



**THE DISTRICT CO-OPERATIVE
CENTRAL BANK LTD.,
MAHABUBNAGAR – 509 001.**

The District Cooperative Central Bank Ltd., Mahabubnagar is inviting quotations for employees "**Group Medical Insurance Policy**" for 2 lakhs. Kindly submit the separate quotations as stated below.

1. For 2 lakhs with 1% room rent coverage

- Employees, spouse and 2 dependent children (**Without Parents**)
- Employees, Spouse, 2 dependent children & Parents (**With Parents**)

2. For 2 lakhs with 2% room rent coverage

- Employees, spouse and 2 dependent children (**Without Parents**)
- Employees, Spouse, 2 dependent children & Parents (**With Parents**)

We are here with providing the list of 215 employees with their spouse, children and parents details, our previous year policy and the claim coverage list.

Kindly Submit the quotations on or before 06.03.2023 4.00P.M.

Regards

**The Chief Executive Officer,
The District Coop. Central Bank Ltd.,
Head Office, Post Box No.14,
District Court Road,
Mahabubnagar-509001,
Cell No. 9848309814, 9705909306
Mail ID. hrd.mbnr@mbnrccb.org
ceo_mbnr@mbnrccb.org**



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

Group Medishield Insurance Policy

For

**THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD
MAHABUBNAGAR**

Period of Insurance : 11/03/2022 To 10/03/2023

Policy No : H0881404

Signature Not Verified

Digitally signed by SUBRATA MONDAL
Date: 2022.03.21 15:27:58 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Welcome to the world of ITGI

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

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

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

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

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

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

Signature Not Verified

Digitally signed by SUBRATA MONDAL

Date: 2022.03.21 15:27:59 IST

Reason: Valid Policy Copy

Location: IFFCO Tokio General Insurance Company Ltd, India

IFFCO TOKIO General Insurance Company Limited

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

Issuing Office SBU 62
 IFFCO TOKIO GEN INSU. CO. LTD.
 3rd floor, Balaji Empire,
 Above Max showroom,
 Madinaguda,
 HYDERABAD ANDHRA PRA
 500050
 INDIA
 GSTIN : 36AAACI7573H1ZD
 General insurance Service :9971

Group Medishield Insurance Policy Schedule
CUM TAX INVOICE

INSURED	THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD MAHABUBNAGAR				
Address	MAHABUBNAGAR,			Unique Invoice No.	H0881404
	MAHABUBNAGAR DISTRICT				
	MAHABUBNAGAR H.O				
	MAHBUBNAGAR (M)				
	TELANGANA				
	INDIA				
	PIN CODE	509001	STATE CODE		36
Phone No	*****			Policy No.	H0881404
GSTIN	36AAAAT4794K1ZY			Date Of Issuance	17/03/2022
Agent No	62000880			Date Of Insurance from 00.00 hours on	11/03/2022
				To Mid Night On	10/03/2023

Member Details

Total Members Covered	890
Total Self Covered	193
Total Dependent Covered	697

Co-insurance Details

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

Premium Details

Net Premium	Gross Premium
3,521,110	4,154,911

GST Details

	CGST	SGST	UGST	IGST
Percentage (%)	9	9	0	0
Amount (Rs.)	316,899	316,899	0	0

TPA Details

1 IFFCO Tokio General Insurance

Policy Conditions/Extensions/Endorsements

THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD MAHABUBNAGAR		
Coverage Name	PlanName	
Sum Insured Opted	BASE	Sum Insured List(INR) : 200000
Family Composition List	BASE	Family Size : 6
		Family Definition : Self+Spouse+2 Dependent Children+ 2 Dependent Parents/In Laws
		Relationship Min Age Max Age
		Self/Employee 18 99
		Spouse 18 99
		Son 0 25
		Daughter 0 25
		Father 18 99
		Mother 18 99
		Father in Law 18 99
Mother in Law 18 99		
Pre Existing Diseases	BASE	Covered from Day 1

Signature Not Verified

Digitally signed by SUBRATA MONDAL
 Date: 2022.03.21 15:27:59 IST
 Reason: Valid Policy Copy
 Location: IFFCO Tokio General Insurance Company Ltd, India

First 30 Days Exclusion	BASE	Waived
First Year Exclusion	BASE	Waived
Second Year Exclusion	BASE	Waived
Third Year Exclusion	BASE	Waived
Fourth Year Exclusion	BASE	Waived
Maternity Benefit	BASE	10 % of SI subject to max of Rs.20,000 for normal delivery and 20 % of SI for LSCS subject to max of Rs.30,000 without waiting period.
Pre & Post Natal Expense	BASE	Not Covered
New Born Baby Cover	BASE	From Day 1 Within SI (subject to declaration as per Condition of Mid term inclusion and not exceeding maximum stipulated family size under the Policy even after inclusion of the new born child)
Room Rent Capping	BASE	Normal Room- 1 % of SI , ICU- 2 % of SI (including boarding and nursing expenses) per day
Pre & Post Hospitalization coverage	BASE	Expenses incurred for Pre Hospitalization upto 30 Days and Post Hospitalization upto 60 Days are covered .
Domiciliary Hospitalization	BASE	Not Covered
Corporate Buffer	BASE	Not Covered
Ambulance Charges	BASE	Ambulances services 1.0 % of the sum insured or actual, whichever is less, subject to maximum of Rs. 2,500/- in case patient has to be shifted from residence to hospital for admission in Emergency Ward or ICU or from one Hospital/Nursing Home to another Hospital/Nursing Home by fully equipped ambulance for better medical facilities
Limits for common ailments	BASE	The amount payable for any Cataract Surgery will be limited to Actual or Maximum of Rs.24,000 whichever is less either for Cashless or Reimbursement.
Others	BASE	ORAL CHEMO IS NOT COVERED DOMICILIARY HOSPITALIZATION EXPENSES NOT COVERED COST OF ORGANS NOT COVERED IVF TREATMENTS NOT COVERED


General Conditions

THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD MAHABUBNAGAR	
BASE	
1	Day One Cover Day one cover for New members/ employees subject to receipt of premium/maintenance of CD balance & intimation within 15 days of succeeding month Succeeding Month Further dependents can be covered within 30 days from date of enrollment of the employee /date of joining of the employee.
2	Missed Out Employees window period For employees who are existing members of the group (at inception of the policy) who are left out at inception of the Policy, such left employees to be declared within 15 days of the inception of the Policy.
3	Newly Acquired Dependant Mid-term inclusion of Existing Employee's newly acquired dependent (Newly Married Spouse/ New born baby/ newly adopted child), to be declared within 15 days of succeeding month subject to maintenance of sufficient CD Balance.
4	Non-Compliance Default In case of Non-Compliance of above-mentioned conditions; the following conditions shall apply: (I) Midterm additions of Employee / Employee's dependents other than Dependent Parents/Dependent Parent In Laws 1) * Risk premium on pro rata basis on each inclusion of Employee/ Employee's dependent + flat administrative charges 500 on each dependent + Tax shall be leviable. 2) Inclusion of such midterm dependents shall be subject to Waiting period of 1 for all claims except for Accidental Claims * Risk Premium: Basic GMC Premium based on ITGI Premium Rate Chart for the respective SI based on the age for each dependent irrespective of whether the sum insured is on family floater/ individual basis. <OR/ AND> (If Parents are covered)(I) Midterm additions of Employee / Employee's dependents other than Dependent Parents/Dependent Parent In Laws 1) * Risk premium on pro rata basis on each inclusion of Employee/ Employee's dependent + flat administrative charges Rs 2,000 on each dependent + Tax shall be leviable.<OR/ AND> 2) Inclusion of such midterm dependents shall be subject to Waiting period of 4 for all claims except for Accidental Claims * Risk Premium: Basic GMC Premium based on ITGI Premium Rate Chart for the respective SI based on the age for each dependent irrespective of whether the sum insured is on family floater/ individual basis.
5	Deletion of employee / Member from Group In case of deletion of member from the Group the cover will be suspended from the date of separation from the group. Refund of premium on account of deletion will be allowed from the date of separation provided the declaration of the same is submitted to us latest within 15 days of succeeding month Succeeding Month days of succeeding month(default)/ 30 days of separation from the group; failing which refund will be calculated from the date of submission of declaration to ITGI.
6	Proportionate Clause All benefits as an inpatient in a hospital attached to room will be restricted to the room which falls within the room rent limits allowed. The enhanced difference in expenses due to opting rooms with higher room rent than what has been allowed will be borne by the insured only. Wherever the room rent based tariff for the other expenses is not available, the payment would be done in the same proportion as per the entitlement of room rent under the policy excluding medicines, consumables and implants medically prescribed by the treating doctor under the policy.
7	Package Treatment In case of package treatment where individual bifurcation of room rent, medicines, operation theater expenses, doctor's consultation charges etc are not

Signature Not Verified

Digitally signed by SUBRATA MONDAL
Date: 2022.03.21 15:27:59 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

	available, then the package charges shall be proportionately linked to the entitled room rent of the insured person under the Policy.
8	Intimation of claims As per the Standard ITGI GMC policy (Claim to be intimated within 7 days from date of hospitalization). Non-compliance will result in 10 % Co-pay.
9	Submission of Claim Documents All Claim documents for reimbursement should be submitted within 30 days from the date of discharge in case of claim for Pre-hospitalisation and post Hospitalisation expenses. For Post Hospitalization expenses, all claim documents should be submitted within 15 days of the completion of Post hospitalization treatment or Post hospitalization days limit stated in the Policy whichever is earlier. Non compliance will result in 10 % Co-pay.
10	Copay for Network Hospitals All the reimbursement claims under Network Hospitals are subject to additional 10 % co-pay.
11	Excluded Hospitals / Medical Practitioners Please note that the policy does not pay for Cost of treatment (both cashless and reimbursement) pertaining to any procedure or treatment undertaken by Insured Person(s) in any of the Hospital(s) or from any of the Medical practitioner(s) specified in the list attached to this Policy. The list of such excluded hospitals / Medical Practitioner(s) is dynamic and hence may change from time to time. Hence, we suggest you to please check our website or contact our call centre / nearest office for updated list of such excluded hospitals/ Medical Practitioner before admission/consultation.
12	Duplicate Member/Employee Restriction No Employee / Family member should be covered twice in the policy.
13	Exclusions specific to the policy Exclusions specific to the policy- Exclusion: Lasik Surgery, Septoplasty, Infertility & related ailment inclusive Male sterility: Treatment on trial/experimental basis: Admin/Registration/Service/Misc. Charges: Expenses on fitting of Prosthesis: Any device/ instrument/ machine contribution/replacing the function of an organ: Holter Monitoring are outside the scope of the policy.
14	Member ID Card Type Physical
15	Mid term Change in SI Mid-term change in SI is not allowed
16	Claim Type Cashless and Reimbursement

<p>The coverage is as per policy wordings / endorsements / clauses attached. Please go through the Group Medishield Insurance Policy and in case of any discrepancy, please inform us. Policy is cancelled ab-initio in case of Cheque Dishonor. In case of exports of services invoice shall carry an endorsement "Supply meant for export on payment of integrated tax"</p>	
<p>1)"Policy Issuing Office: Delhi". 2)"Consolidated Stamp Duty deposited as per the order of Government of National Capital Territory of Delhi"</p>	
<p>Toll Free: 1800-103-5499 (24 hours all days) or SMS "CLAIMS" to 56161.</p>	<p>For IFFCO-Tokio General Insurance Company Limited</p>  <p>Authorised Signatory Subrata Mondal</p>

Signature Not Verified

Digitally signed by SUBRATA MONDAL
Date: 2022.03.21 15:27:59 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Contact Details**IFFCO TOKIO General Insurance Company Limited**

Name of Co-ordinator	SATISH
Contact No	8297914455
Email ID	dsati.1982@gmail.com

Third Party Administrator : IFFCO Tokio General Insurance

Toll Free (24 hours)	
Email ID	
Address	

Details of Intermediary/ Agent

Name	IRSHAD MOHAMMED
Contact No	9533069533
Email Id	irshad1806@gmail.com

Settlement Type : Cash Less**Health ID Cards** : Non-Photo Id**Claim payment to be made to** : Employer**Industry Type** : Finance-Banking**Expiring Policy Details:**

Policy Number	H0625990
Start Date	11/03/2021
End Date	10/03/2022

Signature Not Verified

Digitally signed by SUBRATA MONDAL
Date: 2022.03.21 15:27:59 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Group MediShield Policy Wording

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

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

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

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

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

DEFINITION OF WORDS

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

5. **AYUSH Hospital:**

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

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

6. **AYUSH Day Care Centre**

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

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

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

11. **Daycare centre**

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

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

Signature Not Verified

Digitally signed by SUBRATA MONDAL
Date: 2022.03.21 15:27:59 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

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

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

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

13. **Dental Treatment** It means a treatment carried out by a dental practitioner including examinations, fillings (where appropriate), crowns, extractions and surgery.
14. **Disease** It means an illness which Medical Practitioner or Surgeon will certify as Insured Person is suffering from and unable to feel as Normal.
15. **Domiciliary Hospitalisation** It means medical treatment for an illness/disease/injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances.
- a. the condition of the patient is such that he/she is not in a condition to be removed to a hospital or
 - b. the patient takes treatment at home on account of non-availability of room in a hospital.
16. **Emergency Care** It means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.
17. **Grace Period** - It means the specified period of time immediately following the premium due date during which a payment can be made to renew or continue the policy in force without loss of continuity benefits such as waiting periods and coverage of pre-existing diseases. Coverage is not available for the period for which no premium is received.

18. **Hospital/Nursing Home**

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

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

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

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

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

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

20. **Illness**

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

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

21. **Injury** It shall mean accidental physical bodily harm excluding illness or disease solely and directly caused by external, violent, visible and evident means which is verified and certified by a Medical Practitioner.
22. **Inpatient Care** It means treatment for which the insured person has to stay in a hospital for more than 24 (twenty-four) hours for a covered event.
23. **Insured Person:** The person named as Insured person(s) in the Schedule lodged with US by YOU.
24. **Intensive Care Unit** means an identified section, ward or wing of a *hospital* which is under the constant supervision of a dedicated *medical practitioner(s)*, and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the

Signature Not Verified

Digitally signed by SUBRATA MONDAL
 Date: 2022.03.21 15:27:59 IST
 Reason: Valid Policy Copy
 Location: IFFCO Tokio General Insurance Company Ltd, India

ordinary and other wards.

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

29. **Medical Practitioner**

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

30. **Maternity Expenses**

Maternity expenses means;

- medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization);
 - expenses towards lawful medical termination of pregnancy during the policy period.
31. **Network Provider** Network Provider means hospitals or health care providers enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility.
- (The list of network hospitals is dynamic and hence may change from time to time. We suggest you to please check our website www.iffcotokio.co.in or contact our call centre/ nearest office for updated list of such hospitals before admission.)

