

Star Group Health Insurance
Unique id : SHAHLGP21214V022021
Policy Schedule

Policy No. : P/140000/01/2021/004756	Previous Policy No. :
Proposer's Code : 18748715	GSTIN : 29AAJCS4517L1ZU
Proposer's Name : SANCHAR NIGAM EXECUTIVES ASSOCIATION	SAC Code : 997133/Accident and Health Insurance Services
Address : O/o GM MOBILES, CGMT OFFICE, BANGALORE.	Issuing Office Code : 140000
.	Issue Office Name : Zonal office - Bangalore
Bangalore (M Corp.+OG),Bangalore,Karnataka-560001	Address : 1st Floor, No.2 Venkatasamy Road Kumara Park West ,Bangalore - 560 020.
Phone No : /9449854799/	Phone No : 080- 40874040 DIR 41636311/17
Email id : spjagadale.bsnl@gmail.com	Email id : bzo.uw@starhealth.in
Proposer GSTIN : -	Place of Supply : -
	Fulfiller Code : SH20384
Collection No : 1026004520,1026005226,1026006237	Intermediary Code : SMD
Collection Date : 10/12/2020,22/01/2021,31/01/2021	Name : Mr.ROHIT V KONNUR
Premium : Rs. 48,15,072	Phone : 9845003676/0
CGST @9% : 433,356 /- SGST/UTGST@9%: 433,356 /-	Email id : rohitkonnur@gmail.com
Stamp Duty : Re. 1	
Total Premium : Rs. 56,81,784	

Total Premium in words	: Indian Rupees Fifty Six Lakhs Eighty One Thousand Seven Hundred Eighty Four Only
Period Of Insurance From	: 31/10/2020 10:00 Hrs To Midnight Of : 30/10/2021 23:59:59
Co-insurance	

Risk Coverage Details

No. of Employees / Members Covered	309
No. of Dependents Covered	701
Total No. of Persons covered	1010
Sum Insured Slab	Rs. 7,00,000/- only
Total Sum Insured	Rs. 21,63,00,000/- only
Total Sum Insured (in words)	Indian Rupees Twenty-One Crores Sixty-Three 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	

Entered by : SH36315
Approved by : BACKDATE
Place :
Date : 09/04/2021

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

	Exclusion no.3 appearing in the policy clause stands deleted
Pre-existing Diseases Exclusion	Exclusion no.4 appearing in the policy clause stands deleted
Delivery Expenses	Covered subject to limits provided in the special conditions
New Born Baby cover	New born baby is covered from day one up to the end of the policy period provided the mother is covered under the policy up to the extent provided in the special conditions.
Waiting Period for Delivery	Waiting period of 9 months for Delivery is hereby waived.

Special Conditions

Family Definition	Family Floater(Members, Spouse, Children, Parents and Parent in Laws)
Room Rent limits including Boarding, Nursing Charges, etc,	<p>Restricted to 1% of Sum Insured subject to a Maximum of Rs. 4000/-.</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 actuals, 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 Hospitalisation.</p>
Maternity Benefits limits	<p>Maternity benefits, applicable only for the Employee or Dependent spouse, subject to a limit of Rs. 50,000/- for normal and Rs. 50,000/- for caesarean delivery.</p> <p>This policy is extended to cover the child delivery expenses incurred by the insured up to the limits indicated in the special conditions. In consequence thereof, exclusion no.12 stands amended as follows:</p> <p>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:</p> <p>Family planning treatment and all types of treatment for infertility and its complications thereof.</p>
Day 1 cover for New born baby coverage limit	The benefit payable here under shall be restricted to 10% of the Sum insured for the family.
Pre & Post Hospitalisation limits	<ul style="list-style-type: none"> - Pre Hospitalization - 30 Days - Pre hospitalization expenses incurred prior to inception of policy with the company is inadmissible. - Post Hospitalization - 60 Days.

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Ambulance Expenses limits	Emergency ambulance charges up-to a sum of Rs.750/- per hospitalization and overall limit of Rs.1,500/- per policy period.
Sub Limits	Sublimits only for Cataract Rs.20,000/- per eye
Addition / Deletion of Employees & Dependents	<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>After the inception of the Policy , NO midterm inclusion of any employee & dependants unless he is a new joinee and dependents of the already insured employee unless they are newly married spouse and new born child 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>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>

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Other conditions	The insured shall pay the second installment premium of Rs.39,69,547.- on 31/12/2020 or when the Incurred claims ratio on already paid premium (excluding S. Tax) reaches 100%, whichever is earlier, failing which policy will cease to operate...
Other conditions	All Other Terms & Conditions Subject to printed Policy (Star Group Health Insurance Policy) Clauses attached.
Claims will be settled through Inhouse claims team.	

Sector Classification :

Urban		
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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 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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INSURED PERSON DETAILS :

No of Persons Covered : 1010

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.Manjunatha B M	Member	01/12/1985	34	10	Male	187487152100000100	2010006 15	Others	700000	5	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Mahadeva N	Father	25/05/1950	70	5	Male	187487152100000101					
	Ms.Bhuvana B	Spouse	06/09/1992	28	1	Female	187487152100000103					
	Mr.Kanva M	Son	04/12/2017	2	10	Male	187487152100000104					
	Ms.Parnika M	Daughter	04/05/2020	0	5	Female	187487152100000105					
	Ms.Rukmini M	Mother	28/02/1959	61	8	Female	187487152100000102					
2	Mr.R.Ashwin	Member	25/12/1983	36	10	Male	187487152100000200	2010007 72	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Sowbhagya	Mother	21/05/1965	55	5	Female	187487152100000201					
	Mr.Ishaan Rangaiah A	Son	29/11/2014	5	11	Male	187487152100000203					
	Mr.Shourya Rangaiah A	Son	13/06/2016	4	4	Male	187487152100000204					
	Ms.Shwetha M	Spouse	01/04/1989	31	6	Female	187487152100000202					
3	Mr.Dayananda G	Member	25/09/1974	46	1	Male	187487152100000300	2002061 25	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Kowsalya	Mother	01/07/1954	66	3	Female	187487152100000301					
	Ms.Nischala D	Daughter	12/03/2015	5	7	Female	187487152100000303					
	Ms.Sunitha T K	Spouse	16/05/1982	38	5	Female	187487152100000302					
4	Mr.Naveen Prasad B	Member	03/11/1986	33	11	Male	187487152100000400	2010006 24	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Pankaja S	Spouse	10/07/1988	32	3	Female	187487152100000403					
	Mr.Prudhvin Dhruvanth N	Son	04/03/2018	2	7	Male	187487152100000404					
5	Mr.Kiran Kumar S	Member	05/05/1988	32	5	Male	187487152100000500	2010007 76	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Namrutha Jg	Spouse	07/09/1996	24	1	Female	187487152100000501					
6	Mr.Krishnamurthy P	Member	10/06/1981	39	4	Male	187487152100000600	2002051 43	Others	700000	0	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shwetamadhu	Spouse	31/07/1992	28	3	Female	187487152100000701					
	Ms.Aanavi	Daughter	11/02/2019	1	8	Female	187487152100000703					
	Ms.Yukta	Daughter	06/11/2013	6	11	Female	187487152100000702					
7	Mr.Rajkumar	Member	28/11/1978	41	11	Male	187487152100000700	2010006 37	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shwetamadhu	Spouse	31/07/1992	28	3	Female	187487152100000701					
	Ms.Aanavi	Daughter	11/02/2019	1	8	Female	187487152100000703					
	Ms.Yukta	Daughter	06/11/2013	6	11	Female	187487152100000702					

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
8	Mr.Taher Khan T	Member	15/04/1986	34	6	Male	187487152100000800	2008029 53	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Mohammad Mahir Khan	Son	06/02/2017	3	8	Male	187487152100000802					
	Ms.Reshma Begum	Spouse	16/11/1997	22	11	Female	187487152100000801					
9	Mr.Raviraj M Badiger	Member	21/07/1987	33	3	Male	187487152100000900	2009039 69	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Jyoti Raviraj Badiger	Spouse	10/11/1991	28	11	Female	187487152100000901					
	Ms.Deepti Raviraj Badiger	Daughter	23/04/2019	1	6	Female	187487152100000902					
10	Mr.Madhukumara	Member	21/06/1988	32	4	Male	187487152100001000	2010005 41	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.S Vanitha	Spouse	18/01/1997	23	9	Female	187487152100001003					
11	Mr.Suresh Kumar	Member	16/11/1980	39	11	Male	187487152100001100	2010028 21	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Sumithra	Spouse	24/08/1985	35	2	Female	187487152100001101					
	Mr.Ruthvik	Son	03/09/2019	1	1	Male	187487152100001103					
	Mr.Harshith	Son	21/04/2010	10	6	Male	187487152100001102					
12	Mr.Pradeep S	Member	21/01/1980	40	9	Male	187487152100001200	2002002 24	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Vanitha K	Spouse	10/02/1989	31	8	Female	187487152100001203					
	Mr.Subbanna	Father	01/01/1953	67	9	Male	187487152100001201					
	Ms.Yukthaa Sri. P	Daughter	22/10/2009	11	0	Female	187487152100001204					
	Ms.Lakshamma	Mother	01/01/1958	62	9	Female	187487152100001202					
13	Mr.Thirtha Prakash B M	Member	15/05/1971	49	5	Male	187487152100001300	1998026 07	Others	700000	5	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Manish B T	Son	13/02/2006	14	8	Male	187487152100001303					
	Mr.Sudhanva B T	Son	26/01/2012	8	9	Male	187487152100001304					
	Mr.Basavaraju P	Parents-In-Law		60		Male	187487152100001305					
	Ms.Gangamma S	Parents-In-Law	20/05/1961	59	5	Female	187487152100001306					
	Ms.Sahana B	Spouse	27/05/1981	39	5	Female	187487152100001302					
14	Mr.D.V.Sampath Kumar	Member	21/07/1978	42	3	Male	187487152100001400	2000066 95	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.D.V.Gayathri Devi	Mother	04/05/1952	68	5	Female	187487152100001401					

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.V.S.Nishchal Kumar	Son	14/02/2006	14	8	Male	187487152100001403					
	Ms.V.S.Nisarga	Daughter	23/03/2009	11	7	Female	187487152100001404					
	Ms.Priyadarshini B.K	Spouse	05/02/1982	38	8	Female	187487152100001402					
15	Ms.Anitha S George	Member	31/05/1974	46	5	Female	187487152100001500	1997006 10	Others	700000	5	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.George K V	Father	21/06/1944	76	4	Male	187487152100001501					
	Mr.Benchi Philipose	Spouse	09/05/1971	49	5	Male	187487152100001503					
	Mr.Philipose I C	Parents-In-Law		55		Male	187487152100001504					
	Ms.Santhamma Y	Mother	14/03/1947	73	7	Female	187487152100001502					
	Ms.Susan P Abraham	Parents-In-Law	23/09/1938	82	1	Female	187487152100001505					
16	Mr.Pentakota Ravi Venkata Gangadhar	Member	09/12/1993	26	10	Male	187487152100001600	6012024 9	Others	700000	0	
17	Mr.Arun Andani	Member	31/07/1984	36	3	Male	187487152100001700	2010005 59	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Prabhavati Andani	Spouse	07/02/1989	31	8	Female	187487152100001701					
18	Mr.Krishna Kumar H	Member	06/07/1986	34	3	Male	187487152100001800	2009043 80	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Soundarya	Spouse	08/06/1991	29	4	Female	187487152100001803					
	Ms.Likitha K	Daughter	31/12/2014	5	9	Female	187487152100001804					
19	Mr.Deepak Kumar B	Member	11/09/1984	36	1	Male	187487152100001900	2010006 77	Others	700000	0	
20	Mr.Sharath G T	Member	22/05/1988	32	5	Male	187487152100002000	6031002 9	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Leelavathi R	Mother	28/08/1953	67	2	Female	187487152100002001					
21	Mr.Achutha.D	Member	22/02/1979	41	8	Male	187487152100002100	2012000 59	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Susheela	Spouse	14/11/1981	38	11	Female	187487152100002101					
	Mr.Divin	Son	18/08/2011	9	2	Male	187487152100002103					
	Mr.Likhith	Son	13/08/2009	11	2	Male	187487152100002102					
22	Mr.N S Rajesh	Member	01/11/1973	46	11	Male	187487152100002200	2002041 61	Others	700000	1	

