher's guidelines, administrative manual for code of conduct, disciplinary regulations, career advancement plan or any other rules or regulations for the proper functioning and advancement of IMSEC.

c. Academic Programs

The Dean has a special role as the motivator of innovation and high standards in academic matters. It is his or her responsibility to stimulate curriculum implementation and program development, to ensure the academic integrity of programs, to maintain and enhance the standards thereof.

d. Personal Administration

The Dean will be familiar with the details of the collective agreements and/or University policies and administrative guidelines and conventions governing the employment of faculty in the college. Dean shall foster the professional development of faculty/staff.

e. Research Activity:

The Dean shall foster research and other professional activity by faculty members.

f. Career Advancement:

The Dean shall ensure that the candidate is properly advised at all stages for their career advancement at IMSEC.

g. Academic Planning:

The Dean shall be responsible for ensuring that the appropriate academic planning process is in place and functioning efficiently in the college, and for facilitating the production of plans in a timely manner.

h. External Relations:

The Dean may have to take responsibility of developing relations with the affiliating University, AICTE and any other University, if so directed, in consultation with the Director.

i. Library:

The Dean is responsible for ensuring the availability of sufficient numbers of books, periodical, multimedia materials, newspapers and any other materials required for the teaching-learning process in consultation with the department and librarian

j. Interdepartmental Relationship:

The Dean is responsible to coordinate between the Departments for implementation of any directive from the Director. Dean may be given responsibility by the Director to monitor interdepartmental matters.

k. Any Others:

The Dean is responsible for general discipline, students' affairs, and welfare of students. Dean has responsibility of monitoring the smooth conduct of sectionals/practical & university exams and its record keeping in consultation of the examination unit/record unit.

5.3 Duties of the HOD

The HOD has the responsibility to oversee the academic life at the department. Specifically, the responsibilities are encompassed to the following areas.

a. Planning:

HOD will be responsible to propose, prepare and forward the long term and short term plan for the department. Long term plan may be of 4-5 years duration and short term may be of 1-2 years duration.

b. Institutionalization:

HOD will see how the departmental structure is working effectively towards achieving academic excellence. Any changes required out of experience while implementation may be forward to the Dean for further processing.

c. Academic Programs:

It is his or her responsibility to stimulate curriculum implementation to ensure the academic integrity of programs, to maintain and enhance the standards.

d. Personnel Administration:

The HOD will be familiar with the details of the college/University policies and administrative guidelines and conventions governing the employment of faculty in the Department. The HOD should see that the faculty and staff are advised at all stages for their career advancement and keep their morale high.

e. Academic Planning:

The HOD is responsible for ensuring that the appropriate academic planning process is in place and functioning efficiently in the Department. The HOD has a special responsibility to foster research and other professional activity by the faculty members.

f. Reporting Relationships:

The routine reporting line of the HOD on most academic matters is through the Dean, and Director.

g. Books/Projects:

The HOD is responsible for minor and major projects. HOD will ensure that sufficient numbers of required books are requested for Library/Book bank well in time.

h. Any Other:

The HOD is responsible for percolating any changes in the guidelines and ensures its implementation. The HOD is responsible for general discipline, students' affairs of the department. HOD has the responsibility of monitoring the smooth conduct of sessionals/practical & university examinations.

5.4. Duties of the Faculty

a. Academics:

Faculty shall be responsible for taking lectures of the subjects allocated to them by the Head of the Department. They shall also be responsible for making course files, question papers, conducting invigilation duties, assigning projects and evaluation of answer sheets.

Faculty shall demonstrate practicals in the laboratories and will ensure that each and every student is able to do the practical with utmost care.

b. Counseling:

Faculty shall be responsible for the counseling of students assigned to them. They will listen to the grievances/problems of the students and bring them to the notice of the Head of the Department/Director for the solutions. Faculty will be responsible for maintaining counseling cards of the students properly.

c. Administrative:

Faculty shall be responsible for administrative work associated with academics such as uploading of attendance on ERP on daily basis, monitoring of attendance of students, or any other work assigned by the Head of the Department/Director.

d. Extra-Curricular Activities:

Faculty shall be responsible for designing and organizing of extra- curricular activities for the overall growth of the students.

5.5 Duties of the Administrative staff

- Administrative staff shall be assigned duties by the Director as deemed best for the smooth functioning of the college.
- A service book and a leave account for each employee shall be maintained and updated from time to time. The entries relating to family history, permanent and present address, date of birth, medical history, educational and professional the service book entries made failing which, the college will be at liberty to withhold the salary of those employees who have not signed.
- Employees are obliged to immediately inform in writing to the Director, any change in their particulars and ensure that the change if any has been entered in the service record.
- Suppression, concealment or misrepresentation of any information shall be a serious breach of the service rules and shall invite strict disciplinary action including suspension and or termination from service.