32. **New Born Baby** means baby born during the Policy Period and is aged upto 90 days.

33. **Non- Network Provider** - Non-Network means any hospital, day care centre or other provider that is not part of the network.

34. **Notification of Claim** is the process of intimating a claim to Us or our TPA through any of the recognized modes of communication

35. **Out-Patient (OPD) treatment** means treatment in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.

36. **Policy** It means the policy booklet, the Schedule and any applicable endorsement or or extensions attaching to or forming part thereof. The policy contains details of the extent of cover available to Insured person (s), what is excluded from the cover and the conditions on which the policy is issued.

37. **Policy Period/ Period of Insurance** -It means the duration of this policy as shown in the Schedule.

38. **Portability** -It means the right accorded to an individual health insurance policy holder (including all members under family cover), to transfer the credit gained for pre-existing conditions and time bound exclusions, from one insurer to another insurer.

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

40. **Post Hospitalisation**

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

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

Maximum Limit for Post Hospitalisation Medical Benefit: 60 days.

41. **Pre-existing Disease**

It means any condition, ailment, injury or disease

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

42. **Pre-Hospitalisation**

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

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

Signature Not Verified

Digitally signed by SUBRATA MONDAL

Date: 2022.03.21 15:27:59 IST

Reason: Valid Policy Copy

Location: IFFCO Tokio General Insurance Company Ltd, India

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

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

COVERAGE

WHAT IS COVERED	WHAT IS NOT COVERED
<p>If the Insured Person sustains injury or contracts any disease and upon advice of Medical Practitioner, he/she has to incur Hospitalisation Expenses, then WE will pay reasonable and customary charges of the following Hospitalisation expenses:</p> <ol style="list-style-type: none"> Room, Boarding Expenses as provided by the Hospital/Nursing Home. Nursing Expense. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist Fees (including consultation through telemedicine as per prevailing Telemedicine Practice Guideline) whether paid directly to the treating doctor / surgeon or to the hospital. Expense on Anesthesia, Blood, Oxygen, Operation Theatre charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials, diagnostic imaging modalities, Dialysis, Chemotherapy, Radiotherapy, Cost of pacemaker, Artificial Limbs, Cost of organs and similar expenses. AYUSH hospitalization expenses including pre-hospitalization and post hospitalization expenses upto the limit of the Sum Insured of the insured person per policy period. WE will also pay for those of above relevant expenses in Domiciliary Hospitalisation at reasonable and customary level charges. <p>Note: The expenses that are not covered in this policy are placed under List-I of Annexure-A. The list of expenses that are to be subsumed into room charges, or procedure charges or costs of treatment are placed under List-II, List-III and List-IV of Annexure-A respectively.</p>	<p>WE will not pay for</p> <ol style="list-style-type: none"> Pre-Existing Diseases(Code- Excl01) <ol style="list-style-type: none"> Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 48 months of continuous coverage after the date of inception of the first policy with us. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase. 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. Coverage under the policy after the expiry of 48 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us. First Thirty Days Waiting Period(Code- Excl03) <ol style="list-style-type: none"> 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. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently. The exclusion no. 2, mentioned in 'What is not covered' shall not however apply if in the opinion of Panel of Medical Practitioners constituted by Us, the Insured Person could not have known of the existence of the Disease or any symptoms or complaints thereof at the time of making the proposal for Insurance to Us. Specific Waiting Period: (Code- Excl02) <ol style="list-style-type: none"> Expenses related to the treatment of the following listed conditions, surgeries/treatments shall be excluded until the expiry of 12 months of continuous coverage, as may be the case after the date of inception of the first policy with Us. This exclusion shall not be applicable for claims arising due to an accident. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.

Signature Not Verified

Digitally signed by SUBRATA MONDAL
 Date: 2022.03.21 15:27:59 IST
 Reason: Valid Policy Copy
 Location: IFFCO Tokio General Insurance Company Ltd, India

- 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 IRDAL, then waiting period for the same would be reduced to the extent of prior coverage.
- f. List of specific diseases/procedures
 - i. 12 Months waiting period
 - a. Cataract, Benign Prostatic Hyperthropy, Hysterectomy for Meaorrhagia or Fibromyoma
 - b. Hernia, Hydrocele, Congenital Internal Disease.
 - c. Fistula in anus, Piles, Sinusitis and related disorders.

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

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

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

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

- a. Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.
- b. Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

- 12. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. Code- Excl12.
- 13. Treatment of external congenital Disease or defects or anomalies, venereal Disease or intentional self-Injury
- 14. Investigation & Evaluation(Code- Excl04)
 - a. Expenses related to any admission primarily for diagnostics and evaluation purposes.
 - b. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment.

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

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

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

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

Signature Not Verified

Digitally signed by SUBRATA MONDAL

Date: 2022.03.21 15:27:59 IST

Reason: Valid Policy Copy

Location: IFFCO Tokio General Insurance Company Ltd, India

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

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

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

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

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

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

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

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

22. Obesity/ Weight Control: Code- Excl06

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

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

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

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

24. Hazardous or Adventure sports: Code- Excl09

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

Signature Not Verified

Digitally signed by SUBRATA MONDAL

Date: 2022.03.21 15:28:00 IST

Reason: Valid Policy Copy

Location: IFFCO Tokio General Insurance Company Ltd, India

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

25. Breach of law: Code- Excl10

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

26. Excluded Providers: Code- Excl11

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

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

27. Refractive Error: Code- Excl15:

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

28. Unproven Treatments: Code- Excl16

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

Additional Benefits

1. MODERN TREATMENT METHODS AND ADVANCEMENT IN TECHNOLOGIES:

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

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

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

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

CLAIM PROCEDURE AND REQUIREMENTS

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

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

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

Signature Not Verified

Digitally signed by SUBRATA MONDAL

Date: 2022.03.21 15:28:00 IST

Reason: Valid Policy Copy

Location: IFFCO Tokio General Insurance Company Ltd, India

3. Claim Settlement (provision for Penal Interest)

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

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

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

Signature Not Verified

Digitally signed by SUBRATA MONDAL

Date: 2022.03.21 15:28:00 IST

Reason: Valid Policy Copy

Location: IFFCO Tokio General Insurance Company Ltd, India

General Conditions

1. Multiple Policies

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

2. Fraud

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

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

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

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

3. Cancellation

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

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

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

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

4. Migration

You/the Insured Person will have the option to migrate the Policy to other health insurance products/plans offered by Us by applying for migration of the policy atleast 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by Us, the Insured Person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration. For Detailed Guidelines on migration, kindly refer the link

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

5. Renewal of Policy

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

Signature Not Verified

Digitally signed by SUBRATA MONDAL
Date: 2022.03.21 15:28:00 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

6. 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.

7. Notice & Communication

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

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

9. Notice of Charge

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

10. Territorial Limit

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

11. Changes in Circumstances

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

12. Payment of Premium:

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

13. Electronic Transaction

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

14. Reasonable Precaution

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

15. Disclaimer Clause

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

16. Arbitration

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

Signature Not Verified

Digitally signed by SUBRATA MONDAL
Date: 2022.03.21 15:28:00 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

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

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

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

c. Special conditions applicable to Maternity Expenses Benefit Extension

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

18. Redressal Of Grievance

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

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

Toll free: 1800-103-5499

E-mail: support@iffcotokio.co.in

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

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

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

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

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

Grievance may also be lodged at IRDAI Integrated Grievance Management System

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

Office Details	Jurisdiction of Office (Union Territory, District)
AHMEDABAD - Shri Kuldip Singh Office of the Insurance Ombudsman, Jeevan Prakash Building, 6th floor, Tilak Marg, Relief Road, Ahmedabad – 380 001. Tel.: 079 - 25501201/02/05/06 Email: bimalokpal.ahmedabad@ecoi.co.in	Gujarat, Dadra & Nagar Haveli, Daman and Diu.
BENGALURU - Smt. Neerja Shah Office of the Insurance Ombudsman, Jeevan Soudha Building, PID No. 57-27-N-19 Ground Floor, 19/19, 24th Main Road, JP Nagar, 1st Phase, Bengaluru – 560 078. Tel.: 080 - 26652048 / 26652049 Email: bimalokpal.bengaluru@ecoi.co.in	Karnataka
BHOPAL - Shri Guru Saran Shrivastava Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal – 462 003.	Madhya Pradesh Chattisgarh.

Signature Not Verified

Digitally signed by SUBRATA MONDAL
Date: 2022.03.21 15:28:00 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

<p>Tel.: 0755 - 2769201 / 2769202 Fax: 0755 - 2769203 Email: bimalokpal.bhopal@ecoi.co.in</p>	
<p>BHUBANESHWAR - Shri Suresh Chandra Panda Office of the Insurance Ombudsman, 62, Forest park, Bhubneshwar – 751 009. Tel.: 0674 - 2596461 /2596455 Fax: 0674 - 2596429 Email: bimalokpal.bhubaneswar@ecoi.co.in</p>	Orissa
<p>CHANDIGARH - Dr. Dinesh Kumar Verma Office of the Insurance Ombudsman, S.C.O. No. 101, 102 & 103, 2nd Floor, Batra Building, Sector 17 – D, Chandigarh – 160 017. Tel.: 0172 - 2706196 / 2706468 Fax: 0172 - 2708274 Email: bimalokpal.chandigarh@ecoi.co.in</p>	Punjab, Haryana, Himachal Pradesh, Jammu & Kashmir, Chandigarh.
<p>CHENNAI - Shri M. Vasantha Krishna Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI – 600 018. Tel.: 044 - 24333668 / 24335284 Fax: 044 - 24333664 Email: bimalokpal.chennai@ecoi.co.in</p>	Tamil Nadu, Pondicherry Town and Karaikal (which are part of Pondicherry).
<p>DELHI - Shri Sudhir Krishna Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23232481/23213504 Email: bimalokpal.delhi@ecoi.co.in</p>	Delhi
<p>GUWAHATI - Shri Kiriti .B. Saha Office of the Insurance Ombudsman, Jeevan Nivesh, 5th Floor, Nr. Panbazar over bridge, S.S. Road, Guwahati – 781001(ASSAM). Tel.: 0361 - 2632204 / 2602205 Email: bimalokpal.guwahati@ecoi.co.in</p>	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura.
<p>HYDERABAD - Shri I. Suresh Babu Office of the Insurance Ombudsman, 6-2-46, 1st floor, "Moin Court", Lane Opp. Saleem Function Palace, A. C. Guards, Lakdi-Ka-Pool, Hyderabad - 500 004. Tel.: 040 - 67504123 / 23312122 Fax: 040 - 23376599 Email: bimalokpal.hyderabad@ecoi.co.in</p>	Andhra Pradesh, Telangana, Yanam and part of Territory of Pondicherry.
<p>JAIPUR - Smt. Sandhya Baliga Office of the Insurance Ombudsman, Jeevan Nidhi – II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141 - 2740363 Email: Bimalokpal.jaipur@ecoi.co.in</p>	Rajasthan
<p>ERNAKULAM - Ms. Poonam Bodra Office of the Insurance Ombudsman, 2nd Floor, Pulinat Bldg., Opp. Cochin Shipyard, M. G. Road, Ernakulam - 682 015. Tel.: 0484 - 2358759 / 2359338 Fax: 0484 - 2359336 Email: bimalokpal.ernakulam@ecoi.co.in</p>	Kerala, Lakshadweep, Mahe-a part of Pondicherry.
<p>KOLKATA - Shri P. K. Rath Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 4th Floor, 4, C.R. Avenue, KOLKATA - 700 072. Tel.: 033 - 22124339 / 22124340 Fax : 033 - 22124341 Email: bimalokpal.kolkata@ecoi.co.in</p>	West Bengal, Sikkim, Andaman & Nicobar Islands.
<p>LUCKNOW -Shri Justice Anil Kumar Srivastava Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II,</p>	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra,

Signature Not Verified

Digitally signed by SUBRATA MONDAL

Date: 2022.03.21 15:28:00 IST

Reason: Valid Policy Copy

Location: IFFCO Tokio General Insurance Company Ltd, India

<p>Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Fax: 0522 - 2231310 Email: bimalokpal.lucknow@ecoi.co.in</p>	<p>Fatehpur, Pratapgarh, Jaunpur, Varanasi, Gazipur, Jalaun, Kanpur, Lucknow, Unnao, Sitapur, Lakhimpur, Bahraich, Barabanki, Raebareli, Sravasti, Gonda, Faizabad, Amethi, Kaushambi, Balrampur, Basti, Ambedkarnagar, Sultanpur, Maharajgang, Santkabirnagar, Azamgarh, Kushinagar, Gorkhpur, Deoria, Mau, Ghaziipur, Chandauli, Ballia, Sidharathnagar.</p>
<p>MUMBAI - Shri Milind A. Kharat Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 26106552 / 26106960 Fax: 022 - 26106052 Email: bimalokpal.mumbai@ecoi.co.in</p>	<p>Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.</p>
<p>NOIDA - Shri Chandra Shekhar Prasad Office of the Insurance Ombudsman, Bhagwan Sahai Palace 4th Floor, Main Road, Naya Bans, Sector 15, Distt: Gautam Buddha Nagar, U.P-201301. Tel.: 0120-2514250 / 2514252 / 2514253 Email: bimalokpal.noida@ecoi.co.in</p>	<p>State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshehar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur.</p>
<p>PATNA - Shri N. K. Singh Office of the Insurance Ombudsman, 1st Floor, Kalpana Arcade Building,, Bazar Samiti Road, Bahadurpur, Patna 800 006. Tel.: 0612-2680952 Email: bimalokpal.patna@ecoi.co.in</p>	<p>Bihar, Jharkhand.</p>
<p>PUNE - Shri Vinay Sah Office of the Insurance Ombudsman, Jeevan Darshan Bldg., 3rd Floor, C.T.S. No.s. 195 to 198, N.C. Kelkar Road, Narayan Peth, Pune - 411 030. Tel.: 020-41312555 Email: bimalokpal.pune@ecoi.co.in</p>	<p>Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region.</p>

Insurance is the subject matter of solicitation

Signature Not Verified

Digitally signed by SUBRATA MONDAL
Date: 2022.03.21 15:28:00 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

DAY CARE PROCEDURES

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

Signature Not Verified

Digitally signed by SUBRATA MONDAL
 Date: 2022.03.21 15:28:00 IST
 Reason: Valid Policy Copy
 Location: IFFCO Tokio General Insurance Company Ltd, India

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

Signature Not Verified

Digitally signed by SUBRATA MONDAL
Date: 2022.03.21 15:28:00 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

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

Signature Not Verified

Digitally signed by SUBRATA MONDAL
Date: 2022.03.21 15:28:01 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