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.N A Nagarathna	Mother	05/05/1939	81	5	Female	187487152100002201					
23	Mr.Satish Kumar S	Member	09/09/1972	48	1	Male	187487152100002300	1993133 94	Others	700000	1	
	Ms.R Yashodha	Spouse	13/09/1975	45	1	Female	187487152100002301					
24	Mr.Pillappa V	Member	07/07/1966	54	3	Male	187487152100002400	1995100 58	Others	700000	2	
	Ms.Poornima S	Spouse	17/12/1973	46	10	Female	187487152100002401					
	Ms.Soundarya P	Daughter	07/06/1999	21	4	Female	187487152100002402					
25	Mr.Vinayak Hugar	Member	31/07/1986	34	3	Male	187487152100002500	2010007 65	Others	700000	3	
	Ms.Pratibha Hugar	Spouse	11/07/1991	29	3	Female	187487152100002502					
	Mr.Harshit Hugar	Son	25/05/2012	8	5	Male	187487152100002503					
	Mr.Sumit Hugar	Son	23/08/2014	6	2	Male	187487152100002504					
26	Mr.Chandrashekar R	Member	10/01/1984	36	9	Male	187487152100002600	2003053 95	Others	700000	3	
	Ms.Roopini B	Spouse	14/11/1992	27	11	Female	187487152100002601					
	Mr.Abhay Surya	Son	09/10/2018	2	0	Male	187487152100002603					
	Mr.Aryan Surya	Son	01/01/2016	4	9	Male	187487152100002602					
27	Mr.Gavi Kiran Y	Member	14/04/1986	34	6	Male	187487152100002700	2010009 22	Others	700000	4	
	Mr.Gopal Krishna Y	Father	27/09/1957	63	1	Male	187487152100002701					
	Ms.Divya Y	Spouse	17/09/1997	23	1	Female	187487152100002703					
	Ms.Y Leelavathi	Mother	25/11/1965	54	11	Female	187487152100002702					
	Mr.Y Dhruva Kumar	Son	05/10/2017	3	0	Male	187487152100002704					
28	Mr.Nandawar Nagaraj	Member	02/03/1985	35	7	Male	187487152100002800	2010005 11	Others	700000	3	
	Mr.Ramanna N	Father	12/12/1956	63	10	Male	187487152100002801					
	Ms.Anagha Saraswathi N	Daughter	13/07/2017	3	3	Female	187487152100002803					
	Ms.Ashwini S T	Spouse	07/09/1988	32	1	Female	187487152100002802					
29	Mr.Vinayaka Naik	Member	04/05/1985	35	5	Male	187487152100002900	2010006 64	Others	700000	2	
	Ms.Aarohi Naik	Daughter	07/08/2015	5	2	Female	187487152100002902					

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.Kavita Naik	Spouse	25/04/1987	33	6	Female	187487152100002901					
30	Mr.Nanjundaraju G	Member	19/06/1986	34	4	Male	187487152100003000	201100789	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Padmavathamma	Mother	21/06/1952	68	4	Female	187487152100003001					
	Ms.Annapurneshwari K	Spouse	07/05/1997	23	5	Female	187487152100003002					
31	Mr.Rakesh Pj	Member	28/08/1978	42	2	Male	187487152100003100	200304424	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Jesintha P	Mother	30/10/1954	66	0	Female	187487152100003101					
	Ms.Catherine Anita	Spouse	19/02/1982	38	8	Female	187487152100003102					
32	Mr.Sudheer Lakshman Deshpande	Member	01/07/1978	42	3	Male	187487152100003200	200304341	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shridevi	Spouse	11/06/1986	34	4	Female	187487152100003203					
	Mr.Aditya Sudheer Deshpande	Son	26/12/2010	9	10	Male	187487152100003204					
	Ms.Niharika Sudheer Deshpande	Daughter	12/11/2015	4	11	Female	187487152100003205					
33	Mr.Sanjaya Kumar C.	Member	20/05/1971	49	5	Male	187487152100003300	199504085	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Suchitra	Spouse	02/03/1979	41	7	Female	187487152100003301					
	Mr.Mayur S Chittaragi	Son	16/08/2002	18	2	Male	187487152100003302					
34	Mr.Mallikarjuna B	Member	08/04/1981	39	6	Male	187487152100003400	200803667	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.K Nirupama	Spouse	30/04/1994	26	6	Female	187487152100003401					
35	Mr.Sajith. A	Member	31/05/1982	38	5	Male	187487152100003600	200904899	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Asha V	Spouse	22/05/1982	38	5	Female	187487152100003601					
	Mr.Vijayakumar V S	Parents-In-Law		67		Male	187487152100003603					
	Ms.Bhasura S	Parents-In-Law	19/11/1955	64	11	Female	187487152100003604					
	Mr.Darsh. S	Son	13/05/2011	9	5	Male	187487152100003602					
36	Mr.Suraj	Member	27/05/1990	30	5	Male	187487152100003700	201200050	Others	700000	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
37	Mr.Mylarappa K	Member	01/05/1976	44	5	Male	187487152100003800	199901892	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Jyothi M K	Spouse	09/05/1980	40	5	Female	187487152100003801					
	Ms.Ananya M K	Daughter	13/05/2006	14	5	Female	187487152100003803					
	Mr.Varun M K	Son	28/06/2003	17	4	Male	187487152100003802					
38	Mr.Shashikumar M	Member	15/03/1988	32	7	Male	187487152100003900	200803381	Others	700000	5	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Murali T	Father	08/10/1966	54	0	Male	187487152100003901					
	Ms.Anjali K V	Spouse	26/07/1992	28	3	Female	187487152100003903					
	Ms.Lakshmamma	Mother	01/01/1970	50	9	Female	187487152100003902					
	Mr.Hruthvik S	Son	05/07/2016	4	3	Male	187487152100003904					
	Ms.Charanya S	Daughter	16/02/2019	1	8	Female	187487152100003905					
39	Mr.Dhananjaya G J	Member	25/05/1984	36	5	Male	187487152100004000	201000613	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Parvathamma	Father	02/09/1960	60	1	Male	187487152100004001					
	Ms.Teashree D	Daughter	25/10/2014	6	0	Female	187487152100004003					
	Ms.Latha N	Spouse	09/02/1992	28	8	Female	187487152100004002					
40	Mr.K S Santhosh	Member	19/08/1985	35	2	Male	187487152100004100	200903309	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Lakshmi C N	Spouse	14/07/1989	31	3	Female	187487152100004101					
	Ms.Sanvi S	Daughter	06/06/2014	6	4	Female	187487152100004102					
41	Mr.Renuka Prasad C N	Member	16/08/1991	29	2	Male	187487152100004200	60350094	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Divya G	Spouse	10/05/1993	27	5	Female	187487152100004201					
42	Mr.Vinod Katigar	Member	12/12/1983	36	10	Male	187487152100004300	201000500	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shweta Meharwade	Spouse	16/06/1987	33	4	Female	187487152100004302					
	Ms.Aarvi Katigar	Daughter	24/07/2016	4	3	Female	187487152100004303					
	Ms.Premila Katigar	Mother	20/02/1960	60	8	Female	187487152100004301					
43	Mr.Kantesh Kattimani	Member	20/07/1979	41	3	Male	187487152100004400	200803495	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Laxmi K Kattimani	Spouse	01/06/1985	35	4	Female	187487152100004403					
	Ms.Pratiksha K Kattimani	Daughter	05/08/2008	12	2	Female	187487152100004404					
		Son					187487152100004405					

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.Preetam.K.Kattimani		04/02/2010	10	8	Male						
44	Mr.Satish.K.Airani	Member	05/07/1971	49	3	Male	187487152100004500	1997020 26	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Premila.K.Talwar	Mother	01/10/1948	72	0	Female	187487152100004501					
	Mr.Samarth.S.Airani	Son	05/03/2004	16	7	Male	187487152100004503					
	Ms.Roopaa.S.Airani	Spouse	30/03/1984	36	7	Female	187487152100004502					
45	Mr.Harshavardhan C	Member	04/05/1992	28	5	Male	187487152100004600	6035007 3	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Channaiah	Father	07/07/1951	69	3	Male	187487152100004601					
	Ms.Manjula	Mother	22/05/1966	54	5	Female	187487152100004602					
46	Mr.S Balakrishna	Member	05/06/1988	32	4	Male	187487152100004700	2008028 02	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.S Saraswathi	Mother	09/10/1961	59	0	Female	187487152100004701					
	Ms.S Thohitha	Daughter	07/09/2016	4	1	Female	187487152100004703					
	Ms.B Hemalatha	Spouse	28/09/1987	33	1	Female	187487152100004702					
47	Mr.Bharath V	Member	04/05/1993	27	5	Male	187487152100004800	6012035 4	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Veeranna S	Father	01/06/1955	65	4	Male	187487152100004801					
	Ms.Vijaya	Mother	12/05/1970	50	5	Female	187487152100004802					
48	Mr.Manjunath B	Member	04/07/1986	34	3	Male	187487152100004900	2011006 77	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Husenamma	Mother	01/01/1955	65	9	Female	187487152100004901					
49	Mr.Vinayak R Bhat	Member	12/12/1970	49	10	Male	187487152100005100	1997037 44	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Bhavani	Mother	28/03/1948	72	7	Female	187487152100005101					
	Ms.Akanksha V Bhat	Daughter	26/02/2002	18	8	Female	187487152100005103					
	Mr.Atharva V Bhat	Son	27/03/2009	11	7	Male	187487152100005104					
	Ms.Prabha Bhat	Spouse	24/02/1978	42	8	Female	187487152100005102					
50	Mr.Sunil Chandra Nayak A	Member	05/05/1985	35	5	Male	187487152100005200	2010006 78	Others	700000	0	
	Relationship						ID No					
51	Mr.Sadanand V Makkannavar	Member	20/02/1973	47	8	Male	187487152100005300	1997035 94	Others	700000	5	

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		DOB	Age in Yrs	Age in Mths	Sex			Remarks			
	Ms.Basamma Makkannavar	Mother	19/01/1952	68	9	Female	187487152100005302					
	Mr.Veerabhadrappa Makkannavar	Father	26/11/1941	78	11	Male	187487152100005301					
	Ms.Gayatri S Makkannavar	Spouse	11/04/1980	40	6	Female	187487152100005303					
	Ms.Sanjana S Makkannavar	Daughter	06/11/2002	17	11	Female	187487152100005304					
	Mr.Samarth S Makkannavar	Son	12/03/2010	10	7	Male	187487152100005305					
52	Mr.Suresh S	Member	23/05/1971	49	5	Male	187487152100005400	1994101 11	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Sai Siri S	Daughter	18/06/2014	6	4	Female	187487152100005403					
	Ms.Shilpa R S	Spouse	30/05/1981	39	5	Female	187487152100005401					
	Mr.Sai Sushanth S	Son	08/02/2013	7	8	Male	187487152100005402					
53	Mr.Ramesha Nayaka B	Member	12/06/1979	41	4	Male	187487152100005500	2010005 54	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Kavita R Nayaka	Spouse	04/06/1982	38	4	Female	187487152100005501					
	Mr.Vikas R Nayaka	Son	02/05/2014	6	5	Male	187487152100005503					
	Mr.Harshvardhan R Nayaka	Son	23/09/2011	9	1	Male	187487152100005502					
54	Mr.Sreedhara K	Member	10/05/1980	40	5	Male	187487152100005600	2010029 46	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Poorvika Sreedhar	Daughter	15/12/2014	5	10	Female	187487152100005603					
	Ms.Jyothi.B.R	Spouse	22/07/1984	36	3	Female	187487152100005602					
55	Mr.Rajendra Singh	Member	01/06/1979	41	4	Male	187487152100005700	2010006 38	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Sanjana Singh	Daughter	11/06/2005	15	4	Female	187487152100005702					
	Mr.Rohan Preeth Singh	Son	04/03/2007	13	7	Male	187487152100005703					
	Ms.Santosha Bai	Spouse	01/06/1984	36	4	Female	187487152100005701					
56	Mr.Y Venugopal Reddy	Member	20/05/1980	40	5	Male	187487152100005800	2003042 45	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Mamatha Y	Spouse	01/06/1986	34	4	Female	187487152100005803					
	Ms.Navyata.V	Daughter	14/09/2010	10	1	Female	187487152100005804					
57	Mr.Dileep Kumar D	Member	22/06/1987	33	4	Male	187487152100005900	2010007 59	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Doddeere Gowda	Father	01/01/1957	63	9	Male	187487152100005901					
	Ms.Sowmya M N	Spouse	23/07/1994	26	3	Female	187487152100005903					

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.Bhagyamma	Mother	01/01/1972	48	9	Female	187487152100005902					
	Mr.Yuvanth Gowda D	Son	26/03/2019	1	7	Male	187487152100005904					
58	Mr.Prabhakar Sherikar	Member	25/03/1982	38	7	Male	187487152100006000	2007002 86	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Tukaram Sherikar	Father	02/05/1952	68	5	Male	187487152100006001					
59	Mr.Prakash M	Member	13/04/1980	40	6	Male	187487152100006100	1999023 29	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
60	Mr.N B Hebbal	Member	01/07/1971	49	3	Male	187487152100006200	1997033 46	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Sumangala	Spouse	01/08/1972	48	2	Female	187487152100006203					
	Mr.Prajwal N Hebbalmath	Son	26/01/2000	20	9	Male	187487152100006204					
	Mr.Adarsh N Hebbalmath	Son	21/09/2003	17	1	Male	187487152100006205					
61	Mr.Prashanth Ky	Member	04/04/1985	35	6	Male	187487152100006300	2009043 84	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Ramya S	Spouse	23/03/1987	33	7	Female	187487152100006302					
	Ms.Adhira Y P	Daughter	05/09/2014	6	1	Female	187487152100006303					
62	Mr.Umesha.B.K	Member	25/11/1978	41	11	Male	187487152100006400	2003003 00	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shilpa.P	Spouse	29/11/1984	35	11	Female	187487152100006401					
	Mr.Pratheek.U	Son	21/12/2012	7	10	Male	187487152100006403					
	Mr.Preetham.U	Son	07/06/2007	13	4	Male	187487152100006402					
63	Mr.Lohith. C	Member	08/06/1983	37	4	Male	187487152100006500	2010007 55	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Savitha. S. G	Spouse	14/05/1994	26	5	Female	187487152100006502					
	Ms.Venkatamma	Mother	11/09/1963	57	1	Female	187487152100006501					
64	Mr.G.Chandrasaha	Member	17/07/1974	46	3	Male	187487152100006600	2002046 54	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Reshma.C	Spouse	22/07/1981	39	3	Female	187487152100006603					
	Ms.C.Vaishnavi	Daughter	29/06/2006	14	4	Female	187487152100006604					
	Mr.C.Vijay	Son	21/01/2010	10	9	Male	187487152100006605					
65	Mr.Prasant Kumar Sahoo	Member	16/06/1985	35	4	Male	187487152100006700	2014009 92	Others	700000	2	
	Relationship					ID No						

