



(राष्ट्रीय ऑटोमोटिव परीक्षण ट्रैक)

NATIONAL AUTOMOTIVE TEST TRACKS

समूह मेडिकलेम बीमा पॉलिसी (जीएमपी) और
NATRAX कर्मचारियों के लिए समूह व्यक्तिगत दुर्घटना नीति (GPA)

के लिए

निविदा दस्तावेज़

Tender Document

for

Group Medi-claim Insurance Policy (GMP) &
Group Personal Accident Policy (GPA) for NATRAX Employees

Tender No. (निविदा संख्या) - NATRAX/PROC/A&IT/25/31

National Automotive Test Tracks (NATRAX)/ नेशनल ऑटोमोटिव टेस्ट ट्रैक्स (NATRAX)

A unit of National Automotive Board (NAB)/ राष्ट्रीय मोटर वाहन बोर्ड (एनएबी) की एक इकाई

NH-52, Old Agra- Mumbai Highway/ NH-52, पुराना आगरा-मुंबई राजमार्ग,

Next to Pithampur Flyover/ पीथमपुर फ्लाईओवर के बगल में,

Post Khandwa (Near Pithampur)/ पोस्ट खंडवा (पीथमपुर के पास)

Dhar District, Madhya Pradesh-454774/ धार जिला, मध्य प्रदेश -454774

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भाग-ए (तकनीकी बोली)/ PART-A (TECHNICAL BID)

- 1 निविदा और निविदा शर्तों पर संक्षिप्त/Brief on Tender & Tender Conditions
- 2 डे केयर प्रक्रियाओं की सूची (अनुबंध-ए)/ List of Day Care Procedures (ANNEX - A)
- 3 कर्मचारियों और आश्रितों की सूची (अनुलग्नक-बी)/ List of Employees and dependents (Annexure-B)
4. जीपीए नीति के लिए कर्मचारियों की सूची (अनुलग्नक-सी)/ List of Employees for GPA Policy (Annexure-C)
5. मौजूदा पॉलिसी का विवरण अनुबंध-डी)/ Details of existing policy Annexure-D).
- 6.वर्तमान पॉलिसी का क्लेम अनुपात (अनुलग्नक-ई)/ Claim ratio of current policy (Annexure -E).

भाग-बी (वित्तीय बोली)/ PART-B (FINANCIAL BID)

- 1.. वित्तीय बोली / FINANCIAL BID



A. निविदा और नियम एवं शर्तों पर संक्षिप्त जानकारी / Breif on tender and terms & conditions

1. सामान्य निर्देश:/General Instructions:

नेशनल ऑटोमोटिव टेस्ट ट्रैक्स (NATRAX) नेशनल ऑटोमोटिव बोर्ड (NAB) के तहत एक ऑटोमोटिव टेस्टिंग एंड सर्टिफिकेशन सेंटर है, जो भारी उद्योग मंत्रालय, भारत सरकार द्वारा गठित एक स्वायत्त निकाय है। NATRAX को लगभग 3000 एकड़ भूमि पर पीथमपुर, जिला धार, (मध्य प्रदेश, भारत) के पास, सभी प्रकार के ऑटोमोबाइल के व्यापक परीक्षण और मूल्यांकन के लिए स्थापित किया गया है।

National Automotive Test Tracks (NATRAX) is an Automotive Testing & Certification Centre under NATRiP Implementation Society (NATIS)/National Automotive Board (NAB) which is an autonomous body constituted by Ministry of Heavy Industries, Government of India. NATRAX has been set up on approx. 3000 acres of land for comprehensive testing and evaluation of all types of automobiles, near Pithampur, Dist. Dhar, (Madhya Pradesh, India).

NATRAX ने इस दस्तावेज़ में निर्दिष्ट नियमों और शर्तों पर NATRAX कर्मचारियों और आश्रितों के समूह चिकित्सा बीमा और समूह व्यक्तिगत दुर्घटना बीमा के लिए अनुभवी योग्य और इच्छुक एजेंसियों / बोलीदाताओं से बोलियाँ / कोटेशन आमंत्रित करता हैं।

NATRAX invited Bids/Quotations from experienced qualified and interested agencies /bidders for hiring of **Group Medical Insurance and Group Personal Accident Insurance** of NATRAX employees & dependents on the terms and conditions specified in this document.

2. महत्वपूर्ण तिथियाँ/Key dates:

a) **Date of floating this tender: 24th Jan 2025**

b) **Last date for submission of pre bid query if any: 05th Feb 2025- by 1500 hrs.**

c) **Date of pre bid meeting: 1100 hrs on 06th Feb 2025 (at NATRAX Office).**



d) Last date for submission of bids: 14th Feb 2024 by 1500 hrs.

e) Date of opening of technical bid: 14th Feb 2024 on 1530 hrs.

f) Date for opening of Financial Bid: shall be intimated to technically qualified bidders.

3. आवश्यकताओं और कार्य के दायरे का विवरण:/Details of the requirements & scope of work:

i. कार्य का नाम: प्रतिष्ठित TPAs / बीमा कंपनियों से "NATRAX, पीथमपुर, MP, के कर्मचारियों के लिए समूह मेडि-क्लेम बीमा पॉलिसी (GMP) और समूह व्यक्तिगत दुर्घटना नीति (GPA) के लिए "तृतीय-पक्ष प्रशासक (TPA) की नियुक्ति" के लिए निविदाएं।

Name of Work: "Engagement of Third-Party Administrator (TPA) for Group Medi-claim Insurance Policy (GMP) & Group Personal Accident Policy (GPA) for the Employees of NATRAX, Pithampur, MP"

ii. बोली प्रणाली: दो बोली प्रणाली (तकनीकी और वित्तीय बोलियां अलग-अलग लिफाफों में प्रस्तुत की जानी हैं)।/ Bid System: **Two bid system (Technical & Financial bids to be submitted in separate envelopes).**

iii. **Submission of bids:** Bidders are required to submit their Bids in a Password Protected PDF format, named as "Bid for Tender No. NATRAX/PROC/A&IT/25/31" on the subject of the email, containing two separate Password Protected PDF document (namely Technical Bid and Financial Bid), as given below. The Password Protected Bids shall be submitted at the mentioned email ID(s) before the closure of Bid submission date/time.

OR



Sealed Bids/quotations may also be submitted in the hard copy in sealed envelopes at NATRAX office in the aforesaid date and time. However, Bidders are encouraged to Bid/quote through electronic mode.

In case of online Bid submission, the password of the documents shall be submitted by the Bidders at the time of the Quotation/Bid opening.

The bidders are advised to submit the bid after duly signed submitted on each page, the bids received without sign and numbered may be rejected by NATRAX.

All bidders may visit NATRAX office based on the given date and time for Bid opening.

4. **बोलियों की तैयारी:/ Preparation of Bids:**

4.1. तकनीकी बोली के लिए- निविदा में उल्लिखित पात्रता मानदंड से संबंधित सभी दस्तावेज, सभी नियमों और शर्तों की स्वीकृति के प्रमाण "अनुलग्नक" सहित इस दस्तावेज की पूर्ण हस्ताक्षरित प्रति, पॉलिसी शब्दावली की एक प्रति आदि शामिल होनी चाहिए।/ **for technical bid:** the technical bid should containing "All the documents related to the Eligibility Criteria mentioned in the tender, Complete signed copy of this document including "Annexures" token of acceptance of all terms and conditions, a copy of the policy wordings etc.

4.2. वित्तीय बोली के लिए - केवल दरें, इस दस्तावेज के अंत में दिए गए प्रारूप में।/ **FOR Financial Bid-** the rates only, in the format given at the last of this document.

5. **बोली खोलना और मूल्यांकन:** बोलियां दो चरणों में खोली जाएंगी;/ **Bid opening and evaluation:** The bids shall be opened in two stages;

तकनीकी बोली खोलना/Technical bid opening & evaluation



वित्तीय बोलियाँ खोलना/Financial Bids opening & evaluation

5.1. तकनीकी बोली खोलना और मूल्यांकन: सबसे पहले तकनीकी बोली की सुरक्षित फाइल (ईमेल पर प्रस्तुत करने के मामले में) या सीलबंद लिफाफा NATRAX की समिति द्वारा खोला जाएगा, (बोलीदाता के प्रतिनिधियों की उपस्थिति में यदि उपलब्ध हो)। तकनीकी बोलियों के खुलने के बाद मूल्यांकन निविदा में दिए गए मूल्यांकन पैरामीटर/पात्रता मानदंडों के अनुसार किया जाएगा। मूल्यांकन के दौरान NATRAX (अपने विवेक पर संबंधित बोलीदाता से स्पष्टीकरण मांग सकता है)।/ **Technical bid opening & evaluation:** in first instance the protected file (in case of submission on email) or sealed envelope of technical bid shall be opened by committee of NATRAX, (in the presence of bidder's representatives if available). Post opening of technical bids the evaluation shall be carried out as per the evaluation parameter/eligibility criteria given in the tender. During evaluation NATRAX may (on its own discretions called clarification from the respective bidder). इस दस्तावेज़ में उल्लिखित सभी पात्रता मानदंडों को पूरा करने वाली बोलियाँ योग्य मानी जाएँगी।/ Bids who meets all the eligibility criteria mentioned in this document shall be emerged as Qualified.

5.2. वित्तीय बोली खोलना और मूल्यांकन: केवल योग्य बोलीदाताओं की वित्तीय बोलियाँ ही आगे की प्रक्रिया के लिए खोली जाएँगी। वित्तीय बोलियाँ खुलने के बाद, सबसे कम बोली लगाने वाले को सफल बोलीदाता माना जाएगा। बोली खुलने के बाद अंकगणितीय जाँच और यदि कोई सुधार हो तो NATRAX द्वारा किया जाएगा और अंतिम उद्धृत दरें निकाली जाएँगी। किसी भी सुधार के मामले में दरें और उप-योग मान्य होंगे।/ **Financial bid opening & evaluation:** the financial bids of only qualified bidders shall be opened for further processing. Post opening of the financial bids, the



lowest quoted bidder shall be deemed as successful bidder. Post opening the arithmetical checking and corrections if any shall be done by NATRAX and derived final quoted rates. In case of any corrections the rates and subtotals shall be prevails.