Annexure - A

List I – List of non-payable Items

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

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

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

Signature Not Verified

Digitally signed by SUBRATA MONDAL

Date: 2022.03.21 15:28:01 IST

Reason: Valid Policy Copy

Location: IFFCO Tokio General Insurance Company Ltd, India

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

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

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

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

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

Signature Not Verified

Digitally signed by SUBRATA MONDAL
Date: 2022.03.21 15:28:01 IST
Reason: Valid Policy Copy
Location: IFFCO Tokio General Insurance Company Ltd, India

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

Signature Not Verified

Digitally signed by SUBRATA MONDAL

Date: 2022.03.21 15:28:01 IST

Reason: Valid Policy Copy

Location: IFFCO Tokio General Insurance Company Ltd, India

GROUP_NAME:THE DISTRICT CO-OPERATIVE CENTRAL BANK LTD MAHABUBNAGAR

POLICYNUMBER :H0881404

Policy Period 11-03-2022 to 10-03-2023

Claim Dump as on 23 Feb 2023

Patient_name	BASICS_SUM_RED	CLAIM_NUMBER	HOSPITAL_NAME	HOSPITAL_STATE	ICD_CODE_LEVEL_3_DESCRIPTION	CLAIM_TYPE	CLAIM_STATUS	DOA	DOD	AMOUNT_CLAIMED	LIABILITY_AMOUNT_RESERVED
A SHIRISHA	200000	50064006	Mythri Hospital	TS	Female infertility	Reimburse	Denied	04-May-22	06-May-22	56800	0
A SWATHI	200000	50P45198	Aruna Multi Speciality H	TS	Encounter for full-term uncomplicated delivery	Reimburse	Paid	11-Jun-22	11-Jun-22	35800	20000
AYESHA BEGUM	200000	50S13559	Chandra hospital	TS	Encounter for supervision of normal pregnancy	Auth	Paid	12-Jan-23	16-Jan-23	35510	20000
ASMA ALIYA	200000	50048680	Fernandez Hospital Pvt L	TS	Cystitis	Cashless P	Paid	21-Jun-22	23-Jun-22	92614	31182
L. VENKATREDDY	200000	50S50245	Omega Hospitals	TS	Cancer	Auth	Paid	31-Jan-23	07-Feb-23	321228	200000
M.KRISHNAIAH	200000	50R61818	SRI CHANDRA MULTI SP	TS	Type 2 diabetes mellitus	Auth	Paid	18-Dec-22	22-Dec-22	78230	76759
B.SUCHETANA	200000	50R60894	Tejas Hospital	AP	Encounter for full-term uncomplicated delivery	Reimburse	Paid	14-Nov-22	17-Nov-22	48870	30000
RABIYA BEGUM	200000	50R08721	Medivision Eye Care Cen	TS	Age-related cataract	Auth	Paid	19-Nov-22	22-Nov-22	35000	24000
D SHIREESHA	200000	50P98603	PRIYANKA HOSPITAL	TS	Encounter for full-term uncomplicated delivery	Reimburse	Paid	14-Aug-22	21-Aug-22	33600	30000
SWETHA LATHA G	200000	50N52373	Rainbow Children's Med	TS	Fever of other and unknown origin	Auth	Denied	22-Apr-22		32000	0
G.SWETHA	200000	50R36910	PRAJAVAIIDYASALA	TS	Encounter for full-term uncomplicated delivery	Reimburse	Paid	04-Oct-22	08-Oct-22	44068	30000
J VARNIKA	200000	50P21541	SHANVI CHILDREN'S HO	TS	Fever of other and unknown origin	Reimburse	Denied	27-Jun-22	30-Jun-22	9944	0
J VIYAN THEJ	200000	50P21656	SHANVI CHILDREN'S HO	TS	Fever of other and unknown origin	Reimburse	Denied	01-Jul-22	03-Jul-22	10337	0

J.KAMALAKARA REDDY	200000	50S59340	MANIPAL THE PREVENTI	KA	Essential (primary) hypertension, Nontraumatic intracerebral hemorrhage	Reimburse Paid	03-Jan-23	13-Jan-23	537376	131361
KOTHA NAVEENA	200000	50Q56076	Susrutha Peoples Hospit	TS	Encounter for full-term uncomplicated delivery	Reimburse Denied	23-Jun-22	26-Jun-22	61509	0
T.K.AARUSH SAI SHAR	200000	50S91006	Kurnool Rainbow Hospit	AP	Acute upper respiratory infections of multiple and unspecified sites	Cashless Paid	20-Feb-23	23-Feb-23	28335	26044
ANJALI DEVI	200000	50Q72559	AASHA CHILDRENS HOSF	TS	Viral pneumonia, not elsewhere classified	Cashless Paid	30-Sep-22	01-Oct-22	12252	12252
ASMA ALIYA	200000	50O48680	Fernandez Hospital Pvt L	TS	Cystitis	Cashless Paid	21-Jun-22	23-Jun-22	94460	43000
B.VENKATAIAH	200000	50O55630	YASHODA SUPER SPECIA	TS	Cervical disc disorders	Cashless Paid	27-Jun-22	29-Jun-22	293058	213058
G EEDAMMA	200000	50N43128	Asian Institute of Nephro	TS	Acute kidney failure	Cashless Paid	11-Apr-22	13-May-22	13700	13200
M JAMURU	200000	50N15373	Continental Hospital Lim	TS	Carcinoma in situ of cervix uteri	Cashless Paid	22-Mar-22	22-Mar-22	24716	22322
M JAMURU	200000	50N98476	Continental Hospital Lim	TS	Carcinoma in situ of cervix uteri	Cashless Paid	23-May-22	23-May-22	19492	19050
M JAMURU	200000	50N86411	Continental Hospital Lim	TS	Malignant neoplasm of ovary	Cashless Paid	16-May-22	16-May-22	19271	18968
M JAMURU	200000	50N74918	Continental Hospital Lim	TS	Carcinoma in situ of cervix uteri	Cashless Paid	09-May-22	09-May-22	19624	19089
M JAMURU	200000	50N66687	Continental Hospital Lim	TS	Cancer	Cashless Paid	22-Mar-22	22-Mar-22	18363	18244
M JAMURU	200000	50N16282	Continental Hospital Lim	TS	Malignant neoplasm of cervix uteri	Cashless Paid	15-Mar-22	15-Mar-22	22850	20627
M LATHA	200000	50P01158	Landmark Hospitals(A u	TS	Other abnormal uterine and vaginal bleeding	Reimburse Paid	07-Jul-22	08-Jul-22	108579	47291
M JAMURU	200000	50O23447	Continental Hospital Lim	TS	Carcinoma in situ of cervix uteri	Cashless Paid	06-Jun-22	06-Jun-22	16199	16298
M.ANJIANEYULU	200000	50R67326	Aaditya Hospital	AP	Other cataract	Reimburse Paid	10-Nov-22	10-Nov-22	28000	24000

M JAMURU	200000	50037013	Continental Hospital Lim	TS	Carcinoma in situ of cervix uteri	Cashless	Paid	14-Jun-22	14-Jun-22	18406	17911
MUDAVATH PRANITHA	200000	50N31790	SRUSHTI HOSPITAL	TS	Encounter for full-term uncomplicated delivery	Reimburse	Paid	21-Mar-22	26-Mar-22	51946	30000
N ARUNA	200000	50P47011	Vanitha hospitals	TS	Encounter for contraceptive management	Reimburse	Denied	01-Aug-22	02-Aug-22	22122	0
N. SATHYA NARAYANA	200000	50Q69179	Apollo Hospitals,Jubilee	TS	Nasal polyp	Reimburse	Paid	30-Sep-22	01-Oct-22	74739	55322
M JAMURU	200000	50O46869	Continental Hospital Lim	TS	Carcinoma in situ of cervix uteri	Cashless	Paid	21-Jun-22	21-Jun-22	28401	28401
M JAMURU	200000	50O12179	Continental Hospital Lim	TS	Carcinoma in situ of cervix uteri	Cashless	Paid	30-May-22	30-May-22	18617	18080
M SUSEELAMMA	200000	50N87078	Gowri Gopal Hospital Pv	AP	Acute kidney failure, Type 2 diabetes mellitus	Cashless	Paid	15-May-22	21-May-22	121498	117463
S ROJA	200000	50P81192	Mythri Hospital	TS	Encounter for cesarean delivery without indication	Reimburse	Paid	21-Jul-22	25-Jul-22	43500	30000
SANE SAHASRA	200000	50R48899	Apple Hospital	TS	Convulsions, not elsewhere classified	Reimburse	Paid	01-Aug-22	02-Aug-22	7588	6538
SREE DEVI K	200000	50Q04377	Epione Hospital LLP	MH		Reimburse	Outstanding	18-Aug-22	19-Aug-22	32000	0
SWETHA LATHA G	200000	50N83659	rainbow Childran Medical	TS	Maternal care for known or suspected fetal abnormality and damage	Reimburse	Paid	22-Apr-22	23-Apr-22	39011	30000
P. SAMYUKTHA	200000	50N29161	FERNANDEZ HOSPITAL	TS	Encounter for supervision of normal pregnancy	Cashless	Paid	07-Apr-22	09-Apr-22	76956	33848
T. BUCHAMMA	200000	50S21538	Srikara Hospital A Unit of	TS	Pneumonia, unspecified organism	Reimburse	Paid	31-Oct-22	05-Nov-22	176263	81234
T.LAXMI DEVAMMA	200000	50Q50941	Trinetra Hospital	TS	Age-related cataract	Reimburse	Paid	04-Sep-22	05-Sep-22	20000	19650

T.RAMA	200000	50N62309	SRI RAGHAVENDRA MOT	TS	Encounter for full-term uncomplicated delivery	Reimburse Paid	07-Apr-22	11-Apr-22	46990	30000
SREE DEVI K	200000	50Q04380	Epione Hospital LLP	MH		Reimburse Outstanding	02-Aug-22	03-Aug-22	40000	0
U SUVARNA	200000	50Q54495	aniil's surgicare hospital	TS	Encounter for full-term uncomplicated delivery	Reimburse Paid	08-Sep-22	11-Sep-22	51500	30000
V. SAI RITHVIKA	200000	50S43589	SIDDI VINAYAKA HOSPIT	TS	Unspecified acute lower respiratory infection	Reimburse Paid	17-Dec-22	22-Dec-22	28422	17797
R NAGAAYAAN	200000	50P71248	PARAMITHA CHILDRENS	TS	Pain, unspecified	Cashless Paid	03-Sep-22	14-Sep-22	235956	208738
V. SUBADRAMMA	200000	50R04312	Hyderabad Eye Institute	TS	Age-related cataract	Cashless Paid	18-Nov-22	18-Nov-22	52000	24000
V. SUBADRAMMA	200000	50O61150	Sai Krishna Superspecial	TS	Type 2 diabetes mellitus	Cashless Paid	28-Jun-22	02-Jul-22	78582	69517
V.PRASHANTHI	200000	50R60919	Agur Prime Hospital	TS	Fracture of forearm,Fracture of lower leg, including ankle	Reimburse Outstanding	26-Sep-22	30-Sep-22	116497	114097
V. SUBADRAMMA	200000	50O71594	EVYA HOSPITAL AND DIA	TS	Type 2 diabetes mellitus	Cashless Paid	05-Jul-22	10-Jul-22	56341	50237
M.KRISHNAIAH	200000	50R61818	SRI CHANDRA MULTI SP	TS	Type 2 diabetes mellitus	Cashless Paid	18-Dec-22	22-Dec-22	78230	75230

STAFF PARTICULARS FOR MEDICAL INSURANCE FOR THE YEAR 2023-2024

S No	Branch Name	DETAILS	NAME	DESIGNATION	EMPLOYEE ID	DATE OF BIRTH	CELL NO
1		EMPLOYEE	T. LAXMAIAH	CHIEF EXECUTIVE OFFICER		07.06.1961	9390690352
		SPOUSE	T. LAXMI			01.01.1967	
		MOTHER	T. BUCHAMMA			01.01.1945	
2		EMPLOYEE	D. Purushotham Rao	General Manager	140373	25.05.1964	9912222060
		SPOUSE	B Shailaja			01.06.1969	9912797099
		CHILDREN	Sri Harsha			13.08.2004	6303863683
		MOTHER	D Susheela Bai			01.0.1951	
3		EMPLOYEE	M. DAMAYANTHI	DGM/CPO		30.11.1968	8604926499
		SPOUSE	S. Venkata Ramana Rao			15.09.1964	9666193183
4		EMPLOYEE	Allu Jyothi Rani	DGM/CPO	140380	05.01.1969	9848574252
		SPOUSE	L. VENKATREDDY			03.06.1964	
		CHILDREN	L. TEJASWINI			03.12.2002	
			L. THARUN REDDY			10.12.2004	
		MOTHER	A. KOUSALYAMMA			01.01.1951	
5		EMPLOYEE	V. SRINIVAS KUMAR	AGM	140410	16.01.1973	9515940966
		SPOUSE	V. PADMAVATHI			25.06.1982	
		CHILDREN	V. ANJANKUMAR			16.03.2006	
			V. SRIVARSHINI			01.01.2009	
6		EMPLOYEE	J. Saritha	AGM/CPO	140400	20.04.1976	9966574410
		SPOUCE	N. Sathya Narayana			05.06.1968	9885228628
		CHILDREN	N. Sai Shashank			23.05.2000	
			N. Sindhu Sathvika			16.04.2005	
		MOTHER	G. Venkatamma			01.04.1953	
7		EMPLOYEE	Krishna Prasad	DGM/CPO	140394	13.01.1972	9908642435
		SPOUSE	K ARPITHA			02.02.1977	9989127525
		CHILDREN	AMRUTH PRASAD			14.02.2007	
		MOTHER	BHAGYAVATHI			21.09.1954	
8		EMPLOYEE	R RAMESH	AGM	140409	11/25/1972	9885532979
		SPOUSE	R SOUJANYA	-	-	10/26/1979	
		CHILDREN	R NAGAABHIRAM	-	-	12/8/2011	
			R NAGAAAYAN	-	-	5/2/2016	
		MOTHER	R SHARADAMMA	-	-	7/7/1953	
9		EMPLOYEE	A. RAMA DEVI	Manager	140488	6/13/1970	9182037172
		CHILDREN	A Abhishek Reddy			8/2/1992	9182037172
			A Meghana			3/21/1998	8801835988
		SPOUSE	A Ramchandramma			1/1/1950	9966969468
10		EMPLOYEE	P NAYOMI KUMARI	Manager	140517	18.06.1987	7095740626
		FATHER	P Maddileti			04.04.1954	7095740626
		MOTHER	R Rathnamma			01.07.1960	7095740626
11		EMPLOYEE	SEPUR JYOTHI	MANAGER	140520	04.05.1980	9948666122
		SPOUSE	K Raju	-	-	07.06.1980	
		CHILDREN	K.UMESH	-	-	04.05.2011	
			K.VARUN	-	-	19.10.2012	
		FATHER	K Linganna	-	-	10.05.1950	
		MOTHER	K Balamma	-	-	01.01.1955	