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		DOB	Age in Yrs	Age in Mths	Sex			Remarks			
	Ms.Lopamudra Ray	Spouse	06/05/1985	35	5	Female	187487152100006703					
	Mr.Prateek Aryan Sahoo	Son	11/06/2017	3	4	Male	187487152100006704					
66	Mr.Vishweswara Rao M V	Member	20/07/1986	34	3	Male	187487152100006800	201000730	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Rukmani Bai	Mother	18/11/1959	60	11	Female	187487152100006801					
	Ms.Sharanya M V	Daughter	11/07/2013	7	3	Female	187487152100006803					
	Ms.Mamatha Shree M	Spouse	05/11/1991	28	11	Female	187487152100006802					
	Mr.Vishruth M V	Son	29/07/2016	4	3	Male	187487152100006804					
67	Mr.Shankar V	Member	23/03/1985	35	7	Male	187487152100006900	201200085	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Venkataswamy	Father	15/08/1961	59	2	Male	187487152100006901					
	Ms.Rajini Br	Spouse	05/06/1985	35	4	Female	187487152100006902					
68	Mr.Sreenivasa G	Member	20/05/1970	50	5	Male	187487152100007000	199603999	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Gajaraju V	Father	28/10/1933	87	0	Male	187487152100007001					
69	Mr.M Krishnan	Member	03/01/1972	48	9	Male	187487152100007100	199604787	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Subashini Krishnan	Spouse	28/09/1979	41	1	Female	187487152100007101					
	Ms.K S Hasmita	Daughter	15/05/2013	7	5	Female	187487152100007103					
	Ms.K S Mirithubashini	Daughter	23/05/2007	13	5	Female	187487152100007102					
70	Mr.Manikprabhu Savare	Member	21/03/1990	30	7	Male	187487152100007200	60120143	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Vishwanath Savare	Father	15/12/1963	56	10	Male	187487152100007201					
	Ms.Prerana	Spouse	02/04/1993	27	6	Female	187487152100007203					
	Ms.Komal Bai Savare	Mother	07/10/1967	53	0	Female	187487152100007202					
71	Mr.Vs Thulasiraaman	Member	02/06/1967	53	4	Male	187487152100007300	199211782	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.A Kalyani	Spouse	25/05/1972	48	5	Female	187487152100007301					
72	Mr.Jannappa.K.S	Member	22/06/1977	43	4	Male	187487152100007400	200204609	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Meghana.R	Spouse	29/12/1986	33	10	Female	187487152100007401					
	Mr.Mourya.K.J	Son	05/09/2013	7	1	Male	187487152100007403					

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.Manasvi.J.M	Daughter	03/05/2010	10	5	Female	187487152100007402					
73	Ms.Swathi D D	Member	30/01/1990	30	9	Female	187487152100007500	2010012 11	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Dharmappa D S	Father	01/01/1959	61	9	Male	187487152100007501					
	Mr.Chethana G D	Spouse	23/08/1986	34	2	Male	187487152100007503					
	Ms.Vaidruthi C	Daughter	21/07/2017	3	3	Female	187487152100007504					
	Ms.Manjula	Mother	01/01/1964	56	9	Female	187487152100007502					
74	Mr.Gurumurthy C L	Member	10/02/1986	34	8	Male	187487152100007600	2010020 54	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Lokesha	Father	08/06/1961	59	4	Male	187487152100007601					
	Mr.Rohansh Guru	Son	20/07/2018	2	3	Male	187487152100007603					
	Ms.Parvathamma U P	Mother	30/08/1963	57	2	Female	187487152100007602					
75	Mr.Ravindra B.N	Member	25/05/1978	42	5	Male	187487152100007700	2007016 36	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Lavanya	Spouse	19/03/1983	37	7	Female	187487152100007703					
76	Mr.Chethan C R	Member	17/02/1988	32	8	Male	187487152100007800	2009037 36	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Dhrithi C Shetty	Daughter	22/11/2017	2	11	Female	187487152100007803					
	Ms.Divyashree P	Spouse	20/12/1987	32	10	Female	187487152100007802					
77	Mr.Ashok	Member	03/06/1985	35	4	Male	187487152100007900	2009045 85	Others	700000	5	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Vasudev Valmiki	Father	01/01/1963	57	9	Male	187487152100007901					
	Ms.Pooja	Spouse	10/03/1993	27	7	Female	187487152100007903					
	Mr.Amogha Varsh	Son	19/03/2019	1	7	Male	187487152100007904					
	Ms.Lakshmidevi	Mother	14/08/1969	51	2	Female	187487152100007902					
	Mr.Achyuta Kishor	Son	14/08/2020	0	2	Male	187487152100007905					
78	Mr.Arun Kumar A	Member	24/01/1986	34	9	Male	187487152100008000	2010005 82	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.K Ashokan	Father	01/06/1956	64	4	Male	187487152100008001					
	Ms.Mayuri M	Spouse	19/12/1992	27	10	Female	187487152100008003					
	Ms.A Vijaya Kamakshi	Mother	02/02/1958	62	8	Female	187487152100008002					
	Ms.Yashree	Daughter	31/07/2020	0	3	Female	187487152100008004					

"Consolidated stamp duty paid vide challan No. CR0719003000529985 dt 17.07.2019"

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
79	Mr.Ravi H.	Member	18/07/1980	40	3	Male	187487152100008100	201000504	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Pratibha Vasudev Goudar	Spouse	17/07/1991	29	3	Female	187487152100008101					
80	Ms.Akanksha Bhadoria	Member	15/07/1991	29	3	Female	187487152100008200	60134024	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.H S Bhadoria	Son		10		Male	187487152100008203					
81	Mr.Maruti Rathod	Member	01/06/1976	44	4	Male	187487152100008300	200701801	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Mangalabai Shitaram Rathod	Mother	10/01/1945	75	9	Female	187487152100008301					
	Ms.Aanchal Rathod	Daughter	09/10/2006	14	0	Female	187487152100008303					
	Mr.Yash Rathod	Son	01/03/2008	12	7	Male	187487152100008304					
	Ms.Sumithra Rathod	Spouse	15/07/1983	37	3	Female	187487152100008302					
82	Mr.Harsha N	Member	20/10/1984	36	0	Male	187487152100008400	201000421	Others	700000	5	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Shridhara Udupa	Father	01/01/1950	70	9	Male	187487152100008401					
	Ms.Chaithra D	Spouse	11/05/1986	34	5	Female	187487152100008403					
	Ms.Sumati	Mother	01/01/1960	60	9	Female	187487152100008402					
	Mr.Ayush Udupa N	Son	02/10/2013	7	0	Male	187487152100008404					
	Mr.Abhinav Udupa	Son	12/05/2015	5	5	Male	187487152100008405					
83	Mr.Yaseen Peeran	Member	14/10/1983	37	0	Male	187487152100008500	200702230	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Nafisa Haji	Spouse	10/08/1986	34	2	Female	187487152100008503					
84	Mr.Saicharan Reddy Somagattu	Member	21/04/1992	28	6	Male	187487152100008600	60350072	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr. Somagattu Nanjireddy	Father	01/07/1967	53	3	Male	187487152100008601					
	Ms.Channakrishnamma	Mother	01/01/1967	53	9	Female	187487152100008602					
85	Ms.Surya N.C	Member	30/05/1981	39	5	Female	187487152100009000	200904096	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.M.K Chandran	Father	10/11/1949	70	11	Male	187487152100009001					
	Mr.Manoharan P.S	Spouse		44		Male	187487152100009003					
	Mr.Arnav	Son		16		Male	187487152100009004					
	Ms.Santha Chandran	Mother	12/05/1952	68	5	Female	187487152100009002					

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
86	Mr.Lokesh P	Member	20/03/1980	40	7	Male	187487152100009100	200300974	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Parasuramulu Naidu	Father	01/01/1943	77	9	Male	187487152100009101					
	Ms.Asha S	Spouse	14/07/1988	32	3	Female	187487152100009103					
	Mr.Purav L	Son	25/11/2016	3	11	Male	187487152100009104					
	Ms.Prabhavathi	Mother	13/04/1951	69	6	Female	187487152100009102					
87	Mr.Charan Kumar M R	Member	14/03/1984	36	7	Male	187487152100009200	201200087	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Meghana R	Spouse	09/11/1993	26	11	Female	187487152100009203					
	Ms.Hanvika C	Daughter	19/08/2017	3	2	Female	187487152100009204					
	Ms.Niharika C	Daughter	14/05/2020	0	5	Female	187487152100009205					
88	Mr.Govindarajulu B	Member	08/05/1990	30	5	Male	187487152100009300	60120154	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Usha P	Spouse	28/02/1993	27	8	Female	187487152100009301					
89	Mr.Shaikh Parveez Ahmed	Member	22/03/1977	43	7	Male	187487152100009400	199902094	Others	700000	5	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Ameer Jan	Father		68		Male	187487152100009401					
	Ms.Shaista Anjum	Spouse	24/12/1982	37	10	Female	187487152100009403					
	Ms.Beebi Jan	Mother		65		Female	187487152100009402					
	Ms.Rida Rizqin	Daughter	13/02/2012	8	8	Female	187487152100009404					
	Ms.Inaaya Zaarish	Daughter	13/10/2017	3	0	Female	187487152100009405					
90	Mr.Vinod S Naik	Member	11/02/1982	38	8	Male	187487152100009500	200803333	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Indira M	Spouse	20/07/1980	40	3	Female	187487152100009503					
	Ms.Dhanvi Naik	Daughter	08/11/2013	6	11	Female	187487152100009504					
	Ms.Ishanvi Naik	Daughter	20/12/2016	3	10	Female	187487152100009505					
91	Mr.Kalyan Rao Kulkarni	Member	10/06/1971	49	4	Male	187487152100009600	199002451	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Trevenibai	Mother	01/03/1951	69	7	Female	187487152100009601					
	Ms.Deepa Kulkarni	Daughter	03/01/1996	24	9	Female	187487152100009602					
92	Mr.B.Ashok Nayak	Member	21/04/1971	49	6	Male	187487152100009700	199703054	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.B.Rashmi	Spouse	01/01/1978	42	9	Female	187487152100009701					
		Son					187487152100009703					

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.B.Vineeth Nayak		11/12/2004	15	10	Male						
	Ms.B.Ashwitha	Daughter	21/09/2001	19	1	Female	187487152100009702					
93	Mr.Venkatarathnam M V	Member	05/05/1986	34	5	Male	187487152100009800	2010006 27	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Padmavathamma	Mother	20/07/1949	71	3	Female	187487152100009802					
	Mr.Venkatachalapathi L	Father	22/10/1944	76	0	Male	187487152100009801					
	Ms.Pentamsetty Saritha	Spouse	10/06/1988	32	4	Female	187487152100009803					
	Mr.C V Kumud Shetty	Son	20/04/2018	2	6	Male	187487152100009804					
94	Mr.Harishteja Bejjipuram	Member	27/08/1987	33	2	Male	187487152100009900	2010030 21	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Bala Somaskanda Bejjipuram	Son	15/10/2018	2	0	Male	187487152100009902					
	Mr.Balaga Narasimha Rao	Parents-In-Law		57		Male	187487152100009903					
	Ms.Balaga Gowthami	Spouse	25/07/1991	29	3	Female	187487152100009901					
	Ms.Balaga Sumathi	Parents-In-Law	01/06/1970	50	4	Female	187487152100009904					
95	Mr.Devaraj	Member	03/05/1987	33	5	Male	187487152100010000	2011007 06	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Ramachandra	Father	13/05/1952	68	5	Male	187487152100010001					
	Ms.Umadevi	Mother	01/06/1961	59	4	Female	187487152100010002					
96	Mr.Harsha Kumar	Member	04/03/1988	32	7	Male	187487152100010100	2010005 89	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Priyanka M	Spouse	31/05/1991	29	5	Female	187487152100010103					
97	Ms.Vechalapu Lalitha Lavanya	Member	21/10/1994	26	0	Female	187487152100010200	6012019 0	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Vechalapu Chitti Ammaji	Mother	01/08/1968	52	2	Female	187487152100010202					
	Mr.Vechalapu Venkata Rao	Father	01/07/1967	53	3	Male	187487152100010201					
98	Mr.Mukunda Jois H A	Member	18/07/1974	46	3	Male	187487152100010400	1998015 33	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Savitha A L	Spouse	20/05/1979	41	5	Female	187487152100010403					
	Ms.Medhashree M Jois	Daughter	27/02/2004	16	8	Female	187487152100010404					
99	Mr.Albert Vincent S	Member	18/08/1975	45	2	Male	187487152100010500	2002053 01	Others	700000	2	
	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
			DOB						Remarks			
	Ms.Nandita Nirmala Albert	Spouse	23/02/1976	44	8	Female	187487152100010501					
	Ms.Alvina Albert	Daughter	23/05/2006	14	5	Female	187487152100010502					
100	Mr.Nagaraj Iragar	Member	01/08/1979	41	2	Male	187487152100010600	200803699	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Gangavva Aralikatti	Spouse	07/06/1984	36	4	Female	187487152100010601					
	Ms.Neha Iragar	Daughter	24/04/2015	5	6	Female	187487152100010603					
	Ms.Priyanka Iragar	Daughter	13/01/2012	8	9	Female	187487152100010602					
	Mr.Amit Iragar	Son	10/04/2018	2	6	Male	187487152100010604					
101	Mr.Vijayakumar V D	Member	21/02/1991	29	8	Male	187487152100010700	201400723	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Lalitha	Mother	01/01/1970	50	9	Female	187487152100010701					
102	Mr.Prasad L M	Member	06/07/1986	34	3	Male	187487152100010800	201000884	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Anusuya	Mother	01/01/1966	54	9	Female	187487152100010802					
	Mr.Lakshman M	Father	01/01/1957	63	9	Male	187487152100010801					
	Ms.Savita Rakshe	Spouse	10/01/1995	25	9	Female	187487152100010803					
	Mr.Aarush Rakshe	Son	31/05/2019	1	5	Male	187487152100010804					
103	Mr.Parameshwara	Member	01/06/1969	51	4	Male	187487152100010900	199103566	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.M S Shobha Devi	Spouse	01/06/1972	48	4	Female	187487152100010901					
	Mr.Hemanth K P	Son	25/06/1998	22	4	Male	187487152100010902					
	Ms.K P Bhoomika	Daughter	30/03/2004	16	7	Female	187487152100010903					
104	Mr.Prasannakumar B M	Member	20/07/1968	52	3	Male	187487152100011000	199506793	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Shobha M G	Spouse	03/07/1977	43	3	Female	187487152100011003					
	Ms.Inchara B P	Daughter	07/06/2003	17	4	Female	187487152100011004					
105	Mr.Nagaraj N Moger	Member	01/05/1982	38	5	Male	187487152100011100	200904445	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Tulasi N Moger	Spouse	13/12/1982	37	10	Female	187487152100011101					
106	Mr.Rajanaik M	Member	13/04/1992	28	6	Male	187487152100011200	201400994	Others	700000	0	