हालाँकि, यदि आवश्यक हो तो NATRAX को केवल सबसे कम बोली लगाने वाले के साथ बातचीत करने का अधिकार हो सकता है।/The however, if required NATRAX may have rights to negotiate with Lowest bidder only.

6. **कार्य प्रदान करना:** बोली की वैधता समाप्त होने से पहले कार्य सबसे कम बोली लगाने वाले को प्रदान किया जाएगा, हालाँकि NATRAX कार्य को “मदवार (दोनों पॉलिसियों के लिए)” विभाजित करने का अधिकार सुरक्षित रखता है और कार्य क्रमशः दोनों पॉलिसियों के लिए सबसे कम बोली लगाने वाले बोलीदाताओं को प्रदान किया जा सकता है।/
Award the work: prior to expiry of bid validity the work shall be awarded to lowest quoted bidder, however NATRAX reserves the right to split the work “item wise (for both the policies)” and the work may be awarded to lowest quoted bidders for both the policy respectively.
7. **बोली की वैधता:** बोली जमा करने की तारीख से 60 दिनों की अवधि के लिए वैध और स्वीकृति के लिए माननीय रहेगी/ **Bid Validity:** Bid shall remain valid and open for acceptance for a period of 60 days from the date of submission.
8. **अनुबंध अवधि:** कार्य एक वर्ष की अवधि के लिए प्रदान किया जाएगा और इसे पारस्परिक रूप से सहमत नियमों और शर्तों पर NATRAX से अनुमोदन पर आगे की अवधि के लिए बढ़ाया जा सकता है।/ **Contract Period:** The work shall be awarded for a period of one year and same may be extended for further period mutually on approval from NATRAX on mutual agreed terms and conditions.
9. **अस्वीकरण/ Disclaimer:**



- i. NATRAX बिना कोई कारण बताए किसी या सभी प्रस्तावों को स्वीकार/अस्वीकार/संशोधित/विभाजित करने के सभी अधिकार सुरक्षित रखता है। NATRAX के किसी भी निर्णय के लिए बोलीदाताओं के पास कार्रवाई का कोई कारण या दावा नहीं होगा।/

NATRAX reserves all rights to accept/ reject/modify/split any or all proposals without assigning any reasons. Bidders shall not have any cause of action or claim against NATRAX for any of its decisions.

- ii. यह निविदा दस्तावेज दोनों भाषाओं (हिंदी और अंग्रेजी) में है, हालांकि किसी भी तरह की विसंगति के मामले में अंग्रेजी मान्य होगी/ This tender document is in both the language (Hindi & English) however in case of any discrepancy English will prevails.

10. न्यूनतम पात्रता मानदंड/ Minimum Eligibility Criteria

- i. बोली लगाने वाला वैध कानूनी इकाई/फर्म होना चाहिए। तकनीकी बोली के साथ प्रपत्र स्थापना दस्तावेजों की प्रति प्रस्तुत की जानी चाहिए।/ The bidder should be valid legal entity/Firm. Copy of form establishment documents should be submitted along with technical bid.
- ii. केवल बीमा कंपनियां/टीपीए ही आवेदन कर सकती हैं/ Insurance companies / TPA only can apply.
- iii. बोलीदाताओं को आईआरडीए, पैन और जीएसटी के साथ पंजीकृत होना चाहिए। संबंधित दस्तावेजों की प्रति प्रस्तुत की जानी चाहिए/ The bidders should be registered with IRDA, PAN and GST. Copy of the related documents should be submitted.
- iv. बोली लगाने वाले का कार्यालय इंदौर में होना चाहिए। संबंधित दस्तावेजों की प्रति प्रस्तुत की जानी चाहिए/ The bidder should have an office in Indore . Copy of



the related documents should be submitted.

v. बोली लगाने वाले के पास किसी भी केंद्र सरकार/राज्य सरकार/स्वायत्त निकाय/पीएसयू/सरकार द्वारा स्थापित सोसायटी में इसी तरह के कार्यों/सेवाओं के लिए न्यूनतम 5 वर्ष का अनुभव होना चाहिए। संबंधित दस्तावेजों की प्रति प्रस्तुत की जानी चाहिए।/ The bidder should have minimum 5 years' experience for the similar works/services in any Central Govt./ State Govt./ Autonomous Body/ PSU/ Society founded by Govt. Copy of the related documents should be submitted.

vi. 100/- स्टाम्प पेपर पर, सभी सूचीबद्ध अस्पतालों में असीमित कैशलेस अस्पताल में भर्ती सुविधाओं/दावों के लिए बोलीदाता द्वारा सत्यापित अंडरटेकिंग जमा करनी होगी।/The bidder should submit an authentic Notarized undertaking on Rs. 100/- stamp paper, for unlimited cashless hospitalization facilities/claim in all the empaneled hospitals.

vii. बोली लगाने वाले को विधिवत हस्ताक्षरित और मुहर लगी एक अंडरटेकिंग जमा करनी चाहिए, जिसमें कहा गया हो कि फर्म को किसी भी सरकारी एजेंसी द्वारा ब्लैकलिस्ट/विवर्जित/समाप्त नहीं किया गया है।/ The bidder should submit an undertaking duly signed and stamped saying that the firm is not blacklisted/debarred/terminated by any Government agency.

11. बोलियों की अस्वीकृति की शर्तें: बोलियों को अस्वीकार कर दिया जाएगा, यदि/

Conditions for rejection of bids: Bids shall be rejected, if;

i. यदि यह जमा करने के निर्धारित समय और तारीख के बाद प्राप्त होता है / If it is received after the scheduled time and date of submission.

ii. यदि यह निर्दिष्ट पात्रता / योग्यता मानदंड को पूरा नहीं करता है /If it does not fulfill the specified eligibility/qualifying criteria.



- iii. यदि यह सशर्त प्रस्तुत किया जाता है/If it is submitted conditionally.
- iv. यदि बोली लगाने वाले को किसी सरकारी/राज्य-सरकार/पीएसयू/स्वायत्त निकाय/सोसायटी/प्रतिष्ठित निजी फर्म से काली सूची में डाला/विवर्जित/समाप्त किया जाता है/ If the bidder is Blacklisted/Debarred/Terminated from any Govt/ State-Govt./ PSU/ Autonomous Body/ Society/Reputed Private Firm.
- v. कार्यक्षेत्र आदि में कोई विचलन /Any deviation in scope etc.
- vi. एमईसी के अनुसार बिना किसी दस्तावेज के प्रस्तुत की गई बोलियां/ Bids submitted without any document as per MEC.

B. तकनीकी आवश्यकताएं/ Technical Requirements

1. जीएमपी (ग्रुप मेडिकलेम पॉलिसी): - कवर किए जाने वाले जीवन की सूची अनुबंध-ए संलग्न है/ GMP (Group Mediclaim Policy): - List of Lives to be covered is enclosed Annexure-B:

- 1.1. अस्पताल में भर्ती / रोगी लाभ/ Hospitalization/In-patient benefits - The insurance Scheme shall pay all expenses incurred in course of medical treatment availed of by the beneficiaries in an Empaneled Hospitals/Nursing Homes (with 24 hours admission clause) within the country, arising out of either illness/disease/injury and/or sickness. There shall be NO co-payment applicable. Room Rent for normal 1.5% of S.I. and for ICU 2% of S.I. without any monetary capping. (S.I.-Rs 7,50,000/10,00,000/12,50,000). Admission /Registration Charges to be covered without any sublimit. Congenital Internal Diseases, Seasonal Diseases, Lasik Treatment subject to agreed prescription of doctor with eye power of min. -/+7.5, to be covered, Ambulance charges upto Rs 4500/- per hospitalization. Disease wise Capping-No, except Cataract sublimit Rs 40,000/- per eye. Pre-hospitalization



expenses within a period of 30 days and post-hospitalization expenses within a period of 60 days shall also be included.

- 1.2. **पहले से मौजूद बीमारियों का कवरेज/ Coverage of Pre-existing diseases** - All diseases under the Scheme shall be covered from day one. A person suffering from any disease/having implants & internal congenital disease prior to the inception of the policy shall also be covered.
- 1.3. **अस्पताल में भर्ती होने से पहले और बाद में लाभ/ Pre and Post hospitalization benefit** - All expenses for the Pre hospitalization shall be 30 days and Post Hospitalization period of upto 60 days would be covered required relating to the treatment of the sickness for which hospitalization was done.
- 1.4. **डे केयर प्रक्रियाएं/ Day Care Procedures** - With the advances made in the treatment techniques, many medical treatments, formerly requiring hospitalization, can now be treated on a day care basis. The policy shall also provide for day care facilities (less than 24 hours hospitalization) for such identified procedures. Day care facilities shall be available for the treatments as per **Annexure-A**.

NOTE: Bidder shall provide the exhaustive list of Day Care Procedures which shall cover all the procedures as per Annex-A

1.5. **प्रसूति-लाभ/ Maternity Benefit**

- i) It shall cover treatment taken in Empaneled Hospital/Nursing Home arising from childbirth including Normal Delivery/Caesarean Section including miscarriage or abortion induced by accident or other medical emergency.
- ii) This benefit would be limited to only first two living children.
- iii) Limitation: Limited to Rs. 45,000/- for Normal Delivery; Limited to Rs.75,000/- for Caesarean Delivery.
- iv) Pre & post natal expenses shall be covered.



1.6. नवजात लाभ/ Newborn Benefit

- i) Newborn child (single/twins) to an insured mother would be covered under the scheme from day one up to the expiry of the current policy for the expenses running incurred for treatment taken in empaneled Hospitals/Nursing Homes/Day Care Clinics as an in-patient during the same policy and will be treated as a part of the mother subject to eligibility of the Maternity Benefit as stated above.
- ii) If, in first pregnancy, twins are born then the benefit stand ceases for second pregnancy. However, in second pregnancy twins are born then both will be covered till the expiry of the running policy
- iii) Congenital diseases of new born child shall also be covered under this policy.