12	EMPLOYEE	B. RAVI KUMAR	Assistant Manager	140533	9/15/1984	9912899354
	SPOUSE	D PRANATHI	-	-	5/31/1987	
	CHILDREN	B PRAVASTHI	-	-	1/2/2014	
		B RITHVIKA	-	-	10.20.2015	
	FATHER	B JANGALAH	-	-	01.01.1961	
	MOTHER	B THIRUPATHAMMA	-	-	01.01.1966	
13	EMPLOYEE	A.SHEKHAR	ASST.MANAGER	140621	2/4/1983	9010009593
	SPOUSE	PRASANNA KAVITHA			7/27/1991	9553784032
	CHILDREN	NANDIKA			7/23/2018	9010009593
		ANJALI DEVI			12/13/2020	9010009593
14	EMPLOYEE	C. SHIREESHA	ASSISTANT MANAGER	140558	19.11.1983	9491490658
	SPOUSE	V. RAGHAVENDRA			24.07.1980	
	CHILDREN	V. LALITH THULASI RAM			21.03.2008	
		V. SAI RITHVIKA			15.08.2013	
	FATHER	V. BALA RAJU			05.05.1958	
	MOTHER	V. MEENA KUMARI			10.05.1958	
15	EMPLOYEE	R.CHANDRA KANTH REDDY	AM	140597	8/22/1987	9701599108
	SPOUSE	V.PRASHANTHI	AM	140570	4/29/1989	9700007508
	CHILDREN	R.SAMWIDA	-	-	10/3/2018	-
		R. MAITHRA	-	-	12/25/2021	-
	FATHER	R.VENKAT REDDY	-	-	1/1/1957	-
	MOTHER	R.BHARATHI	-	-	1/1/1967	-
16	EMPLOYEE	PAVANA DEEPTHI	AM	140587	8/29/1986	9492957686
	SPOUSE	M.CHANDRA SHEKAR	JOURNALIST		5/14/1974	9440660726
	CHILDREN	M.PRAPHUL	STUDENT		9/3/2008	
		M.KAUSHAL	STUDENT		11/2/2015	
	FATHER	A.SHOURAIAH	RTD EMPLOYEE		8/29/1954	8500679054
	MOTHER	BALA THERESA	RTD EMPLOYEE		6/8/1954	8500679086
17	EMPLOYEE	G SWETHA LATHA	Asst.Manager	140593	11-Jul-1989	8247436072
	SPOUSE	A.Jayachandra			21-Oct-1985	9703008091
	CHILDREN	A.Vaishnav Teja			15-Jul-2020	
		A.Vijethasree			4-May-2022	
	MOTHER	G.Manemma			19-Jun-1957	9392058113
18	EMPLOYEE	MOHAMMAD MANSOOR	AM	140750	01.11.1997	8886757644
	FATHER	Md Mahaboob Ali Pasha			5/20/1969	9441302711
	MOTHER	Sayeeda Begum			6/6/1980	9032735030
19	EMPLOYEE	HAMID HUSSAIN MAJID	Assistant Manager	140560	02.08.1987	7013400530
	SPOUSE	Nasreen Begum			10.02.1990	8247507016
	CHILDREN	Maryam Aafeen			13.02.2022	
	FATHER	Ashfaq Hussain Mohd			14.09.1957	9110567515
	MOTHER	Noorunnisa Begum			03.02.1960	9398663438
20	EMPLOYEE	M.HARI KRISHNA	S.A	140613	3/31/1988	9030142997
	SPOUSE	P Hymavathi			7/4/1989	9030142997
	CHILDREN	M Hrithika Sravasthi			3/13/2016	9030142997
		M Avishad Kushal			12/31/2019	9030142997
21	EMPLOYEE	BHARANI RAGHAVENDER	S.A	140672	8/30/1984	9059132804
	SPOUSE	G Shoba			1/21/1986	9059132804

		CHILDREN	Bharani Geethansha			4/11/2018	9059132804
			B Chaitra			5/13/2020	9059132804
		FATHER	B Premnath			1/14/1957	9059132804
		MOTHER	B Sujatha			6/10/1968	9059132804
22		EMPLOYEE	N. CHANDANA	S.A	140707	9/8/1990	9182037172
		SPOUSE	C Navakanth			6/8/1988	9966969468
		CHILDREN	Chennamgari Tridha Sri			9/26/2019	9182037172
		FATHER	A Baswaraj			8/5/1962	8801835988
		MOTHER	N Kamala			5/15/1968	8801835988
23		EMPLOYEE	M UDAYA SREE	S.A	140746	1/16/1996	9000988174
		FATHER	Manasani Balraj			1/1/1960	9000988174
		MOTHER	Manasani Anjamma			1/1/1965	9000988174
24		EMPLOYEE	MUSHTHAQ AHMAD	Staff Assistant	140636	06.07.1989	9948864786
		SPOUSE	Saneela Sajid			10.10.1996	
		FATHER	MOHAMMAD GOUSE			02.10.1966	
		MOTHER	PARVEEN BANU			19.03.1974	
25		EMPLOYEE	P. SRUTHI	Staff Assistant	140701	04.09.1991	9494884520
		SPOUSE	P VENKATESH			22.01.1985	
		MOTHER	P MANEMMA			20.06.1972	
26	Head office	EMPLOYEE	USHA RANI EKBOTE	Staff Assistant	140654	07.05.1992	7780361846
		SPOUSE	D Ravikanth			20.10.1988	
		FATHER	Namdev Ekbote			01.06.1961	
		MOTHER	D Anitha			13.12.1967	
27		EMPLOYEE	G. SRAVANI	Staff Assistant	140700	02.04.1992	9640068880
		SPOUSE	M.Vishnu Vardhan Reddy			05.07.1991	
		CHILDREN	M. Shravish Reddy			16.04.2021	
		FATHER	G.Srinivas Reddy			24.02.1966	
		MOTHER	G.Amulya			30.12.1969	
28		EMPLOYEE	MD IMRAN	Staff Assistant	140705	08.10.1990	9030278348
		SPOUSE	AYESHA BEGUM			25.05.1993	
		CHILDREN	BABY OF AYESHA BEGUM	BABYGIRL		13.01.2023	
		MOTHER	KHAIRUNISSA BEGUM			24.12.1971	
29		EMPLOYEE	MALELA SUSHMA GOUD	Staff Assistant	140642	02.03.1993	8341058666
		SPOUSE	K.Pradeep Kumar			12.12.1984	
		CHILDREN	K.Rishika Goud			28.01.2017	
			K. Tripura Goud			26.01.2022	
		FATHER	M.Srinivasulu Goud			10.12.1956	
		MOTHER	M.Rajeshwari			01.01.1963	
30		EMPLOYEE	M.SHAILAJA	STAFF ASSISTANT	140694	1/15/1990	9573400273
		SPOUSE	R.MAHESH			6/5/1995	9398057036
		CHILDREN	R.SIDDARTHA			7/6/2021	
31		EMPLOYEE	G. ANIL KUMAR	STAFF ASSISTANT	140664	05.03.1991	8919253173
		SPOUSE	B Nagaveni			15.06.1992	
		CHILDREN	G Ayra			23.02.2022	
		FATHER	G CHENNA REDDY			01.01.1959	
		MOTHER	G PRABHAVATHI			30.08.1968	
32		EMPLOYEE	K.RAKESH	STAFF ASSISTANT	140736	02.05.1993	9701917717

	FATHER	K Yadagiri			01.01.1965	9441793553
	MOTHER	K Sarojamma			01.01.1972	8374034134
33	EMPLOYEE	YASMEEN BEGUM	Staff Assistant	140641	04.06.1994	7799515960
	SPOUSE	Mohammed Mujeeb			18.06.1988	9885579994
	CHILDREN	Mohammed Aahil			19.10.2021	7799515960
	FATHER	Mohammed Sajid			01.01.1967	9440569580
	MOTHER	Shameem Begum			09.06.1975	7799515960
34	EMPLOYEE	K. GEETHA	Staff Assistant	140670	23.07.1993	8247754408
	SPOUSE	P.BHANU PRASAD			05.04.1986	
	CHILDREN	P.NIDHI PRAVARDHINI			01.12.2020	
	FATHER	K.MALLESH CHARY			01.01.1957	
	MOTHER	K.BALAMANI			01.01.1972	
35	EMPLOYEE	Jammula Likhitha	staff Assistant	140673	15.06.1993	7075686076
	SPOUSE	B. Manikanteswara Reddy			05.05.1993	9959015532
	CHILDREN	B. Revansh Aryanath Reddy			08.07.2022	7075686076
	FATHER IN LAW	B. Brahananda Reddy			01.01.1968	9490642388
	MOTHER IN LAW	B. Amruthamma			01.01.1974	8886011571
36	EMPLOYEE	S. ROJA	S.A	140635	1/27/1992	8985479224
	SPOUSE	K Prashanth			1/5/1987	8985479224
	CHILDREN	K Cherish			7/21/2022	8985479224
	MOTHER	S Saraswathi			7/31/1968	9491483624
37	EMPLOYEE	B.SUCHETHANA	Staff Assistant	140696	18-Aug-1993	9493450555
	SPOUSE	V Praveen Reddy			13-Jun-1991	7702857055
	CHILDREN	V Srinika Reddy			17-Apr-2020	
		Baby of Suchetana	Baby Girl		14-Nov-2022	
	FATHER	B Ram Reddy			1-Jul-1964	9441267655
	MOTHER	B Suvarna			16-Aug-1966	9493079799
38	EMPLOYEE	ABDUL ALEEM ASLAM	Staff Assistant	140498	7/1/1971	
	SPOUSE	RABIYA BEGUM	-	-	15.06.1979	
	CHILDREN	Abdul HAKEEM ALI	-	-	1/5/2004	
		Abdul omer	-	-	11/5/2010	
	MOTHER	KAREEM UNISA BEGUM	-	-	01.01.1940	
39	EMPLOYEE	P SAMYUKTHA	STAFF ASSISTANT	140697	19.03.1992	7680921534
	SPOUSE	M RAGHU			15.05.1992	9494354860
	CHILDREN	M ANEEKSHA RAGHU			07.04.2022	9059999572
	FATHER	P LAXMAN			27.08.1970	9700206884
	MOTHER	P PADMA			07.04.1975	9908317612
40	EMPLOYEE	PALLA JYOTHI	Staff Assistant	140663	8-Jul-1989	9885741097
	CHILDREN	Syalitha			27-Aug-2010	
	MOTHER	P Padmavathi			7-Sep-1963	
41	EMPLOYEE	A.MANASA	STAFF ASSISTANT	140692	6/1/1990	9393933483
	SPOUSE	Jeshwanth Yadav Srikandula			7/8/1990	9581813657
	CHILDREN	Ithihas Yadav Srikandula			9/25/2019	9951025161
	MOTHER	A Rajeshwari			9/14/1957	9490048516
42	EMPLOYEE	T SUSHEEL KUMAR	Messenger	140718	1/14/1976	9052890611
	SPOUSE	M. CHENNAMMA			1/1/1982	
	CHILDREN	T. PRATEEKSHA			8/13/2012	

	MOTHER	T BALAMMA			01.01.1948	
43	EMPLOYEE	S AMBICA	MESSENGER	140715	25.09.1990	7780196895
	SPOUSE	G Nithya Nuthan			06.06.1986	
	CHILDREN	G Ramyasree			20.08.2013	
		G Arawindah			28.12.2019	
44	EMPLOYEE	K CHENNA REDDY	MESSENGER	140720	10.05.1979	8466065639
	SPOUSE	K. NAGAMMA			01.01.1985	
	CHILDREN	ASMITHA REDDY			25.10.2004	
		K. PAVAN KUMAR REDDY			11.10.2010	
45	EMPLOYEE	SUMITHRA	MESSENGER	140713	09.03.1988	9542065940
	SPOUSE	S.GOVARDHAN			06.06.1984	
	CHILDREN	S.SIDHARTHA			08.01.2010	
	CHILDREN	S.VIGHNESH			15.07.2012	
	FATHER	M.BALRAJ GOUD			01.01.1966	
	MOTHER	S.BUCHAMMA			01.01.1967	
46	EMPLOYEE	E.VENKATESH	MESSENGER	140398	20.04.1974	8500037245
	SPOUSE	E LAXMI			02.06.1976	
	CHILDREN	OMKAR			12.02.2011	
		VAISHNAVI			27.11.2014	
47	EMPLOYEE	NAGARATNA	Messenger	140716	26-May-1988	9247744426
	SPOUSE	K Vijay Kumar			16-Sep-1984	
		K Deekshitha			27-Sep-2014	
		K Akira Nandhan			30-Mar-2018	
	MOTHER	Jayamma			1-Jan-1968	
48	EMPLOYEE	D RAMANJANEYULU	Messenger	140712	08.09.1996	
	FATHER	D.Yerranna			01.01.1967	
	MOTHER	D.Anjamma			01.01.1975	
49	EMPLOYEE	V Narender	Messenger	140711	08.04.1978	9866851659
	SPOUSE	M Saraswathi			12.10.1983	
	CHILDREN	V Srikar			21.02.2008	
		V Vaishnavi			23.05.2009	
	MOTHER	V. Ratnamma				
50	EMPLOYEE	V.ANITHA	MESSENGER	140714	9/21/1991	8096437030
	SPOUSE	P.SANTHOSH KUMAR			8/22/1988	9885887030
	CHILDREN	P.AKSHARA			11/22/2015	
		P.SAI MANOGNA			11/22/2021	
	MOTHER	V.SHAKUNTHALA			1/1/1968	9989827520
51	EMPLOYEE	B BHUPAL REDDY	MANAGER	140529	10.06.1990	9966155682
	SPOUSE	B SWAPNA			24.07.1990	
	CHILDREN	B AKIRA REDDY			24.05.2016	
		B AYAN REDDY			09.02.2019	
	FATHER	B CHENNA REDDY			01.01.1962	
	MOTHER	B NARAYANAMMA			01.01.1967	
52	EMPLOYEE	V. KAVITHA RANI	ASSISTANT MANAGER	140552	16.08.1980	9848023219
	SPOUSE	C NARAYAN REDDY			02.04.1977	
	CHILDREN	C SATWIK REDDY			01.05.2006	
		C ANWIK REDDY			17.09.2012	
	MOTHER	AMRUTHAMMA			01.01.1958	