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
107	Mr.Uday Kiran Gudikati	Member	17/08/1987	33	2	Male	187487152100011300	201003121	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Sankella Jyotsna	Spouse	16/09/1994	26	1	Female	187487152100011301					
108	Mr.Raju A Kalasappagol	Member	22/07/1971	49	3	Male	187487152100011400	199411499	Others	700000	5	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Vimala	Mother	22/04/1956	64	6	Female	187487152100011401					
	Ms.Apeksha	Daughter	01/08/2002	18	2	Female	187487152100011403					
	Ms.Anushka	Daughter	04/07/2008	12	3	Female	187487152100011404					
	Ms.Vidya	Spouse	22/07/1982	38	3	Female	187487152100011402					
	Ms.Anvi	Daughter	03/12/2015	4	10	Female	187487152100011405					
109	Mr.P.Sudheer Babu	Member	09/06/1985	35	4	Male	187487152100011500	201002499	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Sony Susmitha V	Spouse	18/01/1988	32	9	Female	187487152100011503					
	Mr.P Guneeth Nirupam	Son	21/05/2014	6	5	Male	187487152100011504					
110	Mr.Medapuram Umasa	Member	04/06/1987	33	4	Male	187487152100011600	201003123	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Medapuram Anjineyulu	Father	01/01/1953	67	9	Male	187487152100011601					
	Mr.Medapuram Vihaan Krishna	Son	13/07/2015	5	3	Male	187487152100011603					
	Ms.Medapuram Parvathamma	Mother	01/01/1955	65	9	Female	187487152100011602					
111	Mr.A.Anil Bernard	Member	23/02/1983	37	8	Male	187487152100011700	200702138	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.M.Lourd Mary	Mother	29/01/1961	59	9	Female	187487152100011701					
112	Mr.Rameswararao Gurubelli	Member	13/05/1986	34	5	Male	187487152100011800	201002644	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Chapa Sobharani	Spouse	25/08/1989	31	2	Female	187487152100011801					
	Mr.Avneesh Gurubelli	Son	06/06/2017	3	4	Male	187487152100011802					
113	Mr.Shreyas B	Member	01/06/1986	34	4	Male	187487152100011900	201100692	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Savithri V	Mother	01/07/1960	60	3	Female	187487152100011901					
	Mr.Grishnesh	Son	03/04/2017	3	6	Male	187487152100011903					
	Ms.Rohini Jn	Spouse	20/05/1995	25	5	Female	187487152100011902					

due.The insured will have the option of migrating to any other similar health insurance policy offered by the Company at the relevant time.

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
114	Ms.Vidyadevi A	Member	01/03/1970	50	7	Female	187487152100012000	199311205	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Shreepakash B	Spouse	18/03/1965	55	7	Male	187487152100012001					
	Mr.Navaneeth B	Son	25/04/1997	23	6	Male	187487152100012002					
115	Mr.A N Gopalakrishna	Member	01/06/1968	52	4	Male	187487152100012100	199103611	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Bhuvana G Bhatt	Daughter	26/07/2001	19	3	Female	187487152100012103					
	Ms.Shashirekha	Spouse	04/06/1973	47	4	Female	187487152100012102					
116	Ms.Bharathi Vaduguru	Member	25/06/1974	46	4	Female	187487152100012200	200902670	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.D Bhaskar	Spouse	01/06/1972	48	4	Male	187487152100012201					
	Ms.D Nandana Sai Stee	Daughter	02/05/2012	8	5	Female	187487152100012202					
117	Mr.S R Rajesh	Member	21/04/1982	38	6	Male	187487152100012300	200802429	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shreepriya R	Spouse	24/06/1988	32	4	Female	187487152100012301					
	Ms.Rachana S R	Daughter	11/09/2012	8	1	Female	187487152100012302					
118	Mr.Rangaswamy R	Member	27/07/1985	35	3	Male	187487152100012400	201000746	Others	700000	0	
119	Mr.Raut Vijaykumar Y	Member	01/11/1984	35	11	Male	187487152100012500	201401235	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Vishal Vijaykumar Raut	Son	18/04/2020	0	6	Male	187487152100012501					
120	Ms.Shwetha G	Member	16/01/1989	31	9	Female	187487152100012600	200803108	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Sudharshan V	Spouse	04/12/1984	35	10	Male	187487152100012601					
	Ms.Manjula	Parents-In-Law	07/01/1965	55	9	Female	187487152100012603					
	Mr.Venkataswamy	Parents-In-Law		52		Male	187487152100012602					
121	Mr.Sukesh B	Member	11/02/1979	41	8	Male	187487152100012700	200904510	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shruthi K S	Spouse	16/02/1988	32	8	Female	187487152100012701					
	Mr.Lashon S	Son	23/02/2015	5	8	Male	187487152100012702					
122	Ms.Anuradha Ch	Member	20/07/1981	39	3	Female	187487152100012800	201100342	Others	700000	3	

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			
	Mr.Basavaraj K	Spouse	22/06/1978	42	4	Male	187487152100012803					
	Mr.Pavankumar K	Son	18/01/2014	6	9	Male	187487152100012804					
	Ms.Nomita K	Daughter	07/01/2016	4	9	Female	187487152100012805					
123	Mr.Praveen Katti	Member	27/04/1985	35	6	Male	187487152100012900	201200100	Others	700000	4	
	Mr.Datta Katti	Father	01/06/1955	65	4	Male	187487152100012901					
	Ms.Mamata	Spouse	28/01/1987	33	9	Female	187487152100012903					
	Mr.Dhruv	Son	20/12/2014	5	10	Male	187487152100012904					
	Ms.Renukadevi Katti	Mother	31/07/1966	54	3	Female	187487152100012902					
124	Mr.Shankar Km	Member	01/06/1982	38	4	Male	187487152100013000	201000614	Others	700000	2	
	Ms.Ranjitha Tm	Spouse	15/06/1995	25	4	Female	187487152100013001					
	Ms.Ananya Ks	Daughter	16/03/2016	4	7	Female	187487152100013002					
125	Mr.Vijetha.K.N	Member	26/09/1983	37	1	Male	187487152100013100	200802775	Others	700000	2	
	Ms.Puneetha. A	Spouse	10/09/1991	29	1	Female	187487152100013101					
	Ms.Samanvi	Daughter	06/02/2019	1	8	Female	187487152100013102					
126	Mr.N S Ghorpade	Member	01/02/1971	49	8	Male	187487152100013200	199702525	Others	700000	1	
	Ms.Preethi G	Spouse	06/06/1978	42	4	Female	187487152100013203					
127	Mr.Chandrashekar S Abbigeri	Member	16/01/1989	31	9	Male	187487152100013300	201001391	Others	700000	3	
	Ms.Vijayalaxmi A	Mother	21/11/1964	55	11	Female	187487152100013301					
	Ms.Uma T	Parents-In-Law	01/06/1971	49	4	Female	187487152100013303					
	Ms.Meghana Abbigeri	Spouse	04/08/1993	27	2	Female	187487152100013302					
128	Mr.Prakashayya V Balaganurmth	Member	01/06/1974	46	4	Male	187487152100013400	200008643	Others	700000	1	
	Ms.Rekha P Balaganurmth	Spouse	18/07/1977	43	3	Female	187487152100013401					
129	Mr.Raghavendra N	Member	01/03/1979	41	7	Male	187487152100013500	199901867	Others	700000	3	
	Mr.Vishal R	Son	12/09/2017	3	1	Male	187487152100013503					
		Spouse			3		187487152100013501					

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.S Chaithra		16/07/1988	32		Female						
	Ms.Poorvika R	Daughter	18/02/2014	6	8	Female	187487152100013502					
130	Ms.Yasira Irfath	Member	04/12/1984	35	10	Female	187487152100013600	2010005 92	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Mahaboob Ali M Kunnur	Spouse	01/06/1980	40	4	Male	187487152100013601					
	Ms.Zaara Farheen	Daughter	07/04/2016	4	6	Female	187487152100013603					
	Mr.Umar Ali Kunnur	Son	05/05/2010	10	5	Male	187487152100013602					
131	Mr.Rudresha K	Member	30/05/1973	47	5	Male	187487152100013700	2007018 46	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Kavyasri M N	Spouse	05/08/1987	33	2	Female	187487152100013701					
	Ms.Honalu R	Daughter	19/04/2013	7	6	Female	187487152100013702					
132	Mr.P Srikanth	Member	12/07/1971	49	3	Male	187487152100013800	1998026 69	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Pbm Achar	Father	15/01/1943	77	9	Male	187487152100013801					
	Ms.P Sanjana	Daughter	17/09/1999	21	1	Female	187487152100013803					
	Ms.P Supriya	Daughter	08/06/2002	18	4	Female	187487152100013804					
	Ms.Bhargavi	Spouse	06/07/1978	42	3	Female	187487152100013802					
133	Mr.Hemanth Kumar B	Member	19/10/1984	36	0	Male	187487152100013900	2010007 62	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Thejaswi Mn	Spouse	25/07/1990	30	3	Female	187487152100013903					
	Ms.Preethi H	Daughter	17/08/2015	5	2	Female	187487152100013904					
134	Mr.Somashekhar N Dandin	Member	06/03/1982	38	7	Male	187487152100014000	2008029 91	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shruti	Spouse	12/02/1992	28	8	Female	187487152100014003					
	Mr.Suhas	Son	19/03/2013	7	7	Male	187487152100014004					
	Ms.Shreya	Daughter	15/06/2020	0	4	Female	187487152100014005					
135	Mr.Gopalakrishna P Naik	Member	24/11/1982	37	11	Male	187487152100014100	2012000 61	Others	700000	0	
136	Mr.Shankara S	Member	01/06/1983	37	4	Male	187487152100014200	2008033 26	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Theertha Shankar	Spouse	08/03/1988	32	7	Female	187487152100014201					
	Mr.Guru Smayan	Son	02/10/2017	3	0	Male	187487152100014203					

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.Chirag Smaran	Son	24/03/2012	8	7	Male	187487152100014202					
137	Mr.Prahlad Kulkarni	Member	17/11/1985	34	11	Male	187487152100014400	2010016 33	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Yankamma	Spouse	25/05/1990	30	5	Female	187487152100014401					
	Ms.Arundhati Kulkarni	Daughter	04/09/2018	2	1	Female	187487152100014403					
	Mr.Anirudh Kulkarni	Son	25/01/2015	5	9	Male	187487152100014402					
138	Mr.Naganna K M	Member	20/10/1966	54	0	Male	187487152100014500	1996005 90	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.H S Savitha	Spouse	08/03/1980	40	7	Female	187487152100014502					
	Mr.Manoj K N	Son	30/11/1999	20	11	Male	187487152100014503					
139	Mr.Bijan Kumar Biswal	Member	19/07/1980	40	3	Male	187487152100014700	2008000 30	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Sanghamitra Jena	Spouse	24/12/1986	33	10	Female	187487152100014701					
	Ms.Anshika Biswal	Daughter	28/04/2019	1	6	Female	187487152100014702					
140	Mr.Ashok H P	Member	15/10/1981	39	0	Male	187487152100014800	2008032 48	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Puttaramegowda	Father	02/08/1941	79	2	Male	187487152100014801					
	Ms.Gangamma K S	Spouse	15/09/1988	32	1	Female	187487152100014803					
	Ms.Rangamma	Mother	01/01/1950	70	9	Female	187487152100014802					
	Mr.Vihaan H A	Son	12/05/2013	7	5	Male	187487152100014804					
141	Mr.Sarparaj Alam K K	Member	22/05/1984	36	5	Male	187487152100014900	2008031 89	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Amreen	Spouse	09/01/1990	30	9	Female	187487152100014901					
	Ms.Umme Kulsum	Daughter	27/09/2016	4	1	Female	187487152100014903					
	Mr.Mohammed Farhan	Son	27/07/2013	7	3	Male	187487152100014902					
142	Mr.Pandurang B Nayak	Member	20/03/1981	39	7	Male	187487152100015000	2003043 99	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Basappa Hanamant Naik	Father	24/02/1952	68	8	Male	187487152100015001					
	Ms.Parvatamma B Naik	Mother	19/09/1954	66	1	Female	187487152100015002					
143	Mr.Aadarsh P Devaragudi	Member	01/06/1988	32	4	Male	187487152100015100	2009039 59	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Patreppa	Father	07/09/1947	73	1	Male	187487152100015101					