1.7. बफर / कॉर्पोरेट फ्लोटर /Buffer /Corporate floater: For an amount of Rs. 15 Lakhs shall be there and it shall not be restricted to critical illness and can be utilized incase hospitalization expenses of a family exceed the Sum Insured amount, after the necessary approval / instruction from NATRAX authority.

1.8. अन्य आवश्यकताएं/ Other requirements:

- i) TPA: - One able representative who shall handle all the matters of our organization (24x7)
- ii) Pre hospitalization covered (30 days) and post hospitalization covered (60 days).
PAC Approval within 2 hrs. not beyond the limit.
- iii) Claim settlement Limit-
 - a) for Reimbursement: -within 10 to 15 days and
 - b) for Cashless: - within 4 hrs.
- iv) Mid-term inclusion for dependents - New Born Baby or Newly Wedded Spouse (No Premium to be charged).



- v) Mid Term inclusion for New Employee with Dependents – Premium to be charged on pro rata basis.
- vi) List to be attached for all the covered items and not covered items and excluded expenses.
- vii) Detailed presentation of Benefits of policy and procedures for entitlement of claims by TPA / Representative of Insurance company is mandatory within 15 days of issuance of policy.

1.9. अतिरिक्त आवश्यकताएँ/ Additional requirements:

- i) OPD included with capping of Rs. 10,000/- for each family.
- ii) Eye operation: lens limit Rs 15000/- for each family.
- iii) Dental treatment to be covered (RC and Dental capping) with capping of Rs. 5,000/- for each family.
- iv) Ayurveda medicine/ treatment cover in Mediclaim.
- v) Employee allow to increase the sum insurance amount; the difference of amount will be recovered from them.

2. जीपीए (ग्रुप पर्सनल एक्सीडेंट पॉलिसी):- अनुबंध-सी (कर्मचारियों की सूची संलग्न है)/ GPA (Group Personal Accident Policy): - Annexure-C (List of employees enclosed):

The policy shall cover benefits under death, permanent / total disablement, permanent partial disablement and temporary total disablement. List shall be attached for all the covered items and not covered items and excluded expenses.



C. OTHER TERMS AND CONDITIONS:

1. **दरें:** उद्धृत मूल्य (प्रीमियम) में सभी आकस्मिक व्यय, शुल्क और लागू कर शामिल होने चाहिए और इसे वार्षिक आधार पर INR में उद्धृत किया जाना चाहिए।/ **Rates:** The quoted prices (premium) should be including all incidental expenses, duties and applicable taxes and it should be quoted in INR on yearly basis.
2. **भुगतान शर्तें:** ऑर्डर जारी होने के बाद परफॉर्मा चालान प्रस्तुत करने पर 100% अग्रिम भुगतान / **Payment Terms:** 100% in advance on award the order, against the submission of Performa Invoice. Payment on receipt of policy document.





वित्तीय बोली/ Financial Bid

"NATRAX कर्मचारियों के लिए ग्रुप मेडि-क्लेम इंश्योरेंस पॉलिसी और ग्रुप एक्सीडेंट पॉलिसी (GPA) के लिए थर्ड पार्टी एडमिनिस्ट्रेटर (TPA)"

"Hiring of Third Party Administrator (TPA) for Group Medi-claim Insurance Policy & Group Accident Policy (GPA) for NATRAX Employees"

निविदा संख्या/ TENDER NO. NATRAX/PROC/A&IT/25/31.

क्रमांक/ Sr. No.	विवरण/ Description	जीएसटी सहित उद्धृत राशि (आंकड़ों में) // Quoted Amount (in figure) including GST	जीएसटी सहित उद्धृत राशि (शब्दों में) // Quoted Amount (in words) including GST
1	समूह मेडी-क्लेम बीमा (जीएमआई), (23 कर्मचारियों के लिए; 106 जीवन)/ Group Medi-claim Insurance (GMI) , (for 23 Employee; 106 Lives) details as per Annexure-B		
2	समूह व्यक्तिगत दुर्घटना नीति (जीपीए) (23 कर्मचारियों के लिए)/ Group Personal Accident Policy (GPA) (for 23 Employee) details as per Annexure-C		
कुल/ Total			

नोट: उपरोक्त सभी कीमतों में अनुबंध अवधि के दौरान लागू सभी कर और शुल्क शामिल होने चाहिए। *Note: all above prices should be inclusive of all taxes and duties applicable during contract period.*

बोलीदाता की मुहर और हस्ताक्षर/ Seal and sign of bidder

ANNEXURE-A

List of Day Care Procedures

ENT ✓

- | | |
|----|---|
| 1 | Stapedotomy |
| 2 | Myringoplasty(Type I Tympanoplasty) |
| 3 | Revision stapedectomy |
| 4 | Labyrinthectomy for severe Vertigo |
| 5 | Stapedectomy under GA |
| 6 | Ossiculoplasty |
| 7 | Myringotomy with Grommet Insertion |
| 8 | Tympanoplasty (Type III) |
| 9 | Stapedectomy under LA |
| 10 | Revision of the fenestration of the inner ear. |
| 11 | Tympanoplasty (Type IV) |
| 12 | Endolymphatic Sac Surgery for Meniere's Disease |
| 13 | Turbinectomy |
| 14 | Removal of Tympanic Drain under LA |
| 15 | Endoscopic Stapedectomy |
| 16 | Fenestration of the inner ear |
| 17 | Incision and drainage of perichondritis |
| 18 | Septoplasty |
| 19 | Vestibular Nerve section |
| 20 | Thyroplasty Type I |
| 21 | Pseudocyst of the Pinna - Excision |
| 22 | Incision and drainage - Haematoma Auricle |
| 23 | Tympanoplasty (Type II) |
| 24 | Keratosis removal under GA |
| 25 | Reduction of fracture of Nasal Bone |
| 26 | Excision and destruction of lingual tonsils |
| 27 | Conchoplasty |
| 28 | Thyroplasty Type II |
| 29 | Tracheostomy |
| 30 | Excision of Angioma Septum |
| 31 | Turbino-plasty |
| 32 | Incision & Drainage of Retro Pharyngeal Abscess |
| 33 | Uvulo Palato Pharyngo Plasty |
| 34 | Palatoplasty |
| 35 | Coincidence without adenoidectomy |
| 36 | Adenoidectomy with Grommet insertion |
| 37 | Adenoidectomy without Grommet insertion |

ANNEXURE-A

- 38 Vocal Cord lateralisation Procedure.
- 39 Incision & Drainage of Para Pharyngeal Abscess
- 40 Transoral incision and drainage of a pharyngeal abscess
- 41 Tonsillectomy with adenoidectomy
- 42 Tracheoplasty

Ophthalmology

- 43 Incision of tear glands
- 44 Other operation on the tear ducts
- 45 Incision of diseased eyelids
- 46 Excision and destruction of the diseased tissue of the eyelid
- 47 Removal of foreign body from the lens of the eye.
- 48 Corrective surgery of the entropion and ectropion
- 49 Operations for pterygium
- 50 Corrective surgery of blepharoptosis
- 51 Removal of foreign body from conjunctiva
- 52 Biopsy of tear gland
- 53 Removal of Foreign body from cornea
- 54 Incision of the cornea
- 55 Other operations on the cornea
- 56 Operation on the canthus and epicanthus
- 57 Removal of foreign body from the orbit and the eye ball.
- 58 Surgery for cataract
- 59 Treatment of retinal lesion
- 60 Removal of foreign body from the posterior chamber of the eye

Oncology

- 61 IV Push Chemotherapy
- 62 HBI-Hemibody Radiotherapy
- 63 Infusional Targeted therapy
- 64 SRT-Stereotactic Arc Therapy
- 65 SC administration of Growth Factors
- 66 Continuous Infusional Chemotherapy
- 67 Infusional Chemotherapy
- 68 CCRT-Concurrent Chemo + RT
- 69 Radiotherapy
- 70 3D Conformal Radiotherapy
- 71 IGRT-Image Guided Radiotherapy

ANNEXURE-A

72	IMRT- Step & Shoot
73	Infusional Bisphosphonates
74	IMRT- DMLC
75	Rotational Arc Therapy
76	Tele gamma therapy
77	FSRT-Fractionated SRT
78	VMAT-Volumetric Modulated Arc Therapy
79	SBRT-Stereotactic Body Radiotherapy
80	Helical Tomotherapy
81	SRS-Stereotactic Radiosurgery
82	X-Knife SRS
83	Gammaknife SRS
84	TBI- Total Body Radiotherapy
85	Intraluminal Brachytherapy
86	Electron Therapy
87	TSET-Total Electron Skin Therapy
88	Extracorporeal Irradiation of Blood Products
89	Telecobalt Therapy
90	Telecesium Therapy
91	External mould Brachytherapy
92	Interstitial Brachytherapy
93	Intracavity Brachytherapy
94	3D Brachytherapy
95	Implant Brachytherapy
96	Intravesical Brachytherapy
97	Adjuvant Radiotherapy
98	Afterloading Catheter Brachytherapy
99	Conditioning Radiotherapy for BMT
100	Extracorporeal Irradiation to the Homologous Bone grafts
101	Radical chemotherapy
102	Neoadjuvant radiotherapy
104	Palliative Radiotherapy
105	Radical Radiotherapy
106	Palliative chemotherapy
107	Complete Brachytherapy
108	Neoadjuvant chemotherapy
109	Adjuvant Chemotherapy