53		EMPLOYEE	GANGULA SRINIVASA RAO	ASSISTANT MANAGER	140753	14.05.1996	8501032857
		FATHER	G Venkata Krishna			01.01.1974	
		MOTHER	G Nagendramma			01.01.1979	
54		EMPLOYEE	J.NARESH	Staff Assistant	140703	08.04.1992	9441898135
		SPOUSE	Pilli Sri Laxmi			10.09.2000	
		CHILDREN	J Varnika			24.01.2019	
			J Viyan Thej			20.05.2020	
55	ACHAMPET	EMPLOYEE	MADDELA MOHAN BABU	STAFF ASSISTANT	140680	10.06.1987	9052962962
		SPOUSE	M NAGA JYOTHI			18.08.1993	
		CHILDREN	M CHESMIKA			16.06.2020	
		FATHER	M KRISHNAIAH			02.10.1950	
		MOTHER	M NARSAMMA			12.12.1960	
56		EMPLOYEE	KHAJA MOINUDDIN	MESSENGER	140507	10.06.1968	9642957056
		SPOUSE	FARZANA BEGUM			01.12.1975	
		CHILDREN	HABIB			20.08.2002	
			MOIZ			04.09.2004	
		MOTHER	ABEDA BEGUM			01.01.1953	
57		EMPLOYEE	K. CHANDRASHEKAR	Messenger	140515	10.07.1979	7981485103
		SPOUSE	K Padmamma			01.01.1986	
		CHILDREN	K Kavya			02.10.2006	
			K Venkatesh			04.02.2008	
		FATHER	Venkataiah			03.12.1962	
		MOTHER	Padmamma			16.03.1968	
58		EMPLOYEE	K. SHIVA SHANKARAI AH	Messenger	140387	05.08.1972	9390386797
		SPOUSE	K Madhavi			01.01.1978	
		CHILDREN	K Arun Kumar			05.02.2000	
59		EMPLOYEE	G.ANJALI DEVI	MANAGER	140532	1/4/1983	9182208656
		SPOUSE	K. JAYA SHIVA RAM PRASAD			1/1/1974	9493981958
		CHILDREN	K. HEMASHREE			11/6/2005	
			K. HRISHIKESH			25/12/2006	
60		EMPLOYEE	B.VENKATESHWARULU	Assistant Manager	140563	6/1/1968	9948823005
		SPOUSE	B. Laxmi Devi			4/4/1973	
		MOTHER	B. Ramulamma			01.01.1941	
61		EMPLOYEE	L.VENKATAKRISHNA REDDY	Asst.Manager	140590	5/21/1984	8500125963
		SPOUSE	GEE REDDY HIMA BINDU			6/20/1990	7793910360
		CHILDREN	LAKKAM AARYAN KRISHITH REDDY			9/18/2014	8500125963
			LAKKAM SRI RUDRA REDDY			10/6/2019	8500125963
		FATHER	LAKKAM DHARMA REDDY			1/1/1955	8978955810
		MOTHER	LAKKAM VARALAKSHMI			1/1/1960	8985292711
62	ALAMPUR	EMPLOYEE	M NASREEN	STAFF ASSISTANT	140659	4/22/1993	6300259124
		SPOUSE	SHAIK JAKIR			6/20/1992	7386880525
		CHILDREN	SHIAK ARHA MEHAK			5/11/2019	
			SHAIK MOHAMMED ARHAN			11/17/2020	
		FATHER	SHAIK MAHABOOB BASHA			5/2/1967	
		MOTHER	RABIYA BEE			1/1/1970	
63		EMPLOYEE	MD.KHAJA	MESSENGER	140390	20/05/1971	9052282077

		SPOUSE	FAQRU BEGUM			15/04/1975	
		CHILDREN	MOHMMAD NAVAZ MD SABER			1/1/1999 1/1/1991	
64		EMPLOYEE	ABDUL NABI	MANAGER	140401	11/19/1976	9441704670
		SPOUSE	B Haseena			02.10.1977	9703395198
		CHILDREN	MD.Armaan MD.Rayyan			6/3/2005 10/11/2012	
65		EMPLOYEE	S. SWATHI	MANAGER	140511	2/21/1986	9440907422
		SPOUSE	S.Srinu			6/15/1985	9533344482
		CHILDREN	S.Vridhi S.Sresht			10/15/2012 5/16/2015	
		MOTHER	S.Manemma			01.04.1949	
66		EMPLOYEE	S. ARUNA	ASSISTANT MANAGER	140623	8/13/1982	9059169139
		SPOUSE	Vijay kumar D			5/1/1978	9866139008
		CHILDREN	Rithvik Micheal Reddy Duggimpudi Taarush Reddy Duggimpudi			12/21/2008 3/10/2015	
		FATHER	Salinbindle Chinnappureddy			1/1/1959	8008113961
		MOTHER	Salinbindle Rithamma			1/1/1961	8008113961
67		EMPLOYEE	AB RAJU	ASSISTANT MANAGER	140562	1/27/1965	9948245830
		SPOUSE	V. Annapoorna			8/16/1975	6301973156
		CHILDREN	A.Shirisha A.Sushama			1/10/1998 2/11/2004	7036161560 8328522419
68		EMPLOYEE	A.SAKRULAL	STAFF ASSISTANT	140629	6/6/1989	9000080589
		SPOUSE	SAPNA MEGHAWAT			1/12/1989	9820991023
		CHILDREN	MAYAAN AMGOTH RUGVED AMGOTH			6/4/2014 9/6/2016	9502512324 9000080589
		FATHER	GOPAL AMGOTH			01.01.1972	9000080589
		MOTHER	GHAMLI AMGOTH			01.01.1964	9502523949
69		EMPLOYEE	J. RUSHITHA	Staff Assistant	140693	4/15/1991	9010007583
		SPOUSE	K Srikanth			5/5/1989	9951801065
		CHILDREN	K Shreekaran			3/4/2017	
		FATHER IN LAW	K Narsimha			1/1/1950	9010007583
		MOTHER IN LAW	K Balamani			1/1/1957	9010007583
70		EMPLOYEE	P ALIVELU	Messenger	140722	6/10/1984	9542765036
		SPOUSE	V Srinivasulu			5/3/1983	9000455672
		CHILDREN	V Vishnavi V Rashmitha			10/25/2005 6/24/2009	
71		EMPLOYEE	E GOPAL	ASSISTANT MANAGER (IBM)	140584	15.07.1971	9573199724
		SPOUSE	E SUNTHA RANI	-	-	26.01.1979	7330913790
		CHILDREN	E SRI NIKITHA E SHISMA	-	-	04.05.2000 12.05.2002	7032429454 9063068104
72		EMPLOYEE	S NAGARJUNA	ASSISTANT MANAGER	140749	12.07.1995	8341373495
		FATHER	SULAKE MANIK RAO	ARTIST		01.01.1958	9000785996
		MOTHER	SULAKE RAMA DEVI	TAILOR		01.01.1963	8977313713
73		EMPLOYEE	K.SURESH	STAFF ASSISTANT	140436	10.04.1982	9948803004
		SPOUSE	KORPAM SHAILAJA	-	-	13.05.1984	-
		CHILDREN	K JASHWANTH	-	-	04.03.2007	-

AMANGAL

		CHILDREN	K RAMCHARAN	-	-	17.05.2010	-
		FATHER	-	-	-	-	-
		MOTHER	K LAXMI DEVAMMA	-	-	01.01.1952	-
74		EMPLOYEE	RAGHAVENDER	STAFF ASSISITANT	140500	20.07.1986	8019817465
		SPOUSE	S RENUKA	-	-	20.06.1990	9121789903
		FATHER	SAVARANNA	-	-	26.11.1942	-
		MOTHER	LAXMI DEVAMMA	-	-	20.03.1951	-
75		EMPLOYEE	T.SUMATHI	STAFF ASSISTANT	140695	02.09.1991	9666400680
		SPOUSE	TK MANIKANTA SAINATH KUMAR	-	-	04.04.1991	9908274646
		CHILDREN	TK AARUSH SAI SHARAN	-	-	11.10.2019	-
			-	-	-	-	-
		FATHER IN LAW	TK SUNKANNA	-	-	01.01.1955	8897116249
		MOTHER IN LAW	TK LEELAMMA	-	-	01.01.1961	8897116249
76		EMPLOYEE	A.KARUNAKAR	STAFF ASSISTANT	140594	19.08.1989	9989594741
		SPOUSE	SRILEKHA	-	-	18.07.1998	8374070594
		CHILDREN	MANI PRAJWAL ASHWINI	-	-	04.07.2021	-
			-	-	-	-	-
		FATHER	ASWINI ANJANEYULU	-	-	01.01.1960	9490966139
		MOTHER	ASWINI NIRMALA	-	-	01.01.1968	9490966139
77		EMPLOYEE	G.SWETHA	STAFF ASSISTANT	140634	04.06.1987	8096265848
		SPOUSE	SANE SUNIL KUMAR REDDY	-	-	07.09.1982	9014148228
		CHILDREN	SANE SAHASRA	-	-	10.09.2020	-
			BABY GIRL	-	-	04.10.2022	-
		FATHER	GONDHI ACHYUTHA REDDY	-	-	19.06.1956	9398403295
		MOTHER	GONDI VIJAYAMMA	-	-	14.01.1964	9398403295
78		EMPLOYEE	G NARESH	STAFF ASSISTANT	140737	19.11.1997	9052936959
		FATHER	GOLLA SRINIVASULU	-	-	24.09.1977	9885515308
		MOTHER	GOLLA LAXMI	-	-	01.01.1981	9949047110
79		EMPLOYEE	M MAHESH KUMAR	STAFF ASSISTANT	140756	07.12.1998	9182802514
		FATHER	M VENKATAIAH	-	-	16.12.1969	9705538990
		MOTHER	M VENKATESHWARAMMA	-	-	01.01.1981	9705538990
80		EMPLOYEE	VAHEDA BEGUM	MESSENGER	140743	08.09.1980	7675937674
		CHILDREN	SHAHEEN BEGUM	-	-	26.05.2001	-
			SALMA BEGUM	-	-	01.01.2004	-
81		EMPLOYEE	MD JAFFER	MANAGER	140389	15.03.1968	9848716793
		SPOUSE	HALEEMA BEGUM	-	-	10.04.1974	-
		CHILDREN	MD RIYAZ	-	-	27.05.1994	-
			MD SIDDIQUE	-	-	02.10.1997	-
			MD AJAZ	-	-	10.07.1999	-
		MOTHER	AZIZA BEE	-	-	01.01.1942	-
82		EMPLOYEE	K.SHIVA KUMAR	ASSISTANT MANAGER	140548	3/3/1990	9700578606
		SPOUSE	SUPRIYA	-	-	6/10/1994	9133148311
		CHILDREN	KOMALI	-	-	9/22/2020	9700578606
			SAHARSH	-	-	9/22/2020	9700578606
		MOTHER	ANURADHA	-	-	12/25/1971	9618731778
83		EMPLOYEE	K.PRIYANKA	ASST MANAGER	140544	7/16/1987	7036197660
		SPOUSE	K HARSHAVAEDHAN REDDY	-	-	5/18/1984	9885631255
		CHILDREN	K MEDHASVI	-	-	12/23/2013	-

ATHMAKUR

		CHILDREN	K VEDHASRI			3/6/2017	
		FATHER	K SRINIVAS REDDY			3/10/1965	9640612299
		MOTHER	K SHARADHA			1/1/1969	9885969991
84	BADEPALLY	EMPLOYEE	NANDIGAMA SATYAVATHI	STAFF ASSISTANT	140667	7/24/1988	9059956268
		SPOUSE	G SAIRAM			5/9/1989	
		CHILDREN	G SRINIVASA RITHISH G SHIVA REYANSH			2/11/2017 10/11/2018	
		FATHER	N KANAKACHARY			1/1/1958	
		MOTHER	N NAGAMANI			1/1/1961	
85		EMPLOYEE	T. VENKATESH	STAFF ASSISTANT	140683	7/5/1990	9642236621
		SPOUSE	N SWAPNA			3/12/1998	6302667352
		CHILDREN	T JASHWIKA			1/15/2021	9642236621
		FATHER	T RAJALAH			7/10/1968	9581843003
		MOTHER	T GIREEJA			4/6/1978	9581843003
86		EMPLOYEE	K SUSHMA	STAFF ASSISTANT	140744	8/20/1997	9390410300
		MOTHER	KAWALI SHYAMALA			3/17/1974	9441347408
87		EMPLOYEE	K BALRAJ	DRIVER	140514	5/7/1982	7093045459
		SPOUSE	K BHAVANI			6/30/1990	8125569809
		CHILDREN	K CHARVITH K DARSHITH			03.01.2013 10/2/2014	
88		EMPLOYEE	V.RAGHUNANADA SHARMA	MANAGER (I/C)	140566	6/3/1978	9110300734
		SPOUSE	K MANASA			8/31/1993	9347875317
		CHILDREN	V HEMALATHA			5/14/2015	
		FATHER	V VISHWAKAVI			10/19/1953	9885607445
		MOTHER	HYMAVATHI				9885607445
89		EMPLOYEE	S.VENKATESHWARLU	Assistant Manager	140572	6/14/1972	9440080394
		SPOUSE	Thalla Geetha			11/12/1975	9440179455
		CHILDREN	Shata Manendra Shata Rupendra			4/22/2000 3/21/2003	9640220644 7330993947
90		EMPLOYEE	M. RAJU NAYAK	STAFF ASSISTANT	140655	8/1/1992	9553804248
		SPOUSE	K SANDYA RANI			8/12/1989	9381288295
		CHILDREN	M AARUSHI M AARUSH NANDAN			11/22/2017 7/19/2019	
		MOTHER	M JAYAMMA			9/21/1950	9553804248
91	BIJINEPALLY	EMPLOYEE	M.ANURADHA	STAFF ASSISTANT	140666	8/7/1988	8099096610
		SPOUSE	GOPALA KRISHNA			10/25/1988	9963350431
		CHILDREN	R SAMYUKTHA			7/19/2012	
		FATHER	M HUNYA NAYAK			1/1/1967	7702447270
		MOTHER	M JAMURU			1/1/1971	9014491983
92		EMPLOYEE	G SAI KIRAN REDDY	STAFF ASSISTANT	140731	12/23/2000	7661992012
		MOTHER	HEMALATHA			1/16/1980	9000710393
93		EMPLOYEE	G SHIREESHA	STAFF ASSISTANT	140747	6/19/2000	8688669621
		FATHER	G PRAKASH			4/6/1966	9959371735
		MOTHER	G BHAGYAMMA			1/1/1970	9959371735
94		EMPLOYEE	A ASHOK KUMAR	MESSENGER	140723	6/2/1988	7386086098