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.Meenaxi Jumnal	Spouse	31/07/1989	31	3	Female	187487152100015103					
	Ms.Trishika Devaragudi	Daughter	07/09/2018	2	1	Female	187487152100015104					
	Ms.Kasturi	Mother	01/01/1952	68	9	Female	187487152100015102					
144	Mr.Laxman Kallimani	Member	22/07/1978	42	3	Male	187487152100015200	2002048 27	Others	700000	0	
145	Mr.Mahadeva	Member	01/08/1964	56	2	Male	187487152100015300	1997025 46	Others	700000	5	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Girijamma	Mother	01/03/1951	69	7	Female	187487152100015301					
	Mr.Rhevanth M	Son	11/10/1999	21	0	Male	187487152100015303					
	Ms.Parnikaashri Y M	Daughter	29/05/2004	16	5	Female	187487152100015304					
	Ms.Yamunarani S	Spouse	23/01/1972	48	9	Female	187487152100015302					
	Ms.Jayalakshmi	Parents-In-Law	11/10/1948	72	0	Female	187487152100015305					
146	Ms.Salini Jose	Member	22/05/1987	33	5	Female	187487152100015400	2010022 57	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Joseph Dcruz	Father	23/05/1954	66	5	Male	187487152100015401					
	Mr.Peter Joseph Basil Morris	Spouse	08/07/1986	34	3	Male	187487152100015403					
	Ms.Raji M J	Mother	03/11/1962	57	11	Female	187487152100015402					
147	Mr.Tukaram	Member	01/06/1979	41	4	Male	187487152100015500	2003037 03	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Veena A	Spouse	26/02/1982	38	8	Female	187487152100015501					
	Ms.Navyashree T	Daughter	17/02/2009	11	8	Female	187487152100015502					
148	Mr.Aki Naveen Kumar	Member	05/08/1994	26	2	Male	187487152100015600	6012032 9	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Aki Venkateswara Rao	Father	24/12/1961	58	10	Male	187487152100015601					
	Ms.Aki Padmavathi	Mother	27/03/1970	50	7	Female	187487152100015602					
149	Mr.Narasimhamurthy.S.B	Member	29/10/1968	52	0	Male	187487152100015700	1998031 27	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Harshavardhan.N	Son	01/10/2002	18	0	Male	187487152100015703					
	Ms.Vishalakshi.K	Spouse	20/07/1977	43	3	Female	187487152100015702					
	Mr.Dhanush.N	Son	31/03/2008	12	6	Male	187487152100015704					
150	Mr.Sudarshan K	Member	14/09/1983	37	1	Male	187487152100015800	2010006 02	Others	700000	1	
	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.Megha B S	Spouse	28/04/1996	24	6	Female	187487152100015801					
151	Ms.Anupama Sr	Member	21/02/1987	33	8	Female	187487152100015900	2010005 84	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.M Rangaswamy	Father	01/06/1959	61	4	Male	187487152100015901					
	Mr.C D Dharanesh	Spouse	23/07/1983	37	3	Male	187487152100015902					
152	Mr.S P Jagadale	Member	23/10/1974	46	0	Male	187487152100016000	1998010 35	Others	700000	5	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Rajamma Jagadale	Mother	10/04/1952	68	10	Female	187487152100016001					
	Ms.Sinchan Jagadale	Daughter	28/11/2008	11	11	Female	187487152100016003					
	Ms.Jyotirmaye Jagadale	Spouse	13/07/1977	43	3	Female	187487152100016002					
	Mr.Shivanand Salunke	Parents-In-Law	30/07/1942	78	6	Male	187487152100016004					
	Ms.Vijayamala Salunke	Parents-In-Law	01/06/1951	69	8	Female	187487152100016005					
153	Mr.Vijay Kumar	Member	11/07/1988	32	3	Male	187487152100016100	2008032 60	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Madhuri B	Spouse	22/02/1993	27	8	Female	187487152100016103					
	Mr.Viaan	Son	27/04/2020	0	6	Male	187487152100016104					
	Ms.Vrithi	Daughter	27/04/2020	0	6	Female	187487152100016105					
154	Mr.Pula Prasad	Member	05/04/1988	32	6	Male	187487152100016200	2010028 27	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.P Kodandappa	Father	01/12/1949	70	10	Male	187487152100016201					
	Ms.G Mrinalini	Spouse	19/06/1993	27	4	Female	187487152100016202					
155	Mr.Prashanth G	Member	14/05/1980	40	5	Male	187487152100016300	1999023 35	Others	700000	0	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Ramanadham Bramaramba	Mother	01/10/1967	53	0	Female	187487152100016402					
	Mr.Ramanadham Kotilingam	Father	09/03/1963	57	7	Male	187487152100016401					
157	Mr.Doddi Venkata Jeevan Kumar	Member	01/03/1993	27	7	Male	187487152100016500	6012021 2	Others	700000	0	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
158	Mr.Mahesh Kumar L	Member	21/10/1976	44	0	Male	187487152100016600	2002057 54	Others	700000	2	

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.Veena M B	Spouse	10/12/1981	38	10	Female	187487152100016603					
	Mr.M Dhruva	Son	24/12/2009	10	10	Male	187487152100016604					
159	Mr.Shashidhar Kulkarni	Member	11/04/1973	47	6	Male	187487152100016700	2003054 95	Others	700000	3	
	Ms.Padma Kulkarni	Spouse	11/07/1980	40	3	Female	187487152100016701					
	Mr.Pratham Kulkarni	Son	11/05/2011	9	5	Male	187487152100016703					
	Ms.Prerana Kulkarni	Daughter	23/12/2004	15	10	Female	187487152100016702					
160	Mr.V Subbaraman	Member	11/09/1981	39	1	Male	187487152100016800	2003033 69	Others	700000	2	
	Ms.Anupama T J	Spouse	20/04/1985	35	6	Female	187487152100016803					
	Mr.Akshat S	Son	29/07/2014	6	3	Male	187487152100016804					
161	Mr.Girish C Chindi	Member	15/09/1986	34	1	Male	187487152100016900	2007021 13	Others	700000	1	
	Ms.Ambika	Spouse	28/11/1988	31	11	Female	187487152100016901					
162	Ms.Pagidireddy Gowthami	Member	10/06/1993	27	4	Female	187487152100017000	6012014 5	Others	700000	2	
	Mr.Pagireddy Ramireddy	Father	11/03/1967	53	7	Male	187487152100017001					
	Ms.P Anasuyamma	Mother	10/07/1976	44	3	Female	187487152100017002					
163	Mr.Vinaykumar T M	Member	05/01/1985	35	9	Male	187487152100017100	2010016 46	Others	700000	1	
	Ms.Pavithra S	Spouse	01/01/1989	31	9	Female	187487152100017103					
164	Mr.Dinesh	Member	19/07/1983	37	3	Male	187487152100017200	2004023 15	Others	700000	3	
	Ms.Latha.Kumari.Gk	Mother	24/04/1963	57	6	Female	187487152100017201					
	Ms.Harika.D	Daughter	16/10/2014	6	0	Female	187487152100017203					
	Ms.Indhu.M	Spouse	16/05/1995	25	5	Female	187487152100017202					
165	Mr.Y Sunil	Member	11/06/1984	36	4	Male	187487152100017300	2010032 34	Others	700000	3	
	Ms.V K Jyothi	Spouse	01/05/1988	32	5	Female	187487152100017301					
	Ms.Y Bhahulya	Daughter	08/07/2017	3	3	Female	187487152100017303					
	Mr.Y Tanish	Son	13/07/2013	7	3	Male	187487152100017302					

Continuity of benefits for waiting period and bonus, if any and if applicable, will be given provided the insured had been renewing the policy

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
166	Mr.Chidananda Rangappa Daddi	Member	06/02/1986	34	8	Male	187487152100017400	201200101	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Paddavva	Mother	06/01/1956	64	9	Female	187487152100017401					
	Mr.Bhargav	Son	26/10/2015	5	0	Male	187487152100017403					
	Ms.Sudnyani	Spouse	02/01/1990	30	9	Female	187487152100017402					
167	Mr.Rajeev Kumar	Member	04/01/1977	43	9	Male	187487152100017500	200400703	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Ma Archanaa	Spouse	10/05/1971	49	5	Female	187487152100017503					
	Ms.Nikitha	Daughter	17/09/2007	13	1	Female	187487152100017504					
168	Mr.Narayan Malhar Kulkarni	Member	29/08/1961	59	2	Male	187487152100017600	198307830	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Manjusha	Spouse	03/09/1970	50	1	Female	187487152100017603					
169	Mr.Motilal Rathod	Member	21/04/1984	36	6	Male	187487152100017700	200800189	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Gangavva.Vasu.Rathod.	Mother	17/07/1962	58	3	Female	187487152100017701					
170	Ms.Vijjeshwarapu Devis Deva Manjira	Member	28/04/1978	42	6	Female	187487152100017800	200205614	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Samson Adarsh Matthew	Son	30/06/2005	15	3	Male	187487152100017801					
171	Ms.Rashmi S	Member	05/12/1980	39	10	Female	187487152100017900	200803452	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Sridhara V	Spouse	23/08/1970	50	2	Male	187487152100017901					
172	Mr.Basawaraj	Member	05/01/1983	37	9	Male	187487152100018000	200803256	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Neelappa	Father	01/06/1948	72	4	Male	187487152100018001					
	Ms.Ganesh Praveena	Spouse	11/10/1993	27	0	Female	187487152100018003					
	Ms.B/O Basawaraj	Daughter	30/03/2020	0	7	Female	187487152100018004					
	Ms.Basamma	Mother	01/06/1953	67	4	Female	187487152100018002					
173	Mr.Prasad.Gajanan.Pawar	Member	09/03/1988	32	7	Male	187487152100018100	201001494	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Deepali E Dani	Spouse	25/03/1991	29	7	Female	187487152100018101					
	Ms.Sunanda Dani	Parents-In-Law	27/04/1964	56	6	Female	187487152100018102					