ANNEXURE-A

110	Induction chemotherapy
111	Consolidation chemotherapy
112	Maintenance chemotherapy
113	HDR Brachytherapy
Plastic Surgery	
114	Construction skin pedicle flap
115	Gluteal pressure ulcer-Excision
116	Muscle-skin graft, leg
117	Removal of bone for graft
118	Muscle-skin graft duct fistula
119	Removal cartilage graft
120	Myocutaneous flap
121	Fibro myocutaneous flap
122	Breast reconstruction surgery after mastectomy
123	Sling operation for facial palsy
124	Split Skin Grafting under RA
125	Wolfe skin graft
126	Plastic surgery to the floor of the mouth under GA
Urology	
127	AV fistula - wrist
128	URSL with stenting
129	URSL with lithotripsy
130	Cystoscopic Litholapaxy
131	ESWL
132	Haemodialysis
133	Bladder Neck Incision
134	Cystoscopy & Biopsy
135	Cystoscopy and removal of polyp
136	Suprapubic cystostomy
137	percutaneous nephrostomy
138	Ureterocolic decompression
139	Cystoscopy and SLING procedure.
140	TUNA- prostate
141	Excision of urethral diverticulum
142	Removal of urethral Stone
143	Excision of urethral prolapse

ANNEXURE-A

144	Mega-ureter reconstruction
145	Kidney renoscopy and biopsy
146	Ureter endoscopy and treatment
147	Vesico ureteric reflux correction
148	Surgery for pelvi ureteric junction obstruction
149	Anderson hynes operation
150	Kidney endoscopy and biopsy
151	Paraphimosis surgery
152	Injury prepuce- circumcision
153	Frenular tear repair
154	Meatotomy for meatal stenosis
155	surgery for fourniers gangrene scrotum
156	surgery filarial scrotum
157	surgery for watering can perineum
158	Repair of penile torsion
159	Drainage of prostate abscess
160	Orchiectomy
161	Cystoscopy and removal of FB
Neurology	
162	Facial nerve physiotherapy
163	Nerve biopsy
164	Muscle biopsy
165	Epidural steroid injection
166	Glycerol rhizotomy
167	Spinal cord stimulation
168	Motor cortex stimulation
169	Stereotactic Radiosurgery
170	Percutaneous Cordotomy
171	Intrathecal Baclofen therapy
172	Entrapment neuropathy Release
173	Diagnostic cerebral angiography
174	VP shunt
175	Ventriculoatrial shunt
Thoracic surgery	
176	Thoracoscopy and Lung Biopsy
177	Excision of cervical sympathetic Chain Thoracoscopic

ANNEXURE-A

178	Laser Ablation of Barretts oesophagus
179	Pleurodesis
180	Thoracoscopy and pleural biopsy
181	EBUS + Biopsy
182	Thoracoscopy ligation thoracic duct
183	Thoracoscopy assisted empyema drainage
Gastroenterology	
184	Pancreatic pseudocyst EUS & drainage
185	RF ablation for barretts oesophagus
186	ERCP and papillotomy
187	Esophago scope and sclerosant injection
188	EUS + submucosal resection
189	Construction of gastrostomy tube
190	EUS + aspiration pancreatic cyst
191	Small bowel endoscopy (therapeutic)
192	Colonoscopy lesion removal
193	ERCP
194	Colonoscopy stenting of stricture
195	Percutaneous Endoscopic Gastrostomy
196	EUS and pancreatic pseudo cyst drainage
197	ERCP and choledochoscopy
198	Proctosigmoidoscopy volvulus detorsion
199	ERCP and sphincterotomy
200	Esophageal stent placement
201	ERCP + placement of biliary stents
202	Sigmoidoscopy w / stent
203	EUS + coeliac node biopsy
General Surgery	
204	infected keloid excision
205	Incision of a pilonidal sinus / abscess
206	Axillary lymphadenectomy
207	Wound debridement and Cover
208	Abscess-Decompression
209	Cervical lymphadenectomy
210	infected sebaceous cyst
211	Inguinal lymphadenectomy

ANNEXURE-A

212	Incision and drainage of Abscess
213	Suturing of lacerations
214	Scalp Suturing
215	infected lipoma excision
216	Maximal anal dilatation
217	Piles
218	liver Abscess- catheter drainage
219	Fissure in Ano- fissurectomy
220	Fibroadenoma breast excision
221	Oesophageal varices Sclerotherapy
222	ERCP - pancreatic duct stone removal
223	Perianal abscess I&D
224	Perianal hematoma Evacuation
225	Fissure in ano sphincterotomy
226	UGI scopy and Polypectomy oesophagus
227	Breast abscess I& D
228	Feeding Gastrostomy
229	Oesophagoscopy and biopsy of growth oesophagus
230	UGI scopy and injection of adrenaline, sclerosants - bleeding ulcers
231	ERCP - Bile duct stone removal
232	Ileostomy closure
233	Colonoscopy
234	Polypectomy colon
235	Splenic abscesses Laparoscopic Drainage
236	UGI SCOPY and Polypectomy stomach
237	Rigid Oesophagoscopy for FB removal
238	Feeding Jejunostomy
239	Colostomy
240	Ileostomy
241	colostomy closure
242	Submandibular salivary duct stone removal
243	Pneumatic reduction of intussusception
245	Rigid Oesophagoscopy for Plummer vinson syndrome
246	Pancreatic Pseudocysts Endoscopic Drainage
247	ZADEK'S Nail bed excision
248	Subcutaneous mastectomy
249	Excision of Ranula under GA

ANNEXURE-A

250	Rigid Oesophagoscopy for dilation of benign Strictures
251	Eversion of Sac A) Unilateral b)Bilateral
251	Eversion of Sac A) Unilateral b)Bilateral
253	Jaboulay's Procedure
254	Scrotoplasty
255	Surgical treatment of varicocele
256	Epididymectomy
257	Circumcision for Trauma
258	Meatoplasty
259	Intersphincteric abscess incision and drainage
260	Psoas Abscess Incision and Drainage
261	Thyroid abscess Incision and Drainage
262	TIPS procedure for portal hypertension
263	Esophageal Growth stent
264	PAIR Procedure of Hydatid Cyst liver
265	True cut liver biopsy
266	Photodynamic therapy of esophageal tumour and Lung tumour
267	Excision of Cervical RIB
268	laparoscopic reduction of intussusception
269	Microdochectomy breast
270	Surgery for fracture Penis
271	Sentinel node biopsy
272	Parastomal hernia
273	Revision colostomy
274	Prolapsed colostomy- Correction
275	Testicular biopsy
276	laparoscopic cardiomyotomy(Hellers)
277	Sentinel node biopsy malignant melanoma
278	laparoscopic pyloromyotomy(Ramstedt)
	A)Injection Sclerotherapy
	B)Piles banding

Orthopedics

279	Arthroscopic Repair of ACL tear knee
280	Closed reduction of minor Fractures
281	Arthroscopic repair of PCL tear knee
282	Tendon shortening

ANNEXURE-A

283	Arthroscopic Meniscectomy - Knee
284	Treatment of clavicle dislocation
285	Arthroscopic meniscus repair
286	Hacmarthrosis knee- lavage
287	Abscess knee joint drainage
288	Carpal tunnel release
289	Closed reduction of minor dislocation
290	Repair of knee cap tendon
291	ORIF with K wire fixation- small bones
292	Release of midfoot joint
293	ORIF with plating- Small long bones
294	Implant removal minor
295	K wire removal
296	POP application
297	Closed reduction and external fixation
298	Arthrotomy Hip joint
299	Symes amputation
300	Arthroplasty
301	Partial removal of rib
302	Treatment of sesamoid bone fracture
303	Shoulder arthroscopy / surgery
304	Elbow arthroscopy
305	Amputation of metacarpal bone
306	Release of thumb contracture
307	Incision of foot fascia
308	calcaneum spur hydrocort injection
309	Ganglion wrist hyalase injection
310	Partial removal of metatarsal
311	Repair / graft of foot tendon
312	Revision/Removal of Knee cap
313	Amputation follow-up surgery
314	Exploration of ankle joint
315	Remove/graft leg bone lesion
316	Repair/graft achilles tendon
317	Remove of tissue expander
318	Elbow joint lining
319	Removal of wrist prosthesis

ANNEXURE-A

320	Biopsy finger joint lining
322	Treatment of shoulder dislocation
323	Lengthening of hand tendon
324	Removal of elbow bursa
325	Fixation of knee joint
326	Treatment of foot dislocation
327	Surgery of bunion
328	intra articular steroid injection
328	intra articular steroid injection
330	Removal of knee cap bursa
331	Treatment of fracture of ulna
332	Treatment of scapula fracture
333	Removal of tumor of arm/ elbow under RA/GA
334	Repair of ruptured tendon
335	Decompress forearm space
336	Revision of neck muscle (Torticollis release)
337	Lengthening of thigh tendons
338	Treatment fracture of radius & ulna
339	Repair of knee joint
Paediatric surgery	
340	Excision Juvenile polyps rectum
341	Vaginoplasty
342	Dilatation of accidental caustic stricture oesophageal
343	Presacral Teratomas Excision
344	Removal of vesical stone
345	Excision Sigmoid Polyp
346	Sternomastoid Tenotomy
347	Infantile Hypertrophic Pyloric Stenosis pyloromyotomy
348	Excision of soft tissue rhabdomyosarcoma
349	Mediastinal lymph node biopsy
350	High Orchiectomy for testis tumours
351	Excision of cervical teratoma
352	Rectal-Myomectomy
353	Rectal prolapse (Delormes procedure)
354	Orchidopexy for undescended testis
355	Detorsion of torsion Testis



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ANNEXURE-A

356	Lap.Abdominal exploration in cryptorchidism
357	EUA + biopsy multiple fistula in ano
358	Cystic hygroma - Injection treatment
359	Excision of fistula-in-ano
	Gynaecology
360	Hysteroscopic removal of myoma
361	D&C
362	Hysteroscopic resection of septum
363	thermal Cauterisation of Cervix
364	MIRENA insertion
365	Hysteroscopic adhesiolysis
366	LEEP
367	Cryocauterisation of Cervix
368	Polypectomy Endometrium
369	Hysteroscopic resection of fibroid
370	LLETZ
371	Conization
372	polypectomy cervix
373	Hysteroscopic resection of endometrial polyp
374	Vulval wart excision
375	Laparoscopic paraovarian cyst excision
376	uterine artery embolization
378	Bartholin Cyst excision
378	Laparoscopic cystectomy
379	Hymenectomy(imperforate Hymen)
380	Endometrial ablation
381	vaginal wall cyst excision
382	Vulval cyst Excision
383	Laparoscopic paratubal cyst excision
384	Repair of vagina (vaginal atresia)
385	Hysteroscopy, removal of myoma
386	TURBT
387	Ureterocoele repair - congenital internal
388	Vaginal mesh For POP
389	Laparoscopic Myomectomy
390	Surgey for SUI