		SPOUSE	B MAMATHA			2/6/1995	
		CHILDREN	A BANVITHA			6/4/2021	
		MOTHER	A YELLAMMA			1/1/1956	
95		EMPLOYEE	V. VENKATA RAMANA CHARY	AM(I/C)MANAGER	140598	5/1/1964	9603626099
		SPOUSE	V.KRISHNAVENI			5/25/1970	9912222057
		CHILDREN	V.FANITEJA			7/27/1999	
			V.YOGENDHRA CHARY			11/29/2008	
96		EMPLOYEE	NANDI HANNA SANDHYA	MANAGER	140527	04.08.1987	9703608373
		SPOUSE	M S ARUN DEV	-	-	21.04.1982	
		CHILDREN	Abishai Neil Johannes			12.07.2022	
		FATHER	N I PRABHAKAR	-	-	05.05.1955	
		MOTHER	E PRAMILA	-	-	07.10.1958	
97		EMPLOYEE	K.RAJALAXMI	ASST.MANAGER	140540	01.06.1986	9985949454
		SPOUSE	P.ANAND KUMAR	LECTURER		21.05.1984	9703499395
		CHILDREN	P.SANVITHA			31.08.2014	9703499395
			P.KARTHIKEYA			02.12.2019	9985949454
		FATHER	P.NAGI SHETTY	BUSINESS		15.08.1957	9866560427
		MOTHER	P. CHANDRAKALA	HOUSE WIFE		01.01.1965	9866560427
98		EMPLOYEE	V. PRAVEEN KUMAR	STAFF ASSISTANT	140626	8/4/1981	9705403075
		SPOUSE	V.CHANDRAKALA			7/9/1988	8919241275
		CHILDREN	V.SRAVYA SREE			3/27/2013	
			V.PRIYAMSHI			8/15/2016	
		CHILDREN	V.PRACHETHAN			9/4/2019	
99		EMPLOYEE	AYESHA SIDDIQA	STAFF ASSISTANT	140592	1/14/1989	8985479355
		SPOUSE	MOHD KHALEEL AHMED			4/15/1988	
		CHILDREN	ANEZA SIDDIQA			8/7/2017	
			ARFA SIDDIQA			11/6/2018	
		FATHER IN LAW	MOHD JALEEL AHMED			1/1/1957	
		MOTHER IN LAW	WAHEEDA BEGUM			2/15/1965	
100	DEVARKADRA	EMPLOYEE	D. KISHORE KUMAR	STAFF ASSISTANT	140633	8/8/1986	9393422555
		SPOUSE	K.VYSHALI			5/21/1988	
		CHILDREN	D.SAHASRA			12/27/2018	
			D.ABHIGNA			10/6/2021	
		FATHER	D.VENKATESHWAR			10/9/1960	
		MOTHER	D.ANJAMANI			1/12/1965	
101		EMPLOYEE	M.RAMASWAMY	STAFF ASISTANT	140379	15.08.1968	
		SPOUSE	SMT. YOGINIPRADHA			14.08.1979	
		CHILDREN	MEGHA CHANDRA			14.08.1999	
			MANIKANTA			08.11.2001	
102		EMPLOYEE	M.LATHA	STAFF ASSISTANT	140508	8/4/1979	9441626046
		CHILDREN	M.BHARGAV REDDY			2/7/1994	9700082281
			M.BHARADWAJ REDDY			9/28/1998	9398408189
103		EMPLOYEE	N PARIMALA	STAFF ASSISTANT	140739	4/2/1997	7386882256
		FATHER	KISHTYA NAIK	M.R.O.		8/17/1968	9963234833
		MOTHER	SHANTHA NENAVATH	HOUSE WIFE		9/1/1972	9640815881
104		EMPLOYEE	K NARSIMULU	MESSENGER	140730	4/8/1988	9959702388
		SPOUSE	K.NAVEENA			1/1/1999	9959702388

		CHILDREN	K.ANANYA			9/5/2019	9959702388
		FATHER	K.SAILU			6/12/1965	9959702388
		MOTHER	K.BALAKISTAMMA			11/10/1970	9959702388
105		EMPLOYEE	MD. KHAJA PASHA	DRIVER/MESSENGER	140385	4/3/1971	9182489334
		SPOUSE	MALAN BEGUM			6/23/1980	
		CHILDREN	MD.KHAJA SOHAIL			8/27/2000	
			MD.KHAJA TOUSEEF			9/27/2001	
106		EMPLOYEE	L ANJANEYULU	MANAGER	140522	11/30/1983	7842220081
		SPOUSE	K SAILEELA			7/10/1991	
		CHILDREN	L NAVEEN CHANDRA			11/13/2015	
			L PURNAJAY			12/2/2018	
107		EMPLOYEE	P. RAMESH	MANAGER	140182	10/22/1966	6300110465
		SPOUSE	P RAJESWARI			4/27/1979	
		CHILDREN	P. ABHISEK VARMA			3/19/1998	
108		EMPLOYEE	M.NAGARAJU	ASSISTANT MANAGER	140616	06.06.1986	9966426265
		SPOUSE	M LAXMI			15.08.1990	
		CHILDREN	K SURYA NANDAN			03.02.2016	
			K HIMANYA			16.09.2017	
		FATHER	ANJANEYULU			25.04.1946	
		MOTHER	M SAVARAMMA			19.08.1955	
109		EMPLOYEE	T.SAVITRI	ASST.MANAGAER	140535	22.01.1988	8886952306
		SPOUSE	V.VENKATAKRISHNAREDDY			02.03.1984	
		CHILDREN	V.KRUTHIKA			30.10.2014	
			V.NITHIKA			7/13/2019	
		Father	VEERANNA GARI SATYA REDDY			1/1/1956	
		MOTHER	VEERANNA GARI VARALAXMI			2/1/1967	
110		EMPLOYEE	T.RENUKAMMA	Assistant Manager	140569	5/24/1988	9985562648
		SPOUSE	M.Venkatramudu			6/14/1979	
		CHILDREN	M.Sharavan Sai Yadav			9/6/2009	
			M.Sudeeksha			9/16/2016	
		MOTHER IN LAW	M. Suselamma			4/1/1964	
111		EMPLOYEE	E.SRIRAMULU	STAFF ASSISTANT	140499	10.03.1975	9705079195
		SPOUSE	B.UMAMAHESWARI			16.04.1981	
		CHILDREN	I.GIRISHA NAIDU			29.06.2002	
			I.MOKSHITHA NAIDU			12.01.2004	
112		EMPLOYEE	K.RAMANJANEYULU	Staff Assistant	140676	7/5/1991	9885183185
		SPOUSE	K.Srujana			5/5/1991	
		CHILDREN	K.Chethan			3/20/2018	
			K.Chaitra			5/3/2019	
		FATHER	K.Venkatramulu			6/10/1962	
		MOTHER	K Venkateswaramma			9/24/1967	
113		EMPLOYEE	M. SATISH KUMAR REDDY(PH)	Staff Assistant	140688	4/15/1991	8522869237
		SPOUSE	Geetha Madhireddy			7/23/1995	
		Mother	M.Venkateswaramma			01.01.1950	
114		EMPLOYEE	M VANAJA	Staff Assistant	140760	5/15/1999	9398149755
		FATHER	M.Chinna Bhaskar			1/1/1966	
		MOTHER	M.Chinna Gresamma			1/1/1971	

GADWAL

115		EMPLOYEE	T. RAMAKRISHNA	MESSENGER	140699	21.05.1997	6305985004
		SPOUSE	TELUGU BHEEMESHWARI	-	-	21.08.1998	-
		CHILDREN	T. MANI HARSHA			10/20/2021	
		FATHER-IN-LAW	TELUGU BESANNA	-	-	8/12/1977	-
		MOTHER-IN-LAW	T.ESWARAMMA	-	-	4/5/1981	-
116		EMPLOYEE	B RAGHUNATH REDDY	MANAGER	140601	12.06.1986	9985299552
		SPOUSE	M SRUTHI			14.06.1989	9052872832
		CHILDREN	B SHAANVIKA			02.08.2018	9985299552
			B THRILOKNATH REDDY			22.06.2021	9052226776
		FATHER	B PRAHALLAD REDDY			01.01.1959	9052226776
		MOTHER	B KISTAMMA			01.01.1962	9985299552
117		EMPLOYEE	V.KRISHNA REDDY	MANAGER	140412	2/6/1971	9963979324
		SPOUSE	V SHARADHA JYOTHI			6/13/1975	9441542021
		CHILDREN	V SUDHAMINI			10/23/2000	9666571002
		MOTHER	SUBADRAMMA			2/6/1953	7730054159
118		EMPLOYEE	A.VENKATA SWAMY	ASSISTANT MANAGER	140564	1/16/1969	9866375706
		SPOUSE	AMUGADDA BALAMMA			1/1/1973	9989874475
		CHILDREN	AMUGADDA MANISREE			2/9/2006	9866375706
119		EMPLOYEE	K.GOPAL REDDY	ASSISTANT MANAGER	140577	6/11/1972	9052507290
		SPOUSE	K SRIDEVI	TEACHER		10/28/1974	9912827042
		CHILDREN	K ADITHYA VARDHAN REDDY	STUDENT		12/27/2004	7995813284
			K CHARISMA	STUDENT		10/31/2007	9121931756
		FATHER	K RAMI REDDY	FARMER		1/1/1945	9502052818
		MOTHER	K SUBHADRAMMA	HOUSE WIFE		1/1/1954	
120		EMPLOYEE	P SRINIVAS	ASSISTANT MANAGER	140762	8/16/1996	7093200629
		FATHER	P NIRANJAN			1/1/1963	9700298056
		MOTHER	P RAMULAMMA			1/1/1968	8464992136
121		EMPLOYEE	G. BHEEM ARJUN	STAFF ASSISTANT	140619	4/6/1986	9553032252
		SPOUSE	R SRAVANTHI			6/28/1992	9542941963
		CHILDREN	G DEEKSHITHA			5/13/2016	9553032252
			RAGHAVI G			8/17/2018	9553032252
		FATHER	GADDAMIDI SEETHARAMULU			1/21/1950	6281251833
		MOTHER	G LAKSHMAMMA			12/1/1956	6281251833
122		EMPLOYEE	B SWATHI	STAFF ASSISTANT	140644	6/15/1990	8179036078
		SPOUSE	KOTLA RAJEEV			3/22/1986	8096337563
		CHILDREN	KOTLAAARYAN RISHI			9/29/2018	
			KOTLA AAIRA RISHI			1/18/2022	
		FATHER	B BALRAM			5/4/1955	9949305189
		MOTHER	B KRISHNANNA			1/1/1961	9949305189
123		EMPLOYEE	M.SRIVANI	STAFF ASSISTANT	140595	22-05-1988	9989240212
		SPOUSE	A SANTOSH KUMAR			01-09-1981	9705376372
		CHILDREN	SHIVA SAI RAGHAV			18-06-2018	9989240212
		FATHER	CHINNA BUCHAIAH			02-06-1960	9989240212
		MOTHER	VARALAXMI			12-03-1965	9989240212
124		EMPLOYEE	K. SARALA	STAFF ASST	140625	2/8/1984	9640628938

KALWAKURTHY

		CHILDREN	K.BHANU PRAKASH K.KOUSHIK KUMAR			7/30/2007	9640628938
		FATHER	K.BASWARAJU			9/9/2012	9640628938
		MOTHER	HYMAVATHI			1/1/1953	9640628938
125		EMPLOYEE	K ANDALU	MESSENGER	140725	4/6/1988	8919014301
		SPOUSE	B VENKATAIAH			1/1/1966	9640628938
		CHILDREN	SHIVA			12/10/1985	9912241161
			SRILATHA			4/15/2006	7569750271
		FATHER	KOTAIAH			7/9/2007	
		MOTHER	LAXMAMMA			2/6/1965	732468850
126		EMPLOYEE	A PRAVEEN KUMAR	MANAGER	140611	2/4/1986	7780137100
		SPOUSE	SOUNDARYA			4/12/1972	
		CHILDREN	KRITHIN CHANDRA			14-06-1996	
			KOUTILYA KRISHNAN			2/12/2018	
127		EMPLOYEE	RAVINDER KUMAR.B	ASSISTANT MANAGER	140622	16-05-1982	9492356379
		SPOUSE	GANGA			4/2/2021	
		CHILDREN	SAHASRA			4/4/1979	
			KARTHIK			1/5/2014	
		FATHER	BANYA NAIK			14/07/2015	
		MOTHER	SHYAMALA BAI			3/12/1958	
128		EMPLOYEE	S RAVI KISHORE	SA	140679	31/10/1989	9177110660
		FATHER	S NARAYANA REDDY			01/01/1963	
		MOTHER	MAHANANDAMMA			20/09/1965	7382828161
129		EMPLOYEE	B.SWETHA	STAFF ASSISTANT	140708	11/8/1992	8985192182
		SPOUSE	ALETI SRINIVAS GOUD			20/09/1970	9492177090
		CHILDREN	ALETI SRIHITHA GOUD			2/10/1988	7799425262
			ALETI AADVITHA GOUD			30/10/2017	
		FATHER	BODAMPATI SHANKARAI AH			13/08/2020	
		MOTHER	BODAMPATI LAXMI			11/10/1962	9949721192
130		EMPLOYEE	D.RAMULU	SA	140504	18/08/1988	9959753764
		SPOUSE	B LAXMI			01/01/1967	9848743650
		CHILDREN	D AKHIL			12/7/1995	
			D PRASHANTH			22/09/2013	
131		EMPLOYEE	M. PRASHANTH REDDY	SA	140763	26/09/2003	8328450529
		MOTHER	M LAXMI			12/11/2015	
132		EMPLOYEE	T VENKAT RAMULU	MESSENGER	140512	5/8/1969	8374570416
		SPOUSE	T NARSAMMA			15/07/1977	9603956938
		CHILDREN	T CHARAN			10/9/1976	
						1/4/1999	
		MOTHER	T KISHTAMMA			01/01/1950	
133		EMPLOYEE	SHAHEDA BEGUM	MANAGER	140523	12/10/1986	8885103060
		SPOUSE	MA KALEEM			5/18/1987	
		CHILDREN	TAZKIA NOORIN			7/7/2015	
			NABIA NOORIN			10/20/2020	
134		EMPLOYEE	MD YOUSUF	MANAGER	140402	3/10/1975	9000289630
		SPOUSE	NARSREEN			10/21/1981	
		CHILDREN	MD YOUNUS			6/16/2003	
			SANA NOORAIN			2/18/2005	