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
174	Mr.Ashwani Kumar Grain	Member	01/10/1984	36	0	Male	187487152100018200	200901431	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Bachchi Devi	Mother	01/01/1964	56	9	Female	187487152100018201					
175	Mr.Pradeep P	Member	12/03/1984	36	7	Male	187487152100018300	200402291	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Isbella Mary	Mother	30/03/1963	57	7	Female	187487152100018301					
	Ms.Annie Jennifer	Spouse	07/04/1989	31	6	Female	187487152100018302					
176	Mr.Anudeepa B R	Member	10/06/1989	31	4	Male	187487152100018400	60350078	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Anuradha B S	Spouse	04/01/1995	25	9	Female	187487152100018401					
177	Mr.Udaykumar.C.Siriyannavar.	Member	25/01/1970	50	9	Male	187487152100018500	199703613	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Anusha.Siriyannavar.	Daughter	07/10/2005	15	0	Female	187487152100018503					
	Ms.Uma.S.Sankeshwari.	Spouse	14/07/1973	47	3	Female	187487152100018501					
	Mr.Basavprasad.Siriyannavar	Son	04/02/2000	20	8	Male	187487152100018502					
178	Mr.Ravi S	Member	10/10/1987	33	0	Male	187487152100018600	200903737	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Kavya M P	Spouse	24/10/1994	26	0	Female	187487152100018601					
	Ms.Sanvika R	Daughter	18/02/2019	1	8	Female	187487152100018602					
179	Mr.Afsar Ali Khan	Member	13/05/1974	46	5	Male	187487152100018700	200204249	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Asiya Batool Sharief	Spouse	04/05/1984	36	5	Female	187487152100018701					
	Ms.Umme Kulsum Khan	Daughter	04/02/2007	13	8	Female	187487152100018702					
180	Mr.Sachin M	Member	24/02/1986	34	8	Male	187487152100018800	201000814	Others	700000	5	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.J Mallikarjunappa	Father	15/06/1953	67	4	Male	187487152100018801					
	Ms.Mamatha A	Spouse	16/07/1989	31	3	Female	187487152100018803					
	Ms.Bharathi M	Mother	22/05/1963	57	5	Female	187487152100018802					
	Mr.Samarth S	Son	17/09/2012	8	1	Male	187487152100018804					
	Mr.Virat S	Son	22/07/2019	1	3	Male	187487152100018805					
181	Mr.Manjunatha M	Member	14/06/1981	39	4	Male	187487152100018900	201000630	Others	700000	2	
	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.Suma B Y	Spouse	03/10/1990	30	0	Female	187487152100018901					
	Ms.Harika M	Daughter	18/09/2014	6	1	Female	187487152100018902					
182	Mr.Naveen	Member	18/07/1985	35	3	Male	187487152100019000	2010005 93	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Prameela	Spouse	08/03/1993	27	7	Female	187487152100019001					
	Ms.Nihali Naveen	Daughter	13/10/2018	2	0	Female	187487152100019002					
183	Mr.Siva Prasad Gumma	Member	31/07/1988	32	3	Male	187487152100019100	2010014 42	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Nagasetty Sreevani	Spouse	01/10/1992	28	0	Female	187487152100019101					
184	Ms.Ramya A	Member	30/08/1985	35	2	Female	187487152100019200	2010006 97	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Sharadamma	Mother	29/01/1949	71	9	Female	187487152100019201					
185	Mr.Srinivasu Penke	Member	10/09/1984	36	1	Male	187487152100019300	2010031 55	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Yamini	Spouse	26/12/1989	30	10	Female	187487152100019301					
186	Mr.Veerabhadrayya	Member	03/07/1985	35	3	Male	187487152100019400	2009045 88	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shwetha	Spouse	15/01/1990	30	9	Female	187487152100019401					
	Ms.Samskruti	Daughter	15/01/2019	1	9	Female	187487152100019403					
	Mr.Shivasandesh	Son	24/11/2015	4	11	Male	187487152100019402					
187	Ms.Girija Chandrashekhar Kariyappanavar	Member	22/07/1972	48	3	Female	187487152100019500	1998027 19	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Fakkirappa K Banakar	Father	01/01/1943	77	9	Male	187487152100019501					
188	Ms.Kavyashree J	Member	10/07/1987	33	3	Female	187487152100019600	2010009 89	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Chandan U H	Spouse	17/05/1984	36	5	Male	187487152100019603					
	Mr.Jayaprakash K	Father	09/02/1946	74	8	Male	187487152100019601					
	Mr.Ganav C	Son	25/09/2015	5	1	Male	187487152100019604					
	Ms.Mangala Prakash	Mother	31/12/1958	61	9	Female	187487152100019602					
189	Mr.Rajendra Murdeshwar	Member	26/10/1986	34	0	Male	187487152100019700	2010006 57	Others	700000	3	
	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.Sneha Rajendra Murdeshwar	Spouse	04/12/1993	26	10	Female	187487152100019701					
	Ms.Sunita Shetty	Parents-In-Law	14/08/1967	53	2	Female	187487152100019703					
	Mr.Rishank Ganiga	Son	14/05/2016	4	5	Male	187487152100019702					
190	Mr.Mahesh M More	Member	17/11/1979	40	11	Male	187487152100019800	199802962	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shubhangi Mahesh More	Spouse	13/05/1985	35	5	Female	187487152100019801					
	Ms.Maithili M More	Daughter	02/02/2003	17	8	Female	187487152100019802					
191	Ms.Jayashree Bolishetti	Member	01/07/1984	36	3	Female	187487152100019900	200803603	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Vishwanath	Spouse	11/03/1982	38	7	Male	187487152100019901					
	Mr.Tanmay	Son	18/08/2014	6	2	Male	187487152100019903					
	Mr.Chinmay	Son	05/05/2010	10	5	Male	187487152100019902					
192	Ms.Prajila K V	Member	16/01/1982	38	9	Female	187487152100020000	201000423	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Sunil K V	Spouse	01/01/1975	45	9	Male	187487152100020001					
	Mr.Sidharth Sunil Nambiar	Son	21/10/2012	8	0	Male	187487152100020002					
193	Ms.Nethravathi R	Member	13/11/1985	34	11	Female	187487152100020100	200803413	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Kushal J M	Son	17/05/2010	10	5	Male	187487152100020102					
	Mr.Manjunatha T	Spouse	23/03/1975	45	7	Male	187487152100020101					
	Ms.Thrisha J M	Daughter	27/07/2012	8	3	Female	187487152100020103					
194	Ms.Manjula	Member	07/09/1986	34	1	Female	187487152100020200	60120346	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Manjunatha	Son	25/12/2006	13	10	Male	187487152100020201					
195	Mr.Manjunath Kanni	Member	08/01/1986	34	9	Male	187487152100020300	200803259	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Gowrabai Kanni	Mother	01/06/1962	58	4	Female	187487152100020301					
	Ms.Advika M Kanni	Daughter	31/12/2016	3	9	Female	187487152100020303					
	Ms.Deepa	Spouse	08/07/1990	30	3	Female	187487152100020302					
196	Mr.Shailendra Singh Rawat	Member	27/10/1986	34	0	Male	187487152100020400	201000601	Others	700000	2	
	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.Prabal Singh Rawat	Father	13/03/1957	63	7	Male	187487152100020401					
	Ms.Deveshwari Rawat	Mother	12/01/1960	60	9	Female	187487152100020402					
197	Mr.Sudhir Kumar K	Member	30/11/1980	39	11	Male	187487152100020500	200802658	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Ishani	Daughter	04/11/2019	0	11	Female	187487152100020502					
	Ms.Pavithra U	Spouse	25/04/1991	29	6	Female	187487152100020501					
198	Mr.Deepak Kumar	Member	02/05/1993	27	5	Male	187487152100020600	60120355	Others	700000	0	
199	Mr.Jangam Nagesh	Member	06/06/1982	38	4	Male	187487152100020700	201100643	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Jangam Urmila	Spouse	10/04/1995	25	6	Female	187487152100020701					
	Ms.Jangam Jaswitha	Daughter	18/03/2020	0	7	Female	187487152100020702					
200	Mr.Ningappa G Badiger	Member	18/10/1983	37	0	Male	187487152100020800	200803606	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Lalita Gurusiddappa Badiger	Mother	11/01/1960	60	9	Female	187487152100020802					
	Mr.Gurusiddappa Ningappa Badiger	Father	01/06/1949	71	4	Male	187487152100020801					
	Ms.Seema N Badiger	Spouse	27/11/1983	36	11	Female	187487152100020803					
	Mr.Aditya Badiger	Son	07/04/2014	6	6	Male	187487152100020804					
201	Mr.Allen Joseph Pereira	Member	22/07/1988	32	3	Male	187487152100020900	201000468	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Arthur Joseph Pereira	Father	11/12/1957	62	10	Male	187487152100020901					
	Ms.Sabitha Jasmine Braggs	Spouse	22/12/1992	27	10	Female	187487152100020903					
	Ms.Ayaana Stephanie Pereira	Daughter	28/11/2018	1	11	Female	187487152100020904					
	Ms.Alice S Pereira	Mother	24/04/1966	54	6	Female	187487152100020902					
202	Mr.Vinod Raj K N	Member	21/06/1992	28	4	Male	187487152100021000	201400948	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Navitha G S	Spouse	04/03/1993	27	7	Female	187487152100021001					
203	Mr.Sharanappa Gouda	Member	03/04/1988	32	6	Male	187487152100021100	201000514	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Lingana Gouda	Father	22/01/1954	66	9	Male	187487152100021101					

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.Annapurna	Spouse	01/06/1995	25	4	Female	187487152100021102					
204	Mr.Kantharaju T N	Member	17/05/1988	32	5	Male	187487152100021200	201000649	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Chethushree N	Spouse	22/07/1997	23	3	Female	187487152100021201					
205	Mr.Pradeep P Pawar	Member	04/09/1981	39	1	Male	187487152100021300	200802988	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Chetana Shet M	Spouse	16/12/1988	31	10	Female	187487152100021301					
	Ms.Tejaswi Pradeep Pawar	Daughter	01/08/2017	3	2	Female	187487152100021303					
	Ms.Avani Pradeep Pawar	Daughter	07/07/2013	7	3	Female	187487152100021302					
206	Ms.Sowmya.T	Member	02/12/1983	36	10	Female	187487152100021400	200803853	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.B.V.Yashodamma	Mother	20/07/1962	58	3	Female	187487152100021402					
	Mr.C.S.Thimmaiah	Father	23/07/1953	67	3	Male	187487152100021401					
207	Mr.M. Shivanna Naika	Member	01/06/1970	50	4	Male	187487152100021500	200202722	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Manjula.S.Naik	Spouse	08/04/1979	41	6	Female	187487152100021501					
	Mr.Amogh H.S	Son	19/04/2007	13	6	Male	187487152100021503					
	Ms.Meghana H.S	Daughter	06/03/2004	16	7	Female	187487152100021502					
208	Mr.Kothamasu Veera Venkata Dhanunjaya Rao	Member	08/10/1980	40	0	Male	187487152100021600	200305548	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Kothamasu Panduranga Rao	Father	30/08/1950	70	2	Male	187487152100021601					
	Ms.Kothamasu Venkata Nagalakshmi	Mother	01/05/1959	61	5	Female	187487152100021602					
209	Mr.Ravi Shankar.M	Member	28/10/1985	35	0	Male	187487152100021700	199004321	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Chandrakala .V	Spouse	28/01/1974	46	9	Female	187487152100021701					
	Mr.Adarsha . R	Son	23/01/2002	18	9	Male	187487152100021702					
210	Mr.Pandeeti Alfred	Member	01/07/1975	45	3	Male	187487152100021800	199801895	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Padmaja K	Spouse	20/12/1981	38	10	Female	187487152100021801					
	Mr.Asher Pandeeti	Son	15/03/2017	3	7	Male	187487152100021803					
	Ms.Lisa Pandeeti	Daughter	15/07/2010	10	3	Female	187487152100021802					

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
211	Mr.Bhaskara	Member	02/06/1980	40	4	Male	187487152100021900	2004014 16	Others	700000	0	
212	Mr.Vijayakumar L. Mandi	Member	01/06/1968	52	4	Male	187487152100022000	1991026 30	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Vishal V Mandi	Son	29/08/2003	17	2	Male	187487152100022001					
213	Mr.Shashi Prakash	Member	11/07/1994	26	3	Male	187487152100022100	2018002 87	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Veena Devi	Mother	12/12/1972	47	10	Female	187487152100022101					
214	Mr.B.S.Surendra	Member	22/09/1983	37	1	Male	187487152100022200	2002057 06	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Mamatha.M.B	Spouse	16/05/1984	36	5	Female	187487152100022201					
	Mr.Chinmay.S	Son	27/10/2012	8	0	Male	187487152100022202					
215	Mr.N Ravi	Member	25/05/1972	48	5	Male	187487152100022300	1993098 77	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.R Rajeshwari	Spouse	02/12/1972	47	10	Female	187487152100022301					
	Ms.R Priyanka	Daughter	21/08/2001	19	2	Female	187487152100022303					
	Ms.K C Lalithamma	Parents-In-Law	03/02/1949	71	8	Female	187487152100022304					
	Mr.R Gaurav Sai	Son	05/10/1995	25	0	Male	187487152100022302					
216	Mr.Arun S Manvi	Member	01/09/1964	56	1	Male	187487152100022400	1991043 43	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Suma A Manvi	Spouse	04/09/1972	48	1	Female	187487152100022401					
217	Ms.Jalajaxi M. Kulkarni	Member	25/07/1961	59	3	Female	187487152100022500	1985054 53	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Pramod. R. Arjunagi	Son	01/02/1990	30	8	Male	187487152100022501					
218	Mr.Vishwanath	Member	02/02/1981	39	8	Male	187487152100022600	2008035 59	Others	700000	5	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Sahadevappa Raipalli	Father	01/01/1949	71	9	Male	187487152100022601					
	Ms.Shridevi W/O Vishwanath	Spouse	05/06/1983	37	4	Female	187487152100022603					
	Mr.Lakshya Raipalli	Son	26/11/2012	7	11	Male	187487152100022604					
	Ms.Jaisheela Raipalli	Mother	22/07/1960	60	3	Female	187487152100022602					
	Mr.Saurya Raipalli	Son	14/04/2016	4	6	Male	187487152100022605					

without any break (or renewing within the grace period offered)

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
219	Mr.Roshan Kumar	Member	19/10/1986	34	0	Male	187487152100022700	200802908	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Shashikanth B Shetty	Father	28/08/1944	76	2	Male	187487152100022701					
	Ms.Rathna S Shetty	Mother	09/05/1950	70	5	Female	187487152100022702					
220	Mr.Ashok Alagundagi	Member	08/10/1964	56	0	Male	187487152100022800	198605652	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Malathi	Spouse	13/04/1963	57	6	Female	187487152100022801					
	Ms.Apoorva .	Daughter	29/05/2001	19	5	Female	187487152100022803					
	Mr.Rajvardhan	Son	11/12/1998	21	10	Male	187487152100022802					
221	Mr.Ravi M T	Member	22/04/1984	36	6	Male	187487152100022900	201000770	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Soumyashree T P	Spouse	28/08/1989	31	2	Female	187487152100022901					
222	Mr. S A Bellubbi	Member	01/05/1970	50	5	Male	187487152100023000	199309963	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Ushabai Bellubbi	Mother	11/06/1940	80	4	Female	187487152100023001					
	Mr.Bhargav Bellubbi	Son	15/01/2001	19	9	Male	187487152100023003					
	Mr.Tejasvi Bellubbi	Son	17/08/2004	16	2	Male	187487152100023004					
	Ms.Shruti Bellubbi	Spouse	08/07/1974	46	3	Female	187487152100023002					
223	Mr.Shanthamurthy M	Member	22/02/1972	48	8	Male	187487152100023100	200103036	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Lakshmi Devi. S	Spouse	20/07/1980	40	3	Female	187487152100023101					
	Mr.Akarsh Kumar Mydur	Son	22/05/2006	14	5	Male	187487152100023102					
224	Ms.Geetha T	Member	25/05/1983	37	5	Female	187487152100023200	200802925	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Thippeswamy K	Father	05/01/1952	68	9	Male	187487152100023201					
	Ms.Sharadamma	Parents-In-Law	08/07/1944	76	3	Female	187487152100023203					
	Ms.Bharathamma	Mother	05/05/1960	60	5	Female	187487152100023202					
225	Mr.L Padmanabha	Member	16/02/1987	33	8	Male	187487152100023300	200903730	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shreenisarga J	Spouse	05/01/1993	27	9	Female	187487152100023301					
	Mr.Shreshta P	Son	18/07/2019	1	3	Male	187487152100023302					
226	Ms.Devaki R Shetty	Member	16/04/1971	49	6	Female	187487152100023400	199901412	Others	700000	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
227	Ms.Deepa L	Member	01/03/1988	32	7	Female	187487152100023500	2015001 26	Others	700000	0	
228	Mr.Basavaraju A	Member	24/01/1990	30	9	Male	187487152100023600	2009041 61	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.H M Andanappa	Father	02/10/1958	62	0	Male	187487152100023601					
	Ms.Shylaja	Mother	01/02/1960	60	8	Female	187487152100023602					
229	Mr.Katla Venkata Koti Reddy	Member	21/05/1992	28	9	Male	187487152100023700	6012013 7	Others	700000	0	
230	Mr.Kumar Kuber Savadatti	Member	22/10/1985	35	0	Male	187487152100023800	2010005 10	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Jayalaxmi Morab	Spouse	02/09/1987	33	1	Female	187487152100023801					
	Mr.Pranav Savadatti	Son	17/01/2017	3	9	Male	187487152100023802					
231	Mr.Viraj Honnappa Naik	Member	31/07/1985	35	3	Male	187487152100023900	2014007 25	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shanti Rama Naik	Mother	01/06/1957	63	4	Female	187487152100023902					
	Ms.Jnaneshwari Viraj Naik	Spouse	26/07/1986	34	3	Female	187487152100023903					
	Mr.Honnappa Mara Naik	Father	01/06/1951	69	4	Male	187487152100023901					
	Mr.Amogh Viraj Naik	Son	25/03/2015	5	7	Male	187487152100023904					
232	Ms.Dimple Jacintha Lobo	Member	31/10/1975	45	0	Female	187487152100024000	2002055 46	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Joseph Lobo	Father	22/04/1943	77	6	Male	187487152100024001					
	Ms.Dulcine Lobo	Mother	12/07/1950	70	3	Female	187487152100024002					
233	Ms.Dakshayini K	Member	08/02/1992	28	8	Female	187487152100024100	1800251	Others	700000	0	
234	Mr.Seetharamarao Kolanu	Member	23/05/1988	32	5	Male	187487152100024200	2010030 64	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Kolanu Rama Krishnayya	Father	09/01/1957	63	9	Male	187487152100024201					
	Ms.Lakshmi Gayatri	Spouse	15/09/1987	33	1	Female	187487152100024203					
	Ms.Kolanu Kanaka Mahalakshmi	Mother	18/08/1959	61	2	Female	187487152100024202					
	Mr.Yuvin Ram	Son	22/11/2016	3	11	Male	187487152100024204					