ANNEXURE-A

391	Repair recto- vagina fistula
392	Pelvic floor repair(excluding Fistula repair)
393	URS + LL
394	Laparoscopic oophorectomy
Critical care	
395	Insert non- tunnel CV cath
396	Insert PICC cath (peripherally inserted central catheter)
397	Replace PICC cath (peripherally inserted central catheter)
398	Insertion catheter, intra anterior
399	Insertion of Portacath
Dental	
400	Splinting of avulsed teeth
401	Suturing lacerated lip
402	Suturing lacerated lip oral mucosa
403	Oral biopsy in case of abnormal tissue presentation
404	FNAC
405	Smear from oral cavity

Admissibility will be determined as per the policy terms , conditions and exclusions



List of Lives for GMC 2025-26

Sr.no	Employee ID	Name	Designation	Gender	Relationship	DOB	Age	Sum Insured	Email IDs	Mobile No.	City	State
1	NATRAX/R/013	Mr. A.Prabhakar	Sr. Manager - Proc & Stores	Male	Self	08-08-1976	48	1000000	a.prabhakar@natrtrip.in	9891739109	Indore	MP
2		Mrs. Kavitha .P		Female	Wife	28-07-1981	43				Indore	MP
3		Mr. Adinarayana		Male	Father	24-04-1948	76				Banglore	Karnataka
4		Mrs. Leelavathy		Female	Mother	18-12-1952	72				Banglore	Karnataka
5		Mr. Kreshanth Prabhakar		Male	Son	08-04-2007	17				Indore	MP
6		Ms. Venya Prabhakar		Female	Daughter	12-11-2011	13				Indore	MP
7	NATRAX/R/022	Mr.Rakesh Pathak	Sr. Engineer (Civil)	Male	Self	13-01-1966	59	750000	rakesh.pathak@natrtrip.in	9899526104	Indore	MP
8		Mrs.Anita Pathak		Female	Wife	04-04-1970	54				Indore	MP
9	NATRAX/R/019	Mr. Sushil Kumar	Sr. Executive – IT	Male	Self	07-03-1987	37	500000	sushil.kumar@natrtrip.in	9718194445	Indore	MP
10		Mrs. Anju Yadav		Female	Wife	04-07-1982	42				Indore	MP
11		Mr. Satyapal Singh Yadav		Male	Father	01-01-1963	62				Delhi	MP
12		Mrs. Meena Devi		Female	Mother	01-01-1967	58				Delhi	Delhi
13		Ms. Anjali Yadav		Female	Daughter	31-01-2008	16				Indore	Delhi
14		Mr. Nitin Yadav		Male	Son	11-01-2010	15				Indore	MP
15	NATRAX/R/029	Mr. Anuj Kumar	Executive Asst. – Procurement	Male	Self	19-09-1990	34	500000	anuj.kumar@natrtrip.in	8376093255	Indore	MP
16		Mr. Krishan Pal		Male	Father	01-01-1966	59				Muzaffarnagar	UP
17		Mrs. Sarvesh		Female	Mother	01-01-1961	64				Muzaffarnagar	UP
18		Mrs. Sarita		Female	Wife	01-01-1993	32				Muzaffarnagar	UP
19		Ms. Harshika		Female	Daughter	17-10-2014	10				Muzaffarnagar	UP
20		Ms. Vani		Female	Daughter	24-10-2017	7				Muzaffarnagar	UP
21	NATRAX/R/021	Mrs. Tulika Mazumdar	Sr. Engineer (T&D)	Female	Self	12-09-1988	36	750000	tulika.mazumdar@natrtrip.in	8586802329	Indore	MP
22		Mr. Ranjit Kumar Mazumdar		Male	Husband	01-10-1981	43				Bhopal	MP
23		Mr. Aayan		Male	Son	06-08-2018	6				Jabalpur	MP
24	NATRAX/R/001	Dr. Manish Jaiswal	Director – NATRAX	Male	Self	10-05-1975	49	1250000	director@natrtrip.in	8884100152	Indore	MP
25		Mrs. Preeti Jaiswal		Female	Wife	30-09-1977	47				Indore	MP
26		Ms. Gunjita Jaiswal		Female	Daughter	04-12-2008	16				Indore	MP
27		Smt. Rajni Jaiswal		Female	Mother	01-01-1950	75				Satna	MP
28	NATRAX/R/011	Mr. Girish Joshi	Sr. Manager (Civil & Infra)	Male	Self	06-06-1969	55	1000000	girish.joshi@natrtrip.in	7566660450	Indore	MP
29		Mrs. Seema Joshi		Female	Wife	21-08-1970	54				Indore	MP
30		Ms. Sakshi Joshi		Female	Daughter	08-12-2000	24				Indore	MP
31		Mr. Samarth Joshi		Male	Son	11-11-2005	19				Indore	MP
32	NATRAX/R/007	Mr. Tejpal Mahajan	Sr. Manager (Civil & Infra)	Male	Self	02-05-1978	46	1000000	tejpal.mahajan@natrtrip.in	9755755821	Indore	MP
33		Mrs. Meena Mahajan		Female	Wife	04-07-1986	38				Indore	MP
34		Mrs. Parvati Bai Mahajan		Female	Mother	08-04-1960	64				Indore	MP
35		Ms. Trisha Mahajan		Female	Daughter	08-08-2008	16				Indore	MP
36		Mr. Daiwik Mahajan		Male	Son	04-12-2011	13				Indore	MP
37	NATRAX/R/017	Mr. Srihari S J	Asst. Manager (Testing & Development)	Male	Self	23-03-1983	41	750000	sriharisi@natrtrip.in	9899707796	Indore	MP
38		Mrs. Rajani Chimmalagi		Female	Wife	02-05-1987	37				Indore	MP
39		Mr. Sameer Srihari		Male	Son	06-12-2014	10				Indore	MP
40		Ms. Sanjana Srihari		Female	Daughter	06-12-2014	10				Indore	MP
41		Mrs. S. Vijayalakshmi		Female	Mother	09-08-1950	74				Banglore	Karnataka
42		Mr. K.S. Janakiram		Male	Father	07-05-1948	76				Banglore	Karnataka
43	NATRAX/R/015	Mr. Sagar R.Bendre	Asst. Manager (Testing & Development)	Male	Self	13-06-1984	40	750000	sagar.bendre@natrtrip.in	7489139496	Indore	MP
44		Mr. Ravindra A.Bendre		Male	Father	14-08-1953	71				Kolhapur	Maharashtra
45		Mrs. Sulochana R.Bendre		Female	Mother	04-03-1961	63				Kolhapur	Maharashtra
46		Mrs. Mithila Sagar Bendre		Female	Wife	13-06-1986	38				Indore	MP
47		Ms. Aadnya Bendre		Female	Daughter	22-01-2016	9				Indore	MP
48	NATRAX/R/016	Mr. Umesh Raghuvanshi	Asst. Manager (Testing & Development)	Male	Self	03-12-1985	39	750000	umesh.raghuvanshi@natrtrip.in	7566660469	Indore	MP
49		Mrs. Priyanka Raghuvanshi		Female	Wife	01-03-1988	36				Indore	MP
50		Mr. Kalyan Singh		Male	Father	09-02-1966	58				Guna	MP
51		Mr. Aashray Raghuvanshi		Male	Son	03-02-2015	9				Indore	MP
52	NATRAX/R/010	Mr. Rajesh Chaudhary	Sr. Engineer (Client Assistance & Safety)	Male	Self	16-08-1976	48	750000	rajesh.chaudhary@natrtrip.in	7566660452	Indore	MP