		MOTHER	SABEERA BEGUM			1/1/1953	
135	KOLLAPUR	EMPLOYEE	T.YADAGIRI	ASSISTANT MANAGER	140582	11/10/1967	9603436263
		SPOUSE	T SRIDEVI			10/16/1983	6305995257
		CHILDREN	T SAIRAM			3/14/2000	8008223913
		MOTHER	T MANIKYAMMA			4/1/1958	
136		EMPLOYEE	K.P. VENKATESHWARLU	STAFF ASSISTANT	140573	10/4/1982	9985129391
		SPOUSE	K SUNITHA			7/5/1989	
		CHILDREN	K SHIVANSHI K SHANVIKA			7/29/2019 12/5/2017	
		FATHER	K PEDDA GANGANNA			4/1/1949	
		MOTHER	K SHANTHAMMA			4/1/1952	
137		EMPLOYEE	A.SWATHI	STAFF ASSISTANT	140638	4/9/1991	9059365123
	SPOUSE	N MURALI			4/15/1990	9963798434	
	CHILDREN	N SRESTA YADAV N NAINIKA			11/27/2018 6/11/2022		
	FATHER	A NAGANNA			1/1/1969	9949159226	
	MOTHER	A LAXMI			1/1/1974	9553231906	
138	EMPLOYEE	G. PRATHYUSHA	SA	140735	7/4/1996	8106290431	
	MOTHER	GUNTLA RADHADEVI			6/15/1969	9154683652	
139	EMPLOYEE	G BHASKAR	STAFF ASSISTANT	140742	6/4/1992	9959365594	
	FATHER	GAJULA ANJANEYULU			1/1/1965	8978234754	
	MOTHER	G KALAVATHAMMA			1/1/1971	9959365594	
140	EMPLOYEE	P.VENKATESHWARULU	MESSENGER	140403	1/14/1966	9666617188	
	SPOUSE	P ANNAPURNA			1/4/1967	9963344104	
141	EMPLOYEE	S.PRADEEP KUMAR	Manager	140561	7/4/1988	9704788668	
	SPOUSE	U Suvarna			6/2/1989		
	Children	Navishka Nivanshi			11/30/2019 9/8/2022		
	MOTHER	S Manemma			6/2/1968		
142	EMPLOYEE	VIJAY KUMAR REDDY	Assistant Manager	140574	7/14/1983	9989040577	
	MOTHER	Kalavathi			1/1/1963	9989040577	
143	EMPLOYEE	C. PRAMIDHA	Assistant Manager	140551	8/31/1987	7981031461	
	SPOUSE	B.J Sunil			7/24/1980		
	Children	B.J Norah Nancy B.J Siyantha Sudheera			11/3/2014 6/25/2018		
144	EMPLOYEE	P. SRINIVASULU NAYAK	Staff Assistant	140652	5/18/1991	9963513560	
	SPOUSE	Mudavath Pranitha			3/10/1993	9441070217	
	Children	Pathlavath Vikramaditya			3/22/2022	9963513560	
	FATHER	Pathlavath Dhakya Nayak			1/1/1964	9966524602	
	MOTHER	Pathlavath Jayamma			1/1/1974	9966524602	
145	EMPLOYEE	JAMEELA BEGUM	STAFF ASST	140618	2/28/1988	9491629654	
	SPOUSE	MD MUSTHAFU			3/3/1988	8121356590	
	SON	MOHD TABAN MUFIZ			4/2/2015	9491629654	
	DAUGHTER	AYRA AFSHEEN			5/4/2018	9491629654	
	FATHER	MD SULTAN MIYA			12/11/1956	9491388854	
	MOTHER	GOUSIYA BEGUM			1/1/1959	9491388854	

146	KOTHAKOTA	EMPLOYEE	P PRAVEEN KUMAR	STAFF ASST	140674	3/29/1993	7013342152
		SPOUSE	Komari Pravalika			2/24/2000	
		SON	Pullari Vidvansh Kumar			2/17/2022	
		DAUGHTER					
		FATHER	Pullari Venkataiah			5/10/1970	
		MOTHER	Pullari Laxmi			8/7/1970	
147		EMPLOYEE	MERCY SALENA	SA	140662	1/19/1991	9704464044
		SPOUSE	PS RAJA SUNDER			7/7/1985	7799117037
		DAUGHTER	PS RISHUDHA BHAGYA			9/5/2016	7799117037
	SON	PS.SIYON			3/7/2019	7799117037	
	FATHER-IN-LAW	PS RAJA SHEKAR RAO			1/1/1958	8886070602	
148	EMPLOYEE	B. PAVANI	SA	140709	6/10/1991	9492527296	
	SPOUSE	JAGADESWAR REDDY			6/18/1984	9492178254	
	SON	GOUNI SADVIK REDDY			2/10/2017	9492178254	
	SON	GOUNI ADVAITH REDDY			9/2/2020	9492178254	
	FATHER	B SRINIVAS REDDY			2/18/1965	9441161296	
	MOTHER	B ANURADHA			1/23/1969	9441161296	
149	EMPLOYEE	G.NAGAMANI	Staff Assistant	140738	9/4/1998	6281362245	
	FATHER	G Srinivasulu			1/1/1977		
	MOTHER	G Laxmi			1/1/1981		
150	EMPLOYEE	Kondigari Nagaraju	Messenger	140727	5/20/1981	9948783506	
	SPOUSE	Kondigari Lavanya			1/1/1983		
	Children	Kondigari Sindhuja			8/1/2006		
		Kondigari Nandini			5/19/2007		
	MOTHER	Kondigari Shanthamma			1/1/1948		
151	EMPLOYEE	Y.PRADEEP KUMAR	MANAGER	140509	5/29/1973	9949476877	
	SPOUSE	Y SUDHA	-	-	8/18/1975	9949476877	
	CHILDREN	Y SRINIVAS	-	-	3/12/2004	9963577221	
		Y SRUJAN	-	-	2/16/2006	9963577221	
	MOTHER	Y GODAVARI BAI	-	-	3/5/1953	9949476877	
152	EMPLOYEE	P.VENKATESH (D)	ASST. MANAGER	140624	2/14/1986	7386558486	
	SPOUSE	D SUNITHA			1/5/1985		
	CHILDREN	P ADVIATH			7/29/2015		
		P AYAN HARRY			5/14/2017		
	FATHER	P RAMANJANEYULU			1/1/1953		
	MOTHER	P JANAKAMMA			1/1/1957		
153	EMPLOYEE	H SHYAMALA	ASSISTANT MANAGER	140740	8/16/1992	9121943024	
	SPOUSE	R SANDESH KUMAR	-	-	12/10/1992	8096563031	
	FATHER	H SHANATANNA	-	-	10/12/1956	8096563031	
	MOTHER	H VENKATAMMA	-	-	2/13/1962	9908014809	
154	EMPLOYEE	M. RAJ KUMAR	Staff Assistant	140650	12/19/1989	8099026471	
	FATHER	M Sathya Narayana			7/20/1960	8978860144	
	MOTHER	M Kousalya			7/27/1965	7989286898	
155	EMPLOYEE	G SREENIVASULU	STAFF ASSISTANT	140615	8/20/1985	9000416069	
	SPOUSE	VIJAYA G			1/25/1995	7569779126	
	CHILDREN	NANI			3/28/2020		
	FATHER	G NARSAIAH			2/10/1956	9177232858	

	MAKTHAL	MOTHER	G EEDAMMA			1/1/1965	9000416069
156		EMPLOYEE	MD NAYEEMUDDIN	STAFF ASSISTANT	140698	13.06.1990	8801700839
		SPOUSE	SANIA SHAHENA Z	-	-	28.06.2000	-
		CHILDREN	MOHAMMED NOUMAN	-	-	29.10.2020	-
			ALIZA AIMAN	-	-	10.12.2021	-
		FATHER	MOHD NAZEERUDDIN	-	-	15.08.1965	9052280034
		MOTHER	SHANAZ BEGUM	-	-	13.06.1975	-
157		EMPLOYEE	CHAITHANYA	STAFF ASSISTANT	140640	6/23/1992	9110723352
		SPOUSE	DASARI PRAVEEN KUMAR			5/12/1992	9666579295
		CHILDREN	DASARI NAVISHNA			12/24/2019	
			SHIKARA			1/7/2022	
		FATHER-IN-LAW	DASARI RAMULU			1/10/1969	9666579295
		MOTHER-IN-LAW	DASARI YASHODHA			2/15/1972	9666579295
158		EMPLOYEE	N REVANTH KUMAR REDDY	STAFF ASSISTANT	140757	11/22/1998	9515502258
		FATHER	N SRINIVAS REDDY	-	-	1/1/1974	9989783953
		MOTHER	N SUJATHA	-	-	1/1/1978	9515502258
159		EMPLOYEE	T ANJAMMA	Messenger	140729	01.01.1986	7729079569
		SPOUSE	THIMMAGALA VENKATAIAH	-	-	01.01.1984	7729079569
		CHILDREN	T.RAKESH	-	-	12.04.2000	8919227362
160		EMPLOYEE	KHAJA MOINUDDIN	MESSENGER	140726	5/5/1972	9573720473
		SPOUSE	AKBAR BEE			5/11/1984	9676760579
		CHILDREN	MAIMUDHA BEGUM			4/19/2002	
			AWEEZ			8/13/2006	
161		EMPLOYEE	M KALPANA	MANAGER	140539	7/15/1988	7981125346
		SPOUSE	C Manohar Reddy	Business		2/25/1984	8501929679
		CHILDREN	C RithwikReddy	-	-	7/20/2016	7981125346
			C Shritha Sai Reddy	-	-	8/17/2018	7981125346
		FATHER -IN Law	C Prathap Reddy	-	-	01.01.1952	7981125346
		MOTHER -IN -Law	C Kousalya	-	-	1/1/1962	7981125346
162		EMPLOYEE	K DEVULA NAIK	Asst. Manager	140604	15.03.1981	7981352082
		SPOUSE	K Sangeetha	House Wife		01.06.1993	9391944505
		CHILDREN	K Tejesvar Naik	Student		11.02.2015	7981352082
163	MARIKAL	EMPLOYEE	C. SANJEEV KUMAR	Staff Assistant	140706	6/5/1989	9642273380
		SPOUSE	S Rajitha	House Wife		8/8/1993	9160406488
		FATHER	C Narsimulu	Farmer		7/10/1972	9703418799
		MOTHER	Narsamma	House Wife		2/8/1974	9703418799
164		EMPLOYEE	P ASHWINI	STAFF ASSITANT	140741	8/20/1995	8688996533
		FATHER	P DASU			6/8/1968	8688996533
		MOTHER	P AMRUTHA			1/1/1975	8688996533
165		EMPLOYEE	K NAVEEN KUMAR	Messenger	140717	20.07.1992	9542583885
		SPOUSE	K Mamatha	House Wife		31.10.1997	9652050649
		FATHER	K Gopal	Retired Employee		01.01.1956	9951548136
		MOTHER	K Geetha	House Wife		01.01.1968	9705422910
166		EMPLOYEE	G. SATYA PRAKASH REDDY	Manager	140414	27.05.1973	944084088
		SPOUSE	Goureddy Lalitha			11.11.1981	
		CHILDREN	Goureddy Arjun Reddy			04.07.2003	
			Goureddy Ajay Reddy			28.03.2005	

		FATHER	Goureddy Narayan Reddy			03.01.1948	
		MOTHER	Goureddy Narayanamma			01.01.1960	
167		EMPLOYEE	K. PRABHAKAR	Manager	140396	15.01.1972	9989040062
		SPOUSE	P KAVITHA			03.06.1974	
		CHILDREN	K ANISH			14.09.2011	
		MOTHER	K SHIVAMMA			01.01.1943	
168		EMPLOYEE	K.RAGHAVENDER	Assistant Manager	140543	8/25/1983	9885071413
		SPOUSE	K.CHANDANA	-	-	6/16/1993	-
		CHILDREN	K.GUHAN	-	-	3/7/2016	-
			K.VEDASREE	-	-	11/25/2019	-
		FATHER	K VIJAYAKUMAR	-	-	2/8/1954	-
		MOTHER	K BHARATHAMMA	-	-	5/15/1963	-
169		EMPLOYEE	D SHIREESHA	Assistant Manager	140571	05.02.1991	9849741250
		CHILDREN	M Aadya			10.05.2018	
			M ADITYA GANPATHI			15.08.2022	
		FATHER	D Shankarachari			01.01.1966	
		MOTHER	D Padma			01.01.1971	
170		EMPLOYEE	P.PAVAN KUMAR	Staff Assistant	140710	02.02.1992	9603646354
		FATHER	Purra Anjaneyulu			05.10.1970	
		MOTHER	Purra Yadamma			08.02.1978	
171		EMPLOYEE	K ANUSHA	Staff Assistant	140748	13.08.1996	7075309249
		SPOUSE	M VENKATESH			16.04.1993	
		FATHER	KYAM MALLIKARJUN			10.11.1972	
		MOTHER	KYAM PARVIJATHAM			19.06.1976	
172		EMPLOYEE	J.SHIVA RANJANI	Staff Assistant	140557	25.02.1978	9866877042
		SPOUSE	B ANAND KUMAR			25.09.1977	
		CHILDREN	B HAVISH KUMAR			17.01.2014	
		FATHER-IN-LAW	B VENKATAIAH			22.06.1952	
173		EMPLOYEE	SHABANA BEGUM	Messenger	140719	08.15.1993	9032593984
		SPOUSE	Yousuf			01.01.1990	
		CHILDREN	Zuha Begum			06.10.2012	
			Faiz			15.05.2014	
		FATHER	M D Khadeer			01.01.1968	
		MOTHER	Gousiya Begum			01.01.1972	
174		EMPLOYEE	M.A.NIAS AHMED	MANAGER	140510	20.08.1977	8340041006
		SPOUSE	SAMEENA YASMEEN			14.11.1979	
		CHILDREN	AYESHA MAHIM			13.08.2008	
			M.A. ANAS AHMED			23.08.2011	
		MOTHER	AZGARI BEGUM			08.06.1960	
175		EMPLOYEE	R. SAMPATH KUMAR REDDY	ASSITANT MANAGER	140524	10/6/1983	7893800613
		SPOUSE	MEENAKSHI	-	-	20.07.1985	
		CHILDREN	SATHVIK REDDY	-	-	11/25/2019	
		FATHER	R JANAKI RAM REDDY	-	-	10/1/1955	
		MOTHER	BHAGYAMMA	-	-	1/1/1962	
176		EMPLOYEE	REHANA BEGUM	A.M	140751	5/2/1995	9398587088
		SPOUSE	AZMATULLAH	-	-	3/10/1990	9989440486
		CHILDREN	ANAYRA FAZRIN	-	-	1/29/2020	
		FATHER	MD OSMAN	-	-	1/1/1968	