In witness whereof the undersigned being authorised by and on behalf of the company has / have herein to set his/ their hands at Zonal office - Bangalore on 31st Day of March 2021 .

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
235	Mr.Mahendra Dhansingh Hitnally	Member	25/12/1985	34	10	Male	187487152100024300	201200231	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Dhanasing K Lamani	Father	01/06/1957	63	4	Male	187487152100024301					
	Ms.Anitashri Hitnalli	Spouse	10/01/1990	30	9	Female	187487152100024303					
	Mr.Harshit M Hitnalli	Son	01/06/2014	6	4	Male	187487152100024304					
	Ms.Shanta D Lamani	Mother	01/05/1965	55	5	Female	187487152100024302					
236	Ms. Ashwini Ranjeet Pawar	Member	21/10/1979	41	0	Female	187487152100024400	99901830	Others	700000	5	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr. Ranjeet M Pawar	Spouse	20/06/1975	45	4	Male	187487152100024401					
	Mr.Aryan Ranjeet Pawar	Son	03/06/2008	12	4	Male	187487152100024403					
	Mr.Malhari Pawar	Parents-In-Law		53		Male	187487152100024404					
	Mr.Raj Ranjeet Pawar	Son	31/01/2004	16	9	Male	187487152100024402					
	Ms.Vatsala Malhari Pawar	Parents-In-Law	31/07/1951	69	3	Female	187487152100024405					
237	Mr.A N Manjunatha	Member	06/12/1977	42	10	Male	187487152100024500	200701584	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Nagarathnamma M A	Mother	20/08/1952	68	2	Female	187487152100024501					
238	Ms.Chaya R Joshi	Member	06/04/1969	51	6	Female	187487152100024600	199004013	Others	700000	0	
239	Mr.Gururaj M Parande	Member	01/06/1972	48	4	Male	187487152100024700	199507757	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Megha G Parande	Spouse	02/08/1982	38	2	Female	187487152100024701					
240	Mr.G Venkatesu	Member	16/06/1982	38	4	Male	187487152100024800	200300457	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Harini Gadige	Daughter	15/10/2014	6	0	Female	187487152100024802					
	Ms.Mallamma M	Spouse	06/04/1988	32	6	Female	187487152100024801					
241	Mr.Pradeep P.G.	Member	20/12/1979	40	10	Male	187487152100024900	200701294	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Kushalatha	Spouse	23/05/1985	35	5	Female	187487152100024901					
	Ms.Dhanashvi A.P.	Daughter	08/04/2018	2	6	Female	187487152100024903					
	Ms.Lithika A.P.	Daughter	13/12/2013	6	10	Female	187487152100024902					
242	Mr.Rajesh S Kadam	Member	07/04/1971	49	6	Male	187487152100025000	199507641	Others	700000	3	
	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 Remarks	Floater SI	No Dep.	Remarks
	Ms.Prabhavati R Kadam	Spouse	22/07/1977	43	3	Female	187487152100025001					
	Mr.Gagan R Kadam	Son	20/05/2006	14	5	Male	187487152100025003					
	Mr.Harshit R Kadam	Son	20/06/2004	16	4	Male	187487152100025002					
243	Mr.Umashankar	Member	23/03/1983	37	7	Male	187487152100025100	2010005 77	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Sarala P	Spouse	22/08/1983	37	2	Female	187487152100025101					
	Ms.Nydura U	Daughter	23/08/2015	5	2	Female	187487152100025102					
244	Mr.Rukhmuddin Rajgoli	Member	29/06/1974	46	4	Male	187487152100025200	1999021 82	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Rubina Rukhmuddin Rajgoli	Spouse	26/10/1982	38	0	Female	187487152100025201					
	Ms.Safiya Rukhmuddin Rajgoli	Daughter	26/03/2007	13	7	Female	187487152100025203					
	Ms.Sarah Rukhmuddin Rajgoli	Daughter	23/07/2003	17	3	Female	187487152100025202					
245	Mr.Chapala Prasad	Member	20/02/1978	42	8	Male	187487152100025300	2002037 32	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Chapala Anandam	Father	14/08/1951	69	2	Male	187487152100025301					
	Mr.Chapala Tanish Anand	Son	09/08/2008	12	2	Male	187487152100025303					
	Ms.Chapala Nirmala Kumari	Spouse	02/08/1984	36	2	Female	187487152100025302					
	Mr.Chapala Vihaan Tej	Son	23/01/2014	6	9	Male	187487152100025304					
246	Mr.Basavaraj Aiduddi	Member	01/06/1971	49	4	Male	187487152100025400	1995040 10	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Harishgoud	Son	26/09/2003	17	1	Male	187487152100025403					
	Ms.Parvati Aiduddi	Spouse	01/06/1979	41	4	Female	187487152100025401					
	Ms.Bhuvaneshwari Aiduddi	Daughter	21/01/2001	19	9	Female	187487152100025404					
	Mr.Baleshprasad Aiduddi	Son	19/07/1998	22	3	Male	187487152100025402					
247	Mr.U P Ramakrishna	Member	01/04/1964	56	6	Male	187487152100025500	1991034 23	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Balanagamma	Spouse	16/08/1966	54	2	Female	187487152100025501					
248	Mr.Manjunatha A S	Member	05/03/1971	49	7	Male	187487152100025600	1991061 42	Others	700000	0	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
249	Ms.S. Vanitha	Member	22/03/1979	41	7	Female	187487152100025700	1998029 03	Others	700000	5	

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			
	Mr.T. Selvam	Spouse	04/02/1973	47	8	Male	187487152100025701					
	Ms.S. Shruthe	Daughter	24/04/2006	14	6	Female	187487152100025703					
	Ms.S. Shonaale	Daughter	06/08/2004	16	2	Female	187487152100025702					
	Mr.G. Thirupathi	Parents-In-Law		54		Male	187487152100025704					
	Ms.T. Dhanalakshmi	Parents-In-Law		53		Female	187487152100025705					
250	Mr.Rama Rao Diddi	Member	19/12/1972	47	10	Male	187487152100025800	200401260	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Poolamma	Mother	16/07/1945	75	3	Female	187487152100025801					
251	Mr.Sandeep Chouti	Member	19/08/1983	37	2	Male	187487152100025900	200700490	Others	700000	0	
252	Mr.Aruna M	Member	02/05/1982	38	5	Male	187487152100026000	200303368	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Kavya H P	Spouse	27/12/1984	35	10	Female	187487152100026001					
	Ms.Aaurshi A Kshirasagar	Daughter	26/12/2012	7	10	Female	187487152100026002					
253	Ms.Anuradha G	Member	18/06/1968	52	4	Female	187487152100026100	199103993	Others	700000	0	
254	Mr.Sanjay S Man	Member	02/05/1978	42	5	Male	187487152100026200	200104221	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Shri Suryaji R Mane	Father	02/10/1946	74	0	Male	187487152100026201					
	Ms.Renuka S Mane	Mother	02/05/1958	62	5	Female	187487152100026202					
255	Mr.Girish S Mutalikdesai	Member	22/07/1978	42	3	Male	187487152100026300	200204363	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Suresh N Mutalikdesai	Father	01/03/1943	77	7	Male	187487152100026301					
	Mr.Samarth G Mutalikdesai	Son	20/09/2007	13	1	Male	187487152100026303					
	Mr.Samruddh G Mutalikdesai	Son	15/06/2012	8	4	Male	187487152100026304					
	Ms.Shashirekha G Mutalikdesai	Spouse	22/07/1984	36	3	Female	187487152100026302					
256	Mr.S Srinivasan	Member	03/11/1976	43	11	Male	187487152100026400	200204593	Others	700000	0	
257	Mr.Ramesh Santharam	Member	09/04/1978	42	6	Male	187487152100026500	200203801	Others	700000	2	
	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
									Remarks			
	Mr.Santharam Salem Sundaragopal	Father	20/08/1949	71	2	Male	187487152100026501					
	Ms.Kousalya Santharam	Mother	27/05/1952	68	5	Female	187487152100026502					
258	Mr.Danda Ramesha	Member	01/08/1985	35	2	Male	187487152100026600	200904368	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.D.Chandra Mouli	Father	01/07/1945	75	3	Male	187487152100026601					
	Ms.Veena.D	Spouse	19/07/1987	33	3	Female	187487152100026603					
	Mr.Aryan.D	Son	05/07/2016	4	3	Male	187487152100026604					
	Ms.Mangalamma	Mother	01/06/1948	72	4	Female	187487152100026602					
259	Mr.Santhosha Km	Member	18/04/1987	33	6	Male	187487152100026700	201100403	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Shruthi Bm	Spouse	17/08/1992	28	2	Female	187487152100026701					
260	Ms.Savitha S	Member	26/10/1970	50	0	Female	187487152100026800	99102319	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Bharathi	Mother	31/12/1943	76	9	Female	187487152100026801					
261	Ms.Carmel Jayaraj	Member	04/05/1968	52	5	Female	187487152100026900	199003320	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Jayaraj S	Spouse	02/12/1966	53	10	Male	187487152100026901					
262	Ms.Vijaya Salabayya Hiremath	Member	23/04/1969	51	6	Female	187487152100027000	199507311	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.Siddamma S Math	Mother	15/07/1943	77	3	Female	187487152100027001					
263	Mr.Jagadish B Kammar	Member	01/07/1978	42	3	Male	187487152100027100	200012213	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Mr.Neel J Kammar	Son	06/03/2010	10	7	Male	187487152100027102					
	Ms.Druthi J Kammar	Daughter	27/11/2014	5	11	Female	187487152100027103					
	Ms.Vidya J Kammar	Spouse	27/07/1986	34	3	Female	187487152100027101					
264	Mr.Latish Y	Member	27/07/1990	30	3	Male	187487152100027200	201400874	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No		Remarks			
	Ms.C V Aswini	Spouse	26/08/1995	25	2	Female	187487152100027201					
265	Mr.Vishweshwaraiah K S	Member	01/09/1984	36	1	Male	187487152100027300	200904530	Others	700000	3	
	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.Sadashivaiah	Father	18/03/1948	72	7	Male	187487152100027301					
	Ms.Aivelu Allaboina	Spouse	30/01/1985	35	9	Female	187487152100027303					
	Ms.Sowbhagyamma	Mother	01/03/1962	58	7	Female	187487152100027302					
266	Mr.Prashanth Ambanna Muttul	Member	01/06/1984	36	4	Male	187487152100027400	201200108	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Sabawwa	Mother	01/06/1958	62	4	Female	187487152100027401					
267	Mr.Sunil	Member	05/06/1977	43	4	Male	187487152100027500	200401559	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Meenaxi	Spouse	01/06/1986	34	4	Female	187487152100027501					
	Mr.Saras	Son	11/03/2011	9	7	Male	187487152100027502					
268	Mr.Shankar Basavaraj Tennalli	Member	22/07/1978	42	3	Male	187487152100027600	401621	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Savita Tennalli	Spouse	11/01/1990	30	9	Female	187487152100027601					
	Ms.Kushi Tennalli	Daughter	02/10/2009	11	0	Female	187487152100027602					
269	Mr.Sandeep K Y	Member	03/08/1985	35	2	Male	187487152100027700	201100569	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Yogaraju H R	Father	02/08/1952	68	2	Male	187487152100027701					
	Ms.Manjula K T	Mother	20/08/1956	64	2	Female	187487152100027702					
270	Mr.Yadhunandhan P	Member	12/12/1985	34	10	Male	187487152100027800	201000744	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Parthasarathi B C	Father	15/03/1957	63	7	Male	187487152100027801					
	Ms.Kavya S N	Spouse	26/10/1986	34	0	Female	187487152100027803					
	Mr.Nahush	Son	01/03/2016	4	7	Male	187487152100027804					
	Ms.Lakshamma	Mother	23/06/1957	63	4	Female	187487152100027802					
271	Mr.B S Kumar Cheppelli	Member	15/07/1979	41	3	Male	187487152100027900	200904935	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Ch Jwanesu	Father	09/02/1951	69	8	Male	187487152100027901					
	Ms.Sravani Cheekatla	Spouse	04/07/1982	38	3	Female	187487152100027903					
	Ms.Ch Santhamma	Mother	27/06/1947	73	4	Female	187487152100027902					
272	Mr.Tiyyagura Ganesh Reddy	Member	30/08/1993	27	2	Male	187487152100030300	60120315	Others	700000	3	
	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
273	Mr.R Manjunath	Member	19/08/1985	35	2	Male	187487152100031600	2009043 66	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.M Sowmya Sree	Spouse	18/03/1986	34	7	Female	187487152100031601					
	R Manohar Babu	Father	10/06/1955	65	7	Male	187487152100031603					
	R Annapurna	Mother	28/04/1964	56	9	Female	187487152100031604					
	Ms.R Sai Lishitha	Daughter	06/11/2014	5	11	Female	187487152100031602					
274	Mr.Maruthappa	Member	09/06/1977	43	4	Male	187487152100035100	2002046 57	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Bhagirathi	Mother		53		Female	187487152100035102					
	Mr.Shivaji Konappanavar	Father		54		Male	187487152100035101					
	Ms.Poornima M Konappanavar	Spouse	29/08/1987	33	2	Female	187487152100035103					
	Mr.Vaman Konappanavar	Son	04/09/2007	13	1	Male	187487152100035104					
275	Mr.Bheemsingh	Member	04/03/1980	40	7	Male	187487152100035300	2010007 64	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Abhilasha Thakur	Spouse	28/12/1991	28	10	Female	187487152100035301					
	Mr.Satviksingh Thakur	Son	24/10/2018	2	0	Male	187487152100035303					
	Mr.Ashutosh Thakur	Son	03/04/2013	7	6	Male	187487152100035302					
276	Mr.Nishikant Piraji Jadhav	Member	13/07/1978	42	3	Male	187487152100035400	2002045 64	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Malathi Piraji Jadhav	Mother	10/01/1951	69	9	Female	187487152100035402					
277	Mr.Pawan Kunar R	Member	08/08/1992	28	2	Male	187487152100036700	6012020 5	Others	700000	0	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
278	Mr.Ashok.Hc	Member	09/03/1985	35	7	Male	187487152100040700	2007006 99	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Sarvamangala L S	Spouse	23/07/1990	30	3	Female	187487152100040701					
	Mr.Advaith A	Son	02/09/2018	2	1	Male	187487152100040702					
279	Mr.Goudappa I Hubballi	Member	10/01/1983	37	9	Male	187487152100040900	2010005 06	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Irappa	Father	01/01/1957	64	2	Male	187487152100040901					
	Ms.Shekavva	Mother	05/03/1962	59	0	Female	187487152100040902					
280	Mr.G Krishna Murthy	Member	13/02/1972	48	8	Male	187487152100042500	1996035 51	Others	700000	1	
	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.G Vasantha	Mother	15/08/1947	73	7	Female	187487152100042501					
281	Mr.Raveendra Guheshwar Hunasimath	Member	01/06/1972	48	4	Male	187487152100042600	199802674	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Guheshwar	Father	01/03/1942	79	0	Male	187487152100042601					
282	Ms.Priya S	Member	20/12/1982	37	10	Female	187487152100042700	2010007761	Others	700000	0	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
283	Mr.Raghavendra N Kulkarni	Member	15/06/1966	54	4	Male	187487152100042800	199210252	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Archana R Kulkarni	Spouse	16/03/1977	43	11	Female	187487152100042801					
	Ms.Avani	Daughter	08/09/2004	16	5	Female	187487152100042802					
	Ms.Mahi	Daughter	12/07/2007	13	7	Female	187487152100042803					
284	Mr.Nagindra	Member	28/09/1977	43	1	Male	187487152100042900	199903066	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Anusuya	Mother	21/01/1958	63	2	Female	187487152100042901					
285	Mr.Jayakrishna Reddy B V	Member	17/01/1985	35	9	Male	187487152100043000	201001609	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Nirmala B K	Mother	19/03/1968	53	0	Female	187487152100043001					
	Ms.Swetha S	Spouse	24/06/1985	35	9	Female	187487152100043002					
286	Mr.Sunil S Gourayya	Member	24/12/1983	36	10	Male	187487152100043100	201002504	Others	700000	5	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Subhash Subray Gourayya	Father	01/04/1948	72	10	Male	187487152100043101					
	Ms.Shobha Subhas Gourayya	Mother	10/08/1957	63	6	Female	187487152100043102					
	Ms.Priyanka Shriyan	Spouse	09/07/1990	30	7	Female	187487152100043103					
	Ms.Suhaani S Gourayya	Daughter	20/07/2015	5	7	Female	187487152100043104					
	Mr.Smayan S Gourayya	Son	20/12/2019	1	2	Male	187487152100043105					
287	Mr.M C Suresh	Member	18/03/1971	49	7	Male	187487152100043200	199802168	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Channamallappa C	Father	01/01/1944	77	2	Male	187487152100043201					
	Ms.Suganda C G	Mother	03/06/1947	73	9	Female	187487152100043202					
	Ms.G Jagadamba	Spouse	27/07/1980	40	8	Female	187487152100043203					
	Ms.Sanjana Suresh	Daughter	14/01/2005	16	1	Female	187487152100043204					