5.6 Duties and Responsibility of Lab Assistants/Workshop Technicians

a. Drawing the keys and getting cleaning done: They will come in time for their duties and draw the keys. They should get the floors cleaned by the sweepers detailed for their labs. All tables and instruments shall be cleaned by themselves.

b. Security: They will not hand over the keys of their labs to anybody except the lab in-charge. They will not leave the lab unattended at any time. They will lock it whenever they go out, even for a short while. Merely closing doors without locking is not enough. They will be cautious and vigilant during practical's/classes and ensure that no signal item is taken away by anybody. They will ensure that the lights and fans are put off, when not required and at long closing time. They are to make sure that all doors and windows are closed and bolted properly.

If any item is missing during working hours, it will be their sole responsibility. They will hand over the keys themselves to the key orderly and make necessary entries in the key register.

c. Taking on charge and issue of items: They will ensure that all the consumable/non-consumable items are taken charge in the stock register provided for that purpose. The service-ability of the items will be checked up in the presence of Lab In-charge/Head of the Department and checklist Performa is to be raised, which is available in the admin section. Items will be issued in the loan register. No item will be issued to anybody without taking his signatures in loan register.

d. Cooperation and Assistance: They will provide full-cooperation and assistance to all the faculty members in carrying out their duties properly. Any lapse in performing the above duties will invite disciplinary action without prior notice.

There should be periodic check on the working of the equipment. Any malfunction should be reported to the supervisor/co-coordinator/HOD formally and steps should be taken for its rectification.

Technicians should ensure that all catalogues, datasheet, laboratory manuals etc. related to equipments, components, experiments of the laboratory are available for reference. Such documents should be issued to students for photocopying only for the relevant portion.

The tablets, almirahs and equipments should be maintained in an orderly fashion and cleanliness should be ensured.

5.7 Meetings

Interactive participation and co-operation between the Director, teaching faculty and other staff outgoing basis is of vital importance for the continuous progress and development of an educational college. Accordingly, regular meetings between faculty groups and others shall be held to discuss new and innovative ideas for improving and/or upgrading the activities of

the college and to discuss problem areas, if any. Participants of such meetings shall also suggest appropriate measures to resolve problems if any.

Positive participation in the affairs of the college shall be reflected through active participation in such meetings. Once a quarter or more frequently, as may be prescribed by the Director, attendance of all teachers and other members of the staff at such meetings is compulsory.

Mediclaim facility for faculty and staff members

SECTION 6 Miscellaneous Provisions

6.1 Mediclaim Facility for Faculty and Staff Members

6.1.1 IMSEC provides Group Mediclaim Policy for faculty and staff members and their spouse, children (maximum 2) in case of married and in case of unmarried the parents of employee are covered by the Insurance Company.

6.1.2 Details of coverage and procedures for mediclaim facility are appended below:

Coverage Limit per annum for different categories are:

- Director – 3 lakhs
- Professors and Associate Professors – 3 lakhs
- Assistant Professor and Staff – 2 lakhs

6.1.3 Procedure for Hospitals on Network

For the purpose of getting treatment under the Mediclaim policy by the faculty and staff, below is the procedure for lodging the claim;

- a) For any sickness or treatment the admission in the hospital/nursing homes for minimum period of 24 hours is pre – requisite. In case of nursing home, it should be ensured that the nursing home is properly registered with the local Authorities or should have at least 14 beds and should be equipped with the surgical facilities and medical practitioners.
- b) Copy of Mediclaim card to be produced to the Hospital on Network.
- c) Any bill over and above the covered amount as advised above will have to be borne by the patient/employee. The college, however, does not take liability in case of any rejection or deduction of claim by the Insurance Company.
- d) List of network hospitals are available on the prescribed insurance company's website.

6.1.4 Procedure for Non – Network Hospitals

The claim form available on the DHS website is to be filled and submitted along with the following documents in originals, to the insurance company at its registered office for reimbursement within 15 days of discharge:

- a) Summary of expenses incurred
- b) All prescriptions of Doctor
- c) All investigation reports along with the prescription
- d) Bills of Hospitals and Medical stores
- e) Discharge summary
- f) Identity Card
- g) Photocopy of Pan Card
- h) A cancelled cheque

- i) Photocopy of insurance card

Any other details required regarding hospitalization are given at DHS website.

6.2 Gratuity Benefit

Gratuity is a statutory benefit under the Payment of Gratuity Act, 1972, paid to the employees who have rendered continuous service for at least 5 years. It is a lump sum amount paid to the employee based on the duration of his total service by the employer at the time of retirement or leaving the job. 15 days salary for each completed year of service is payable as gratuity. Gratuity is payable as per the provisions of the Act.

6.3 ESIC/Provident Fund

- 6.3.1** The Employees' State Insurance Scheme (ESI) under ESI Act, 1948 provides protection to the employees against exigencies of sickness, maternity, disablement and death. This benefit is applicable to the employees whose gross salary is less than Rs.21000 per month. It is a self-financing health and social security scheme requiring a contribution of 0.75% of the wages from employee and 3.25% of the wages from employer (please see esic website for current rate). The employees registered under this scheme are entitled to medical treatment for themselves and their dependents, unemployment cash benefit in certain contingencies and maternity benefit in case of women employees.