NAGARKURNOOL

		MOTHER	GORI BEGUM	-	-	1/1/1973		
177	NARAYANPET	EMPLOYEE	D. VISHNUVARDHAN REDDY	STAFF ASSITANT	140668	15.08.1990	9989807421	
		SPOUSE	N ARUNA				07.09.1994	
		CHILDREN	D SRIHAN REDDY				09.11.2019	
			D VARUNAVI REDDY				27.05.2022	
		FATHER	D SRINIVAS REDDY				29.09.1965	
		MOTHER	D SAVITHRAMMA				14.11.1968	
178			EMPLOYEE	K.MAHENDER	STAFF ASSITANT	140671	10.08.1989	9704088028
		SPOUSE	S.GEETA		-	-	10.05.1992	-
		CHILDREN	SREETHAN		-	-	29.02.2020	-
		FATHER	VADLA NEELAKANTAMU		-	-	03.10.1950	-
	MOTHER	VADLA LALITHAMMA		-	-	01.01.1960	-	
179		EMPLOYEE	CHANDRA SHEKAR .K	STAFF ASSITANT	140602	15.05.1973	8500125285	
	SPOUSE	VANI				25.07.1974	9491678755	
	CHILDREN	SOMANSHU GANESH				16.10.2014		
	FATHER	VENKATAIH				15.08.1947		
	MOTHER	BALAMANI				15.08.1958		
180		EMPLOYEE	BHEEMANNA	MESSENGER		12.10.1967	9505666804	
	SPOUSE	ANASUYA				10.05.1970		
	CHILDREN	NANDAKUMAR				08.09.2003		
		SANDHYA				7/4/2004		
181		EMPLOYEE	SAYABANNA	MESSENGER	140724	15.06.1976	9701587792	
	SPOUSE	K MALLAMA				01.01.1981		
	CHILDREN	K NAVEENA				28.11.2003		
		K GAGAN				17.04.2006		
182	SHADNAGAR	Employee	E. DAYAKAR REDDY	Manager	140501	12/24/1978	9949345045	
		Spouse	E Shailaja Vani				4/12/1983	
		Daughter	E Anvitha				3/12/2012	
		Son	E Ram Reddy				1/21/2021	
		Mother	E Yashodara				12/25/1960	
183			Employee	RAVIKUMAR NARVA (D)	Assistant Manager	140549	6/4/1969	9849056179
		Spouse	S ALIVELU MANGA				6/18/1973	9849056179
		Son	SUDARSHAN SAI NARVA				8/11/1999	7893613614
		Son	VIJAYA SAI NARVA				8/7/1996	7660041470
		Mother	YASHODAMMA				7/1/1941	9849056179
184		Employee	T.ASHWINI	Assistant Manager	140627	3/10/1986	9573788630	
	Spouse	P VIJAY KUMAR				6/28/1981	9014448010	
	Son	P JAYANTH BABU				8/22/2010	9573788630	
	Son	P YESHWANTH BABU				11/27/2016	9573788630	
	Father	T NARSIMULU				7/1/1959	9989754453	
	Mother	T SURYAMANI				8/22/1967	9989754453	
185		EMPLOYEE	J.JANAKI RAMULU	STAFF ASSISTANT	140503	09.04.1982	9640346602	
	SPOUSE	J SRILATHA				01.01.1985		
	CHILDREN	J NANDA KUMAR				12.09.2006		
		J PRAVASTHI				10.11.2012		
	MOTHER	J SUBHADRAMMA				01.01.1951		
186		Employee	E.PRIYANKA	Staff Assistant	140657	4/18/1987	9550998214	
	Spouse	P RAKESH BABU				3/9/1985	9550588882	

		Daughter	P PREKSHA			5/8/2017	
		Son	P CHETHVIK DAYAN			6/23/2022	
		Father	E KISTALIAH			10/7/1953	9705534541
		Mother	E RATHNAMMA			6/26/1966	9154538049
187		Employee	K.HARISHA	Staff Assistant	140651	2/13/1993	9542373386
		Spouse	G YASHWANTH			8/23/1989	9966574487
		SON	G RIYANSH			6/29/2019	
		Father	K SHANKAR			1/1/1962	
		Mother	K LALITHA			1/1/1973	
188		Employee	J PRADEEP KUMAR	Messenger	140728	9/1/1975	9705484428
		Spouse	J Jyothi			3/14/1980	
		Mother	J Sulochanamma			1/1/1951	
		Son	J vinos			7/25/2006	8688382785
		Daughter	J Sanjana			8/19/2019	
189		EMPLOYEE	K. JITENDRA (D)	Manager(I/C)	140578	12/30/1973	9550103105
		SPOUSE	K.Bharathi			8/14/1981	9573499072
		CHILDREN	K.Sushma			10/3/1999	6303491925
			K.Shashi kiran			6/30/2004	9515408508
190		EMPLOYEE	P.NAVEEN KUMAR	ASSISTANT MANAGER	140752	5/29/1992	8500034091
		FATHER	P LAXMINARAYANA			2/10/1963	9492314023
		MOTHER	P SRIDEVI			1/1/1965	9705486470
191		EMPLOYEE	S.KIRAN	STAFF ASSISTANT	140704	8/19/1993	9160665602
		SPOUSE	V PUSHPALATHA			4/10/1998	9160665602
		CHILDREN	S VEDHA SHRI			12/2/2022	9160665602
		MOTHER	S SUJATHA			1/1/1977	9160665602
192		EMPLOYEE	M.RAVIKUMAR	STAFF ASSISTANT	140579	5/12/1985	9440612606
		SPOUSE	S SANDHYA			2/12/1994	8499848589
		CHILDREN	M CHAITANYA DEEPAK			10/17/2016	9440612606
			M NITHYA			9/19/2020	9440612606
		FATHER	M VEERABHADRAIAH			1/1/1960	9581811647
		MOTHER	M SARASWATHI			1/1/1970	9440612606
193		EMPLOYEE	D.SUVARNA	Staff Assistant	140637	4/30/1989	9705903669
		SPOUSE	B.LAXMAIAH			9/6/1989	9966733659
		FATHER	B RAMULU			10/6/1961	9440666767
		MOTHER	BOYA LAXMI DEVAMMA			1/1/1971	9133447896
194		EMPLOYEE	K.BHARATHI	MANAGER	140599	10.04.1983	9949210570
		SPOUSE	B.CHAITANYA PRABHU			05.01.1980	9618411388
		CHILDREN	B.SAANVI			01.09.2012	9949210570
			B.SANJITH			27.07.2014	9949210570
		FATHER	K.RANGANNA			01.01.1956	9949210570
		MOTHER	K.RAMASEETHAMMA			01.01.1960	9949210570
195		EMPLOYEE	M. RENUKA	ASSISTANT MANAGER	140518	01.08.1989	9390063254
		SPOUSE	SHANMUGA SAINATH CHOUDARI			30.06.1989	9491194401
		CHILDREN	YASHIKA NADAKARNI CHOUDARI			05.09.2020	9491194401
			RISHITH RAGHAVAN CHOUDARI			14.05.2022	9491194401
		MOTHER	M LAXMI			15.05.1965	8500427484
196		EMPLOYEE	M.SARITHA	ASSISTANT MANAGER	140538	25.05.1986	8500427484

SHANTHINAGAR

		SPOUSE	K VISHWAMBER			05.09.1979	9700618200
		CHILDREN	K KRUTHIKA			26.09.2013	8500427484
			K SHANMUKHA PRIYA			10.11.2014	8500427484
		FATHER	M ANJANEYULU			13.11.1959	8500427484
		MOTHER	M ANUSUYA			01.06.1978	8500427484
197		EMPLOYEE	V. PRADEEP KUMAR	Staff Assistant	140648	21.11.1992	9966103497
		SPOUSE	G Vamshitha			15.06.1996	9966176145
		CHILDREN	V Anshika			07.05.2021	9398323645
			BABY Of Vamshitha	Baby Boy		09.02.2023	9398323645
	TOWN BRANCH	FATHER	V Narayana			27.10.1967	9966414179
		MOTHER	V Saroja			20.02.1972	7799065379
198		EMPLOYEE	M.SANTHOSH	STAFF ASSISTANT	140684	05.08.1987	9121616400
		SPOUSE	A SHIRISHA			29.03.1996	9121616400
		MOTHER	MULINTI VIJAYA LAKSHMI			01.01.1962	9121616400
199		EMPLOYEE	G. RAVICHANDRA	STAFF ASSISTANT	140682	16.11.1989	8142473484
		SPOUSE	ASHWINI			18.05.1990	8142473484
		CHILDREN	RONAV RAJAN			10.08.2018	8142473484
			RUHAN RAJAN			20.09.2020	8142473484
		MOTHER	CHINNAMMA			16.04.1968	8142473484
200		EMPLOYEE	M SRUTHI	STAFF ASSISTANT	140649	14.06.1989	9052872832
		SPOUSE	B RAGHUNATH REDDY			12.06.1986	9985299552
		CHILDREN	B SHAANVIKA			02.08.2018	9052872832
			B THRILOKNATH REDDY			22.06.2021	9052872832
		FATHER	M DAMODAR REDDY			01.01.1962	9052872832
		MOTHER	M BHARATHI			01.01.1972	9052872832
201		EMPLOYEE	S SWATHI	STAFF ASSISTANT	140754	10.08.1997	9951343971
		FATHER	S JANGALAH			02.05.1972	7416554841
		MOTHER	S DEVAMMA			05.02.1985	6281549612
202		EMPLOYEE	SHOBA	MESSENGER	140732	05.06.1980	9581285352
		CHILDREN	K.S. LIKITHA			06.12.1997	9581285352
			WESLLY			06.01.2001	9581285352
203		EMPLOYEE	D RADHA BAI	Manager	140614	7/14/1988	9949845273
		SPOUSE	S Anil Kumar			2/18/1987	9603646142
		CHILDREN	S Aaradhya			1/28/2018	8341394246
			S Anirudh			10/20/2020	7013192045
		FATHER	S Ambriya Naik			1/1/1962	8790867938
		MOTHER	S Manibai			1/1/1965	8790867938
204		EMPLOYEE	S.PULLA REDDY (D)	ASST.MANAGER	140565	8/1/1972	7286868614
		SPOUSE	S.JHANSI			5/8/1978	6302698037
		CHILDREN	S.SUPRAJA			5/6/2002	7286868614
			S.LAXMI PRASANNA			7/16/2004	7286868614
		FATHER	S.RAMA CHANDRA REDDY			1/1/1947	8985480305
		MOTHER	S.PRABHAVATHAMMA			7/1/1951	8985480305
205	YERRAVALLI	EMPLOYEE	D.SUNITHA	STAFF ASSISTANT	140617	05.01.1985	7386058233
		SPOUSE	P VENKATESH	ASSISTANT MANAGER	140624	14.02.1986	7386558486
		CHILDREN	P ADVAITH			29.07.2015	7013024521
			P AYANSH HARRY			14.05.2017	8555064919
		FATHER	D ANJANEYULU			18.06.1962	8639123586

		MOTHER	D MERAMMA			01.01.1970	7995204886
206		EMPLOYEE	T.RAMA	STAFF ASSISTANT	140645	4/7/1991	7382211671
		SPOUSE	B.BUSI REDDY			7/22/1988	9000674913
		CHILDREN	B.AADHYA SRI B SITHARA			7/3/2018 4/7/2022	
		FATHER	T.SHYAM SUNDER REDDY			1/1/1961	9490202120
		MOTHER	T.LAXMI DEVAMMA			1/1/1966	9490202120
207		EMPLOYEE	P SWETHA	MANAGER	140534	7/2/1986	9494885768
		SPOUSE	B PRATHAP			2/1/1979	9494885768
		CHILDREN	BUKKA SREETHAN ---			9/18/2013 ---	9494885768
		MOTHER	P CHANDRAKALA			1/1/1972	9494885768
208		EMPLOYEE	V VINAY KUMAR	ASST MANAGER	140630	5/7/1988	9704449657
		SPOUSE	SIRISHA			6/2/1993	9704449657
		CHILDREN	KEYUSH VARAKALA HANSHITH			9/5/2018 01/11/2021	9704449657
		FATHER	V VENKATAIAH			12/15/1964	9704449657
		MOTHER	V BABY			2/1/1966	9704449657
209		EMPLOYEE	S.SUMATHI	ASST MANAGER	140620	5/15/1991	8247786728
		SPOUSE	DYARANGULA DEVENDRAM			6/6/1980	9491909944
		CHILDREN	DYARANGULA NYSHADA DYARANGULA ANSHADA			8/11/2013 8/8/2016	8247786728 9491909944
		FATHER	SAMPANGI ANJANEYULU			1/1/1959	9491909944
		MOTHER	SAMPANGI LAXMI			1/1/1967	9491909944
210		EMPLOYEE	M.RAJESHWARI	STAFF ASST	140591	6/10/1984	9966117442
		SPOUSE	N .JAGDISHWAR			4/8/1977	9642062823
		CHILDREN	N.DHIRAJ N. PRASEEDA			8/8/2009 4/29/2012	9966117442 9966117442
211		EMPLOYEE	B SAI PALLAVI	STAFF ASST	140556	6/23/1990	9052390137
		SPOUSE	D.SATISH KUMAR			1/4/1984	9052390137
		CHILDREN	D. VINAMRAA D.VIKRANTH KRISHNA			12/23/2015 1/9/2022	9052390137 9052390137
		FATHER	B. BALASWAMY			7/1/1961	9052390137
		MOTHER	B.BHAGYAMMA			1/1/1971	9052390137
212		EMPLOYEE	K.MADHAVI	STAFF ASST	140689	08.12.1990	9542697028
		SPOUSE	N.VENKATESHWAR GOUD			09.04.1984	9885515454
		CHILDREN	N.VIHAN GOUD N.HANEESH GOUD			05.10.2017 23.03.2021	9542697028 9542697028
		FATHER	KATAMONI VENKATASWAMY GOUD			01.01.1964	9542697028
		MOTHER	K.PADMAVATHI			01.01.1974	9542697028
213		EMPLOYEE	PJ SANDHYA RANI	STAFF ASST	140639	14.08.1991	8367591870
		SPOUSE	U.DANIEL VINAY SAGAR			09.08.1987	8367591870
		CHILDREN	U.JASON			15.07.2019	8367591870
		MOTHER	PJ ESTHER RANI			26.06.1972	8367591870
214		EMPLOYEE	TAHEMEDA NAAZ	STAFF ASST	140733	1/23/1995	9398089838
		SPOUSE	EJAZ AHMED			4/4/1993	8885198884
		CHILDREN	SHEIKH AAHIL AHMED			4/5/2020	9398089838

WANAPARTHY

	CHILDREN	AIZA TABASSUM			6/4/2021	9398089838
	MOTHER	NAZIA BEGUM			1/1/1962	9398089838
215	EMPLOYEE	SAMEER	MESSENGER	140721	6/15/1984	9885750512
	SPOUSE	HABEEBA BEGUM			6/4/1984	8801656563
	CHILDREN	THASHIN ZIYAN			8/11/2013	8801656563
		MOHAMMED SAFWAN RIYAN			5/14/2015	8801656563
	MOTHER	ZAIBUNISSA BEGUM			01.01.1965	9885750512