Sr.no	Employee ID	Name	Designation	Gender	Relationship	DOB	Age	Sum Insured	Email IDs	Mobile No.	City	State
53		Mrs. Babby Chaudhary		Female	Wife	01-02-1982	42				Indore	MP
54		Mr. Siddharth		Male	Son	27-04-2003	21				Indore	MP
55		Mr. Sudhansu		Male	Son	18-05-2006	18				Indore	MP
56	NATRAX/R/012	Mr. Manish Mandloi	Sr. Engineer (Testing & Development)	Male	Self	01-02-1972	52	750000	manish.mandloi@natrax.in	9827089705	Indore	MP
57		Mrs. Mona Mandloi		Female	Wife	08-11-1977	47				Indore	MP
58		Mr. Amogh Mandloi		Male	Son	04-06-2008	16				Indore	MP
59		Ms Naisargi Mandloi		Female	Daughter	31-07-2015	9				Indore	MP
60		Mrs. Nirmala Mandloi		Female	Mother	24-02-1948	76				Indore	MP
61	NATRAX/R/023	Mr. Sunil Kumar Pipada	Engineer - (C & U)	Male	Self	05-12-1971	53	750000	sunilk.pipada@natrax.in	7566662059	Indore	MP
62		Mrs. Seema Pipada		Female	Wife	02-09-1971	53				Indore	MP
63		Ms. Sanvi Pipada		Female	Daughter	08-03-2006	18				Indore	MP
64	NATRAX/R/036	Mr. Anil Vishwakarma	Technician (VDY - Utility)	Male	Self	25-04-1988	36	500000	anil.vishwakarma@natrax.in	9669439167	Indore	MP
65		Mrs. Shyama Vishwakarma		Female	Mother	02-02-1968	56				Indore	MP
66		Mrs. Sonu Vishwakarma		Female	Wife	05-06-1990	34				Indore	MP
67		Mr. Mans Vishwakarma		Male	Son	08-09-2018	6				Indore	MP
68		Mr. Amogh		Male	Son	03-01-2021	4				Indore	MP
69	NATRAX/R/035	Mr. Rajesh Donal	Technician (PWT -Utility)	Male	Self	29-08-1976	48	500000	rajesh.donal@natrax.in	9826339431	Indore	MP
70		Mrs. Rambha Donal		Female	Mother	01-01-1943	82				Khandwa	MP
71		Mrs. Mala Donal		Female	Wife	01-01-1982	43				Indore	MP
72		Mr. Santosh Raj Donal		Male	Son	30-09-2005	19				Indore	MP
73		Ms. Shakti Donal		Female	Daughter	17-11-2018	6				Indore	MP
74	NATRAX/R/018	Mr. Pankaj Singh	Manager (Utilities)	Male	Self	10-10-1974	50	1000000	pankaj.singh@natrax.in	7317708811	Indore	MP
75		Mrs. Mridula Singh		Female	Wife	01-08-1976	48				Indore	MP
76		Mr. Mahendra Kumar Singh		Male	Father	01-01-1946	79				Banaras	UP
77		Mr. Devarsh		Male	Son	01-01-2014	11				Indore	MP
78	NATRAX/R/034	Mrs. Priyanka Mishra	Sr. Manager (HR & Administration)	Female	Self	02-06-1979	45	1000000	priyanka.mishra@natrax.in	9893555526	Indore	MP
79		Mr. Raveesh Mishra		Male	Husband	26-09-1976	48				Indore	MP
80		Ms. Prathysha Mishra		Female	Daughter	04-08-2006	18				Indore	MP
81		Master Prabeer Mishra		Male	Son	20-07-2014	10				Indore	MP
82	NATRAX/R/006	Mr. Manish Khandelwal	Sr. Executive Asst.Gr. II (Accounts)	Male	Self	01-08-1983	41	500000	manish.khandelwal@natrax.in	9301263269	Indore	MP
83		Smt. Manju Khandelwal		Female	Mother	17-10-1962	62				Indore	MP
84		Mrs. Versha Khandelwal		Female	Wife	01-11-1987	37				Indore	MP
85		Mr. Shlok Khandelwal		Male	Son	27-08-2015	9				Indore	MP
86	NATRAX/R/026	Mr. Ajay Kala	Manager (Accounts)	Male	Self	18-04-1971	53	750000	ajay.kala@natrax.in	9826033634	Indore	MP
87		Mrs. Sunita Kala		Female	Wife	10-04-1973	51				Indore	MP
88		Ms. Ashika Kala		Female	Daughter	18-01-2006	19				Indore	MP
89		Mr. Kailash Chand Kala		Male	Father	07-06-1946	78				Indore	MP
90		Mrs. Sarla Kala		Female	Mother	11-11-1949	75				Indore	MP
91	NATRAX/R/025	Mr. Abhishek Mishra	Executive Assistant (Admin)	Male	Self	30-12-1985	39	500000	abhishek.mishra@natrax.in	9589288322	Indore	MP
92		Mr. Lakshmi Narayan Mishra		Male	Father	01-01-1957	68				Sagar	MP
93		Mrs. Sharada Mishra		Female	Mother	02-01-1962	63				Sagar	MP
94		Mrs Shailja Mishra		Female	Wife	01-01-1991	34				Indore	MP
95		Ms. Vedika Mishra		Female	Daughter	27-11-2015	9				Indore	MP
96		Mr Vedik Mishra		Male	Son	16-04-2020	4				Indore	MP
97	NATRAX/R/003	Mr. Shiv Shankar Lal	Executive (IT)	Male	Self	01-01-1985	40	500000	shivshankar.sharma@natrax.in	7566660458	Indore	MP
98		Mr. Ram Lal Sharma		Male	Father	01-01-1955	70				Etawa	UP
99		Mrs. Kusma Devi		Female	Mother	01-06-1957	67				Etawa	UP
100		Mrs. Akanksha Sharma		Female	Wife	26-07-1990	34				Indore	MP
101		Ms. Shivanya Sharma		Female	Daughter	06-08-2015	9				Indore	MP
102		Mr Shivansh Sharma		Male	Son	27-01-2020	4				Indore	MP
103	NATRAX/R/024	Mr. Sumeet Garhwal	Sr. Executive Asst.Gr. II (IT)	Male	Self	10-03-1977	47	500000	sumeet.garhwal@natrax.in	9993587827	Indore	MP
104		Mrs. Neha Garhwal		Female	Wife	10-10-1984	40				Indore	MP
105		Mr. Ravindra Kumar Garhwal		Male	Father	01-07-1947	77				Indore	MP
106		Master Soham Garhwal		Male	Son	22-12-2015	9				Indore	MP

17000000

LIST FOR GPA POLICY FOR NATRAX FOR 2025-26

Sr. NO.	Name	DOB	Gender	Designation	Mail Id	Sum Insured
1	Dr. Manish Jaiswal	10.05.1975	Male	Director – NATRAX	director@natrax.in	1250000
2	Mrs. Priyanka Mishra	02.06.1979	Female	Sr. Manager	priyanka.mishra@natrax.in	1500000
3	Mr. Girish Joshi	06.06.1969	Male	Sr. Manager	girish.joshi@natrax.in	1500000
4	Mr. Tejpal Mahajan	02.05.1978	Male	Sr. Manager	tejpal.mahajan@natrax.in	1500000
5	Mr. A. Prabhakar	08.08.1976	Male	Sr. Manager	a.prabhakar@natrip.in	1500000
6	Mr. Pankaj Singh	10.10.1974	Male	Manager	pankaj.singh@natrax.in	1500000
7	Mr. Ajay Kala	18.04.1971	Male	Manager	ajay.kala@natrax.in	1500000
8	Mr. Srihari S J	23.03.1983	Male	Asst. Manager	sriharisj@natrax.in	1500000
9	Mr. Sagar R.bendre	13.06.1984	Male	Asst. Manager	sagar.bendre@natrax.in	1500000
10	Mr. Umesh Raghuvanshi	03.12.1985	Male	Asst. Manager	umesh.raghuvanshi@natrax.in	1500000
11	Mr. Rajesh Chaudhary	16.08.1976	Male	Sr. Engineer	rajesh.chaudhary@natrax.in	1500000
12	Mr. Manish Mandloi	01.02.1972	Male	Sr. Engineer	manish.mandloi@natrax.in	1500000
14	Mr. Rakesh Pathak	13.01.1966	Male	Sr. Engineer	rakesh.pathak@natrax.in	1500000
15	Mrs. Tulika Mazumdar	12.09.1988	Female	Sr. Engineer	tulika.mazumdar@natrax.in	1500000
13	Mr. Sunil Kumar Pipada	05.12.1971	Male	Engineer	sunilk.pipada@natrax.in	1500000
16	Mr. Sushil Kumar	07.03.1987	Male	Sr. Executive	sushil.kumar@natrax.in	1500000
17	Mr. Manish Khandelwal	01.08.1983	Male	Sr. Executive Asst.Gr. II	manish.khandelwal@natrax.in	1500000
19	Mr. Sumeet Garhwal	10.03.1977	Male	Sr. Executive Asst.Gr. II	sumeet.garhwal@natrax.in	1500000
18	Mr. Shiv Shankar Lal	01.01.1985	Male	Executive	shivshankar.sharma@natrax.in	1500000
20	Mr. Anuj Kumar	19.09.1990	Male	Executive Asst.	anuj.kumar@natrip.in	1500000
21	Mr. Abhishek Mishra	30.12.1985	Male	Executive Assistant	abhishek.mishra@natrax.in	1500000
22	Mr. Anil Vishwakarma	25.04.1988	Male	Technician	anil.vishwakarma@natrax.in	1500000
23	Mr. Rajesh Donal	29.08.1976	Male	Technician	rajesh.donal@natrax.in	1500000
	Total					34250000

GROUP MEDICLAIM SCHEDULE

Address of Issuing Office : Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063. Issuing Branch Code: 9201	Flat No-10-15 14th Floor, Vijaya Building, 17, Barakhamba Road,DELHI
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Policyholder Details	
Policy Number: 130132428120000005	Proposal No: P033124100083
Name: M/S NATIONAL AUTOMOTIVE BOARD	Policy Issue Date: 03/04/2024
Correspondence Address & Place of Supply: SURVEY NO-64 SAGOR MANPUR ROAD MADHAVPURA PITHAMPUR MADHYA PRADESH PITHAMPUR 454774	Email Id: ajit.upadhyay@natrax.in
Period of Insurance: From 28/03/2024 to mid night on 27/03/2025	Contact No: 8319914922
Tax Invoice No. & Date: P033124100083 & 03/04/2024	Date of proposal: 03/04/2024
GSTIN/UIN of Policyholder: 23AABAN9435G1ZN	Policy Branch Office Code: 1301

Details of previous policy (in case of renewal)	
Previous policy No: 130132328120000005	Date of expiry: 27/03/2024

Co-Insurance Details			
Co-Insurance Company	Company Status	Company Branch and Branch Code	Company Share (%)
RELIANCE GENERAL INSURANCE CO LTD.	Own	Corporate Group - Delhi,1301	100.00

Risk details	
Total No of Employees Covered	24
Total No of Lives Covered	111
Basis of Sum Insured	Family Floater
Family Covered	As Per Annexure
Total Sum Insured (Rs)	18000000.00
Coverage Details and List of members covered as per Schedule attached.	

Premium Details	Amount (Rs)
Premium (Rs)	1950000.00
IGST (@18.00%)	351000.00
Total Premium (Rs)	2301000.00

Branch GSTIN :07AABCR6747B1ZI;HSN Code :997133;Description Of Services :Accident and Health Insurance Service;
Consolidated Stamp duty Paid vide Letter of Authorisation "NO LOA/ENF-1/CSD/62/2024/(Validity Period Dt.01/03/2024 to Dt.01/12/2025)/1501 Date 28-02- 2024" at General Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir.