S.No	Name of Employee	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Emp Id	Occupation	Floater SI	No Dep.	Remarks
288	Mr.Suryakant Urf Sanjay Devendra Hajare	Member	26/04/1972	48	6	Male	187487152100043300	199701413	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Roopa S Hajare	Spouse	14/05/1978	42	10	Female	187487152100043301					
	Mr.Shreyas S Hajare	Son	26/04/2003	17	11	Male	187487152100043302					
289	Mr.Banavathu Venkateswarlu	Member	14/06/1967	53	4	Male	187487152100043400	199004621	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Banavathu Venkayamma	Spouse	21/05/1970	50	10	Female	187487152100043401					
290	Mr.Ashwani Patel	Member	01/07/1980	40	3	Male	187487152100043500	200702033	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Shyam Mohan Patel	Father	01/01/1943	78	2	Male	187487152100043501					
	Mr.Siyaram Katiyar	Parents-In-Law	15/07/1940	80	8	Male	187487152100043502					
	Ms.Lalita	Parents-In-Law	01/01/1948	73	2	Female	187487152100043503					
291	Mr.T V Srinivasa	Member	26/11/1978	41	11	Male	187487152100043600	200701793	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Lavanya J	Spouse	26/08/1984	36	6	Female	187487152100043601					
	Mr.Mayur S Reddy	Son	19/10/2014	6	4	Male	187487152100043602					
292	Mr.K Ishwara Bhat	Member	24/07/1962	58	3	Male	187487152100043700	198703703	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Devika I Bhat	Spouse	13/03/1973	48	0	Female	187487152100043701					
293	Mr.Thyagaraja K N	Member	29/12/1964	55	10	Male	187487152100043800	198705454	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Narayana Reddy	Parents-In-Law	20/12/1940	80	3	Male	187487152100043801					
	Ms.C Pushpavathamma	Parents-In-Law	23/11/1950	70	4	Female	187487152100043802					
294	Mr.Shrikantha G	Member	22/07/1978	42	3	Male	187487152100043900	200303560	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Ramadevi	Mother	13/02/1946	75	1	Female	187487152100043901					
	Ms.Ashwini L Udupa	Spouse	19/09/1979	41	6	Female	187487152100043902					
	Ms.Aarohi S	Daughter	07/07/2018	2	8	Female	187487152100043903					
295	Mr.Lokanath R	Member	28/07/1986	34	3	Male	187487152100044000	201000766	Others	700000	2	
	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.Sowbhagya Lakshmi H L	Spouse	18/07/1989	31	8	Female	187487152100044001					
	Mr.Jathin Lokanath	Son	23/08/2018	2	7	Male	187487152100044002					
296	Mr.Anand S Badiger	Member	23/11/1977	42	11	Male	187487152100044100	200012198	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Savita A Badiger	Spouse	12/03/1984	37	0	Female	187487152100044101					
	Mr.Chandrashekar A Badiger	Son	15/08/2009	11	7	Male	187487152100044102					
297	Mr.Murthy Ch V V S S S	Member	02/07/1981	39	3	Male	187487152100044200	200701582	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Ch Suryaprabha	Mother	05/07/1953	67	8	Female	187487152100044201					
298	Mr.Harsha N	Member	10/03/1978	42	7	Male	187487152100044300	199703446	Others	700000	0	
299	Ms.Annapurna	Member	30/07/1984	36	3	Female	187487152100044400	200803236	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Sharanabasappa Acholli	Father	16/04/1958	62	11	Male	187487152100044401					
	Ms.Vishalakshi Acholli	Mother	01/01/1963	58	2	Female	187487152100044402					
300	Mr.Raghavendra Anantarao Bellubbi	Member	21/07/1960	60	3	Male	187487152100044500	198311361	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Sudha R Bellubbi	Spouse	12/03/1961	59	11	Female	187487152100044501					
	Ms.Sneha R Bellubbi	Daughter	14/09/1995	25	5	Female	187487152100044502					
301	Mr.R Raju	Member	24/10/1969	51	5	Male	187487152100044600	199103554	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.G R Lakshmi	Spouse	16/08/1981	39	7	Female	187487152100044601					
	Ms.Yashaswi R Mahendrekar	Daughter	02/12/2006	14	2	Female	187487152100044602					
	Ms.Druvika R Mahendrekar	Daughter	06/05/2014	6	10	Female	187487152100044603					
302	Mr.Hn Ramesh	Member	13/02/1976	44	8	Male	187487152100044700	200204522	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Shwetha Bs	Spouse	18/07/1984	36	7	Female	187487152100044701					
	Mr.Sathwik. R	Son	30/06/2008	12	7	Male	187487152100044702					
	Ms.Saanvi. R	Daughter	06/05/2013	7	9	Female	187487152100044703					
303	Mr.Sampath Kumar Jakkula	Member	08/04/1980	40	6	Male	187487152100044800	200301116	Others	700000	3	
	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.M Hima Bindu	Spouse	05/11/1985	35	4	Female	187487152100044801					
	Ms.Mokshasri Jakkula	Daughter	05/12/2012	8	2	Female	187487152100044802					
	Mr.Aneesh Chandra Jakkula	Son	10/08/2015	5	6	Male	187487152100044803					
304	Mr.Krishna N Moger	Member	21/07/1972	48	3	Male	187487152100044900	1997034 60	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms. J Manjula	Spouse	21/07/1974	46	8	Female	187487152100044901					
	Ms.Ananya K	Daughter	11/07/2002	18	7	Female	187487152100044902					
	Ms.Anushka K	Daughter	23/12/2010	10	3	Female	187487152100044903					
305	Mr.Manjanagouda Patil	Member	01/03/1967	53	7	Male	187487152100045000	1996038 73	Others	700000	3	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Anitha M Patil	Spouse	25/11/1976	44	4	Female	187487152100045001					
	Ms.Krupa M Patil	Daughter	08/05/2000	20	9	Female	187487152100045002					
	Mr.Darshan M Patil	Son	16/11/2004	16	4	Male	187487152100045003					
306	Mr.Madiwalswamy S Hiremath	Member	02/02/1980	40	8	Male	187487152100045100	2003043 96	Others	700000	2	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.Shivayogi S Hiremath	Father	06/01/1948	73	2	Male	187487152100045101					
	Ms.Drakshayani S Hiremath	Mother	09/07/1960	60	8	Female	187487152100045102					
307	Mr.Deepak V	Member	29/09/1985	35	1	Male	187487152100045200	2010009 82	Others	700000	4	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Mr.B Vijay Kumar	Father	14/03/1954	67	0	Male	187487152100045201					
	Ms.Ambuja V	Mother	20/01/1959	62	2	Female	187487152100045202					
	Ms.Shruthi J H	Spouse	10/11/1989	31	4	Female	187487152100045203					
	Ms.Unnathi D	Daughter	08/08/2015	5	6	Female	187487152100045204					
308	Ms.Shilpa Hs	Member	30/07/1986	34	3	Female	187487152100045300	2010006 11	Others	700000	1	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ms.Aayra Manju	Daughter	16/12/2018	2	2	Female	187487152100045301					
309	Prasanna K R	Member	29/03/1971	49	10	Male	187487152100045400	9900175 9	Others	700000	5	
	Dependant Details	Relationship	DOB	Age in Yrs	Age in Mths	Sex	ID No	Remarks				
	Ahalya Bai Kr	Mother	16/05/1932	88	8	Female	187487152100045401					
	Manasi P Rao	Daughter	22/10/2003	17	3	Female	187487152100045403					
	Nishanth P Rao	Son	11/11/2007	13	2	Male	187487152100045404					
	Chandrika	Spouse	19/11/1973	47	2	Female	187487152100045402					
	Kumuda	Parents-In-	10/07/1949	71	6	Female	187487152100045405					

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 be 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, Ist 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.

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	Rajasthan.
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	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
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	West Bengal, Sikkim, Andaman & Nicobar Islands.