- 6.3.2** The Employees' Provident Funds Miscellaneous Provisions Act, 1952 – commonly known as EPF is a scheme to provide the social security benefits to the work force engaged in non-government sector. It is a retirement benefit scheme. It is mandatory for every employee drawing a salary of Rs.15000 per month or less. Both employee and employer contribute to PF at the rate of 12% per month of the pay which includes basic wages with dearness allowance, retaining allowance (if any), making a total contribution of 24% per month to the PF. Out of 12% contribution of the employer, 8.33% goes to the pension fund and 3.67% constitutes the PF.

The employee gets a lump sum amount including self and employer's contribution with interest on both, on retirement or leaving the job. However, the employee is also allowed to take an advance withdrawal from his PF account for purchase/alterations/construction of house, marriage, post-matriculation education.

The employee is for pension benefit under Employees' Pension Scheme, 1995 (EPS) from EPFO on attaining the age of 58 years or permanent and total disablement during the course of employment subject to minimum service of 10 years. His family will also be entitled for family pension as per provisions.



**Star Health and Allied
Insurance Company Limited**

Customer Identity Card

Name: Mr.MR. SAROJ KUMAR
Customer ID No.: 201791372100009400
Date of Birth: 15-Oct-86
Sex: M **Age:** 34
Valid From: 3-Feb-21
Office Code: 161132 / TA009011 / SD161132
Policy No.: P/161132/01/2021/012943

IRDA Regn. No. 129

562

2. ESIC/ Provident Fund



EMPLOYEES' STATE INSURANCE CORPORATION

a-Pehchan Card

Insured Person : **Lalit Kumar**
Insurance No. : **6716245969**
Date of Registration : **10/02/2017**

THIS CARD IS VALID up to 11/03/2017 *(If Aadhaar number is not entered)
For extending the validity, please get the Aadhaar number of self and family seeded through Employer/staff of ESIC/IP portal or visit a Pehchan Camp along with family for giving Bio-metrics/Photograph.

YOUR REGISTRATION DETAILS

Employee Name:	Lalit Kumar	Type of Disability :	None
Name of Father / Husband:	JAGDISH NAVEEN	Date of Birth :	28/06/1981
Marital Status :	Married	Gender :	Male
Present Address :	B-68, WEST JYOTI NAGAR ENCLEVE LONI ROAD, SHAHDRA, Dist: North East Delhi, Delhi	Permanent Address :	B-68, WEST JYOTI NAGAR ENCLEVE LONI ROAD, SHAHDRA, Dist: North East Delhi, Delhi
Aadhaar :	363001388953	Aadhaar Status :	Verified
Dispensary / IMP for IP :	Nand Nagri, DL (ESIC Disp.)	Dispensary / IMP for Family:	None
Current Employer Details		First Employer Details	
Employer's Code No. :	87000377350001304	Employer's Code No. :	None
Sub Unit's Code No. :	None	Sub Unit's Code No. :	None
Date of Appointment :	01/01/2017	First Insurance No. :	None
Name of Employer :	IMS ENGG COLLEGE	Name of Employer :	None
Address of Employer :	NATIONAL HIGHWAY 24 ADHYAVIK NAGAR, DASNA GHAZIABAD, Dist: Ghaziabad Uttar Pradesh 201001	Address of Employer :	None

Family Details:

Name	Relationship with the Employee	Date of Birth	Whether Residing with Insured Person	State	District	Aadhaar	Aadhaar Status
MONIKA RANI	Spouse	07/10/1981	Yes	Delhi	North East Delhi	214892100718	Unverified
JAGDISH NAVEEN	Dependant father	06/03/1954	Yes	Delhi	North East Delhi	844616829377	Unverified
RAJ BALA NAVEEN	Dependant mother	01/05/1954	Yes	Delhi	North East Delhi	350534296498	Unverified
KAVYANSH	Dependant son receiving education	06/07/2013	Yes	Delhi	North East Delhi	812050763206	Unverified

Nominee Details:

Name of Nominee	Relationship with IP	Percentage	Address of Nominee	Aadhaar	Aadhaar Status
MONIKA	Spouse	100	SAME AS ABOVE, Delhi Dist: North East Delhi 110094	214892100718	Unverified

For EMS ENGINEERING COLLEGE

Authorised Signature

Documents Uploaded:

none

Signature / LTI of Registered Employee / IP

Lalit Kumar

Affix Yo



Mobile Number 9899227858

NOTE:

- 1. Please keep this printout for future reference and bring this along with your Photo ID for all your Claim Benefits and Medical Benefits.
 - 2. This copy should be retained with you until the Pehchan Card is received.
 - 3. Employer to please affix employee and his family photo here and attest with official stamp across.
- * If Aadhaar number is present, this e-Pehchan Card is valid till IP is eligible for treatment.

For EMS ENGINEERING COLLEGE

Signature / Stamp of ESIC Officer / Employer