Coverage Details

Cover Name	Sum insured	Co-pay	Special Conditions
Hospitalization			Covered. Minimum 24 hours hospitalization required.
Pre Hospitalization			30 days prior to date of admission to hospital.
Post Hospitalization			60 days from date of discharge from hospital.
Maternity Cover			Maternity Benefit applicable for First two living children. Maternity Benefits for sum insured Rs 45,000 Normal Delivery & Rs. 75,000 C section Delivery Maternity applicable for employee & spouse only " Pre & Post Natal to be covered under IPD only
Waiver of Maternity waiting period			9 months waiting period waived off
Ambulance charges			Ambulance charges payable up to a maximum upto Rs. 4500
Baby cover from Day1			Day one baby cover within family floater SI (enrolment up to 30 days from date of birth)
Pre-existing illness cover			Pre-existing diseases to be covered
Cover for first year excluded diseases			Waiver of 1st and 2nd yr exclusions
Cover for first 30 days Exclusion			Waiver of 30 day waiting period
Family Definition			Self + Spouse + 2 Dependent Child / Children upto age 25 years + 2 of Dependent Parent/s/In law upto age 80 years (Emp code NATRAX/R/035 dependent parent age above 80 years Covered as an exception)
Member Addition and Deletion Process			Addition-deletion will be done on pro-rata premium basis for employees along with dependants once in a month only, subject to all relevant details being forwarded to insurer before 7th day of succeeding month. Dependents to be declared at inception of policy only. Mid-term change/addition not allowed except spouse by marriage and child by birth, , which are to be declared within 30 days of succeeding month.
Room Rent			Room Rent including nursing & RMO charges capped at 1.5% of sum insured per day for Normal room and 2% of sum insured per day for ICU per day and all other related charges in accordance with room rent restriction or actual whichever is lower. In the event of a person getting admitted in higher category all hospital related charges will be pro-rated to the eligibility limit as per the room rent restriction.

General Conditions: 1.Eye Care :

- a).Claim for lasik treatment - if power of eye is above +/- 7.5, is payable.
 - b).Cataract: INR 40000 per eye
 - c).Eye operation: lens limit Rs 15000/- for each family."
- 2.OPD :

"OPD included with capping of Rs. 10,000/- for each family

Dental treatment to be covered (RC and Dental capping) with capping of Rs. 5,000/- for each family.

Half yearly health checkup of employee will be conducted under Mediclaim policy with below tests for each member covered under this policy :

- a.Complete Blood Count Profile (CBC)
 - b.Complete Lipid Profile
 - c.Complete LFT and KFT tests
 - d.ECG
 - e.Blood sugar fasting
 - f.ESR, Urine Routine
 - g.ABO Group & RH Type"
- 3.Corporate Buffer :

"For Corporate buffer, please incorporate the condition mentioned below:

The Company shall reimburse the Insured Person such usual and necessary medical expense incurred in-hospital for a period of minimum 24 hours for the treatment of the Major Ailments named below only, after the exhausting the Sum Insured as covered under the policy.

The Company shall provide additional Sum Insured over and above Sum Insured for an amount of is maximum or equal to family sum insured, as applicable. The Aggregate Liability of the Company in respect of all such claims for treatment relating to Major Ailments shall not exceed Rs.15 Lac for all the Insured Families, as applicable during the period of insurance.

Major Ailments shall mean the following diseases only:

- a.Renal Failure requiring Kidney Transplantation
- b.Cerebro Vascular Strokes / Hemorrhage
- c.Open and Close Heart Surgery (inclusive of C.A.B.G.)
- d.Malignancy diseases which are confirmed on Histopathological Report
- e.Encephalitis (Viral)
- f.Neuro Surgery
- g.Total Replacement of Joints
- h.Liver Disorder associated with complications Cirrhosis of Liver
- i.Grievous injury which include multiple fracture of long bone, head-injury leading to unconsciousness, burns of more than 40%, injury requiring artificial ventilatory support plus Vertebral Column Injury , spinal cord/vertebral fracture.
- j.Corporate Buffer is not applicable to Maternity."

4.Modern treatment :

"The Company will indemnify the Insured Person up to 50% of Base Sum Insured for the Medical Expenses incurred during the Policy period on Inpatient Treatment or Day Care Treatment or Domiciliary Treatment of below mentioned Modern Treatment Methods

Uterine Artery Embolization and HIFU

Balloon Sinuplasty

Deep Brain Stimulation

Oral Chemotherapy

Immunotherap Intra Vitreal injections

Robot surgeries

Stereotactic radio surgeries

Bronchial Thermoplasty

Vaporization of the prostate (Green laser treatment or holmium laser treatment)

IONM- (Intra Operative Neuro Monitoring)

Stem Cell therapy: Including Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered"

5.Others :

a)If, in first pregnancy, twins are born then the benefit stand ceases for second pregnancy. However, in second pregnancy twins are born then both will be covered till the expiry of the running policy

b)Congenital diseases of new born child shall also be covered under this policy.

c)Ayurveda treatment cover in case of Govt hospital"

6.Mid-term increase in sum insured is not permitted

7.Claim Submission & Intimation clause

"Claim intimation:

a.Planned Hospitalization , the policyholder/Insured person with intimate such admission at least 48 hr prior to the planned date of admission

b.Emergency hospitalization, the policy holder / insured person will intimate such admission within 24 hrs of such admission.

Claim submission:

It shall be a condition precedent to the Companys liability under this policy that all supporting documents relating to the claim must be submitted to the TPA within thirty (30) days from the date of discharge from the hospital. In case of post-hospitalization treatment days, all claim documents should be submitted to the TPA within seven (7) days after completion of such treatment.

Violation of above clause (claim Intimation & claim Submission), will liable of 10% co-payment on all admissible claim amounts."

8.Surcharges, service charges, miscellaneous charges and other non treatment related expenses are not payable.

9. Ailment/ Conditions not covered : Robotic surgery/treatment done using this technology/Robotically assisted Surgery, RFQMR - Rotational Field Quantum Magnetic Resonance Device - Cytotron, C3R, Balloon Sinuplasty, Bariatric surgery, Inj Avastin /Lucentis/Macugen, Ozone Therapy, Enhanced External Counter Pulsation Therapy (EECP), Rejuvenation therapy are not covered until mentioned in terms & conditions

10. It shall be a condition precedent to the Company's liability under this policy that all supporting documents relating to the claim must be submitted to the TPA within thirty (30) days from the date of discharge from the hospital. In case of post-hospitalization treatment days, all claim documents should be submitted to the TPA within seven (7) days after completion of such treatment.

Rest all other terms & conditions strictly as per Reliance's Group mediclaim policy attached with this Policy schedule &/or with the Policy wording along with terms and condition, Endorsement, and Annexure. If you (Policyholder) have not received any of these, please E-mail/write to the company at rgicl.services@relianceada.com or contact us on 1800 3009 (toll free) within 15 days of receipt of this policy. This policy Schedule in original must be surrendered to the company. In case of cancellation of the policy. In the event of any incorrect representation, the liability shall be upon the policy holder.

Warranted that the exclusions mentioned below stand deleted:

30 day Exclusion
First Year exclusion
Pre- existing illness
Maternity
Maternity waiting period

Direct	Direct	
Intermediary Code	Intermediary Name	Intermediary Contact No.

Schedule of Members										
Sr. No.	Emp Code	Name of the person	Emp Relation	Grade	AGE	Gender	Sum Insured	Date of Joining	Location	Remarks
1	NATRAX/R/001	DR. MANISH JAISWAL	SELF	DIRECT OR – NATRAX	48 Yr 00 M	M	1250000	28.03.2024	Indore	MP
2	NATRAX/R/001	MRS. PREETI JAISWAL	SPOUSE		46 Yr 00 M	F		28.03.2024	Indore	MP
3	NATRAX/R/001	MS. GUNJITA JAISWAL	DAUGHTER		15 Yr 00 M	F		28.03.2024	Indore	MP
4	NATRAX/R/001	SMT. RAJNI JAISWAL	MOTHER		74 Yr 00 M	F		28.03.2024	Satna	MP
5	NATRAX/R/003	MR SHIVANSH SHARMA	SON		4 Yr 00 M	M		28.03.2024	Indore	MP
6	NATRAX/R/003	MR. RAM LAL SHARMA	FATHER		69 Yr 00 M	M		28.03.2024	Etawa	UP
7	NATRAX/R/003	MR. SHIV SHANKAR LAL	SELF	EXECUTIVE (IT)	39 Yr 00 M	M	500000	28.03.2024	Indore	MP
8	NATRAX/R/003	MRS. AKANKSHA SHARMA	SPOUSE		33 Yr 00 M	F		28.03.2024	Indore	MP
9	NATRAX/R/003	MRS. KUSMA DEVI	MOTHER		66 Yr 00 M	F		28.03.2024	Etawa	UP
10	NATRAX/R/003	MS. SHIVANYA SHARMA	DAUGHTER		8 Yr 00 M	F		28.03.2024	Indore	MP
11	NATRAX/R/006	MR. MANISH KHANDELWAL	SELF	SR. EXECUTIVE ASST.G R. LL (ACCOUNTS)	40 Yr 00 M	M	500000	28.03.2024	Indore	MP
12	NATRAX/R/006	MR. SHLOK KHANDELWAL	SON		8 Yr 00 M	M		28.03.2024	Indore	MP
13	NATRAX/R/006	MRS. VERSHA KHANDELWAL	SPOUSE		36 Yr 00 M	F		28.03.2024	Indore	MP
14	NATRAX/R/006	SMT. MANJU KHANDELWAL	MOTHER		61 Yr 00 M	F		28.03.2024	Indore	MP
15	NATRAX/R/007	MR. DAIWIK MAHAJAN	SON		12 Yr 00 M	M		28.03.2024	Indore	MP
16	NATRAX/R/007	MR. TEJPAL MAHAJAN	SELF	SR. MANAGER (CIVIL & INFRA)	45 Yr 00 M	M	1000000	28.03.2024	Indore	MP
17	NATRAX/R/007	MRS. MEENA MAHAJAN	SPOUSE		37 Yr 00 M	F		28.03.2024	Indore	MP
18	NATRAX/R/007	MRS. PARVATI BAI MAHAJAN	MOTHER		63 Yr 00 M	F		28.03.2024	Indore	MP

Schedule of Members										
Sr. No.	Emp Code	Name of the person	Emp Relation	Grade	AGE	Gender	Sum Insured	Date of Joining	Location	Remarks
19	NATRAX/R /007	MS. TRISHA MAHAJAN	DAUGHTER		15 Yr 00 M	F		28.03.2024	Indore	MP
20	NATRAX/R /010	MR. RAJESH CHAUDHARY	SELF	SR. ENGINEER (CLIENT ASSISTANCE & SAFETY)	47 Yr 00 M	M	750000	28.03.2024	Indore	MP
21	NATRAX/R /010	MR. SIDDHARTH	SON		20 Yr 00 M	M		28.03.2024	Indore	MP
22	NATRAX/R /010	MR. SUDHANSU	SON		17 Yr 00 M	M		28.03.2024	Indore	MP
23	NATRAX/R /010	MRS. BABBY CHAUDHARY	SPOUSE		42 Yr 00 M	F		28.03.2024	Indore	MP
24	NATRAX/R /011	MR. GIRISH JOSHI	SELF	SR. MANAGER (CIVIL & INFRA)	54 Yr 00 M	M	1000000	28.03.2024	Indore	MP
25	NATRAX/R /011	MR. SAMARTH JOSHI	SON		18 Yr 00 M	M		28.03.2024	Indore	MP
26	NATRAX/R /011	MRS. SEEMA JOSHI	SPOUSE		53 Yr 00 M	F		28.03.2024	Indore	MP
27	NATRAX/R /011	MS. SAKSHI JOSHI	DAUGHTER		23 Yr 00 M	F		28.03.2024	Indore	MP
28	NATRAX/R /012	MR. AMOGH MANDLOI	SON		15 Yr 00 M	M		28.03.2024	Indore	MP
29	NATRAX/R /012	MR. MANISH MANDLOI	SELF	SR. ENGINEER (TESTING & DEVELOPMENT)	52 Yr 00 M	M	750000	28.03.2024	Indore	MP
30	NATRAX/R /012	MRS. MONA MANDLOI	SPOUSE		46 Yr 00 M	F		28.03.2024	Indore	MP
31	NATRAX/R /012	MRS. NIRMALA MANDLOI	MOTHER		76 Yr 00 M	F		28.03.2024	Indore	MP
32	NATRAX/R /012	MS NAIARGI MANDLOI	DAUGHTER		8 Yr 00 M	F		28.03.2024	Indore	MP
33	NATRAX/R /013	MR. A.PRABHAKAR	SELF	SR. MANAGER - PROC & STORES	47 Yr 00 M	M	1000000	28.03.2024	Indore	MP

Schedule of Members										
Sr. No.	Emp Code	Name of the person	Emp Relation	Grade	AGE	Gender	Sum Insured	Date of Joining	Location	Remarks
34	NATRAX/R /013	MR. ADINARAYANA	FATHER		75 Yr 00 M	M		28.03.2024	Banglore	Karnataka
35	NATRAX/R /013	MR. KRESHANTH PRABHAKAR	SON		16 Yr 00 M	M		28.03.2024	Indore	MP
36	NATRAX/R /013	MRS. KAVITHA .P	SPOUSE		42 Yr 00 M	F		28.03.2024	Indore	MP
37	NATRAX/R /013	MRS. LEELAVATHY	MOTHER		71 Yr 00 M	F		28.03.2024	Banglore	Karnataka
38	NATRAX/R /013	MS. VENYA PRABHAKAR	DAUGHTER		12 Yr 00 M	F		28.03.2024	Indore	MP
39	NATRAX/R /015	MR. RAVINDRA A.BENDRE	FATHER		70 Yr 00 M	M		28.03.2024	Kolhapur	Maharashtra
40	NATRAX/R /015	MR. SAGAR R.BENDRE	SELF	ASST. MANAGER (TESTING & DEVELOPMENT)	39 Yr 00 M	M	750000	28.03.2024	Indore	MP
41	NATRAX/R /015	MRS. MITHILA SAGAR BENDRE	SPOUSE		37 Yr 00 M	F		28.03.2024	Indore	MP
42	NATRAX/R /015	MRS. SULOCHANA R.BENDRE	MOTHER		63 Yr 00 M	F		28.03.2024	Kolhapur	Maharashtra
43	NATRAX/R /015	MS. AADNYA BENDRE	DAUGHTER		8 Yr 00 M	F		28.03.2024	Indore	MP
44	NATRAX/R /016	MR. AASHRAY RAGHUWANSHI	SON		9 Yr 00 M	M		28.03.2024	Indore	MP
45	NATRAX/R /016	MR. KALYAN SINGH	FATHER		58 Yr 00 M	M		28.03.2024	Guna	MP
46	NATRAX/R /016	MR. UMESH RAGHUWANSHI	SELF	ASST. MANAGER (TESTING & DEVELOPMENT)	38 Yr 00 M	M	750000	28.03.2024	Indore	MP
47	NATRAX/R /016	MRS. PRIYANKA RAGHUWANSHI	SPOUSE		36 Yr 00 M	F		28.03.2024	Indore	MP
48	NATRAX/R /017	MR. K.S. JANAKIRAM	FATHER		75 Yr 00 M	M		28.03.2024	Banglore	Karnataka
49	NATRAX/R /017	MR. SAMEER SRIHARI	SON		9 Yr 00 M	M		28.03.2024	Indore	MP

Schedule of Members										
Sr. No.	Emp Code	Name of the person	Emp Relation	Grade	AGE	Gender	Sum Insured	Date of Joining	Location	Remarks
50	NATRAX/R/017	MR. SRIHARI SEETHARAMAIAH JANAKIRAM	SELF	ASST. MANAGER (TESTING & DEVELOPMENT)	41 Yr 00 M	M	750000	28.03.2024	Indore	MP
51	NATRAX/R/017	MRS. RAJANI CHIMMALAGI	SPOUSE		36 Yr 00 M	F		28.03.2024	Indore	MP
52	NATRAX/R/017	MRS. S. VIJAYALAKSHMI	MOTHER		73 Yr 00 M	F		28.03.2024	Banglore	Karnataka
53	NATRAX/R/017	MS. SANJANA SRIHARI	DAUGHTER		9 Yr 00 M	F		28.03.2024	Indore	MP
54	NATRAX/R/018	MR. DEVARSH	SON		10 Yr 00 M	M		28.03.2024	Indore	MP
55	NATRAX/R/018	MR. MAHENDRA KUMAR SINGH	FATHER		78 Yr 00 M	M		28.03.2024	Banaras	UP
56	NATRAX/R/018	MR. PANKAJ SINGH	SELF	MANAGER (UTILITIES)	49 Yr 00 M	M	1000000	28.03.2024	Indore	MP
57	NATRAX/R/018	MRS. MRIDULA SINGH	SPOUSE		47 Yr 00 M	F		28.03.2024	Indore	MP
58	NATRAX/R/019	MR. NITIN YADAV	SON		14 Yr 00 M	M		28.03.2024	Indore	MP
59	NATRAX/R/019	MR. SATYAPAL SINGH YADAV	FATHER		61 Yr 00 M	M		28.03.2024	Delhi	MP
60	NATRAX/R/019	MR. SUSHIL KUMAR	SELF	SR. EXECUTIVE – IT	37 Yr 00 M	M	500000	28.03.2024	Indore	MP
61	NATRAX/R/019	MRS. ANJU YADAV	SPOUSE		41 Yr 00 M	F		28.03.2024	Indore	MP
62	NATRAX/R/019	MRS. MEENA DEVI	MOTHER		57 Yr 00 M	F		28.03.2024	Delhi	Delhi
63	NATRAX/R/019	MS. ANJALI YADAV	DAUGHTER		16 Yr 00 M	F		28.03.2024	Indore	Delhi
64	NATRAX/R/021	MR. AAYAN	SON		5 Yr 00 M	M		28.03.2024	Jabalpur	MP
65	NATRAX/R/021	MR. RANJIT KUMAR MAZUMDAR	SPOUSE		42 Yr 00 M	M		28.03.2024	Bhopal	MP
66	NATRAX/R/021	MRS. TULIKA MAZUMDAR	SELF	SR. ENGINEER (T&D)	35 Yr 00 M	F	750000	28.03.2024	Indore	MP

Schedule of Members										
Sr. No.	Emp Code	Name of the person	Emp Relation	Grade	AGE	Gender	Sum Insured	Date of Joining	Location	Remarks
67	NATRAX/R/022	MR.RAKESH PATHAK	SELF	SR. ENGINEER (CIVIL)	58 Yr 00 M	M	750000	28.03.2024	Indore	MP
68	NATRAX/R/022	MRS.ANITA PATHAK	SPOUSE		53 Yr 00 M	F		28.03.2024	Indore	MP
69	NATRAX/R/023	MR. SUNIL KUMAR PIPADA	SELF	ENGINEER - (C & U)	52 Yr 00 M	M	750000	28.03.2024	Indore	MP
70	NATRAX/R/023	MRS. SEEMA PIPADA	SPOUSE		52 Yr 00 M	F		28.03.2024	Indore	MP
71	NATRAX/R/023	MS. SANVI PIPADA	DAUGHTER		18 Yr 00 M	F		28.03.2024	Indore	MP
72	NATRAX/R/024	MASTER SOHAM GARHWAL	SON		8 Yr 00 M	M		28.03.2024	Indore	MP
73	NATRAX/R/024	MR. RAVINDRA KUMAR GARHWAL	FATHER		76 Yr 00 M	M		28.03.2024	Indore	MP
74	NATRAX/R/024	MR. SUMEET GARHWAL	SELF	SR. EXECUTIVE ASST.G R. LL (IT)	47 Yr 00 M	M	500000	28.03.2024	Indore	MP
75	NATRAX/R/024	MRS. NEHA GARHWAL	SPOUSE		39 Yr 00 M	F		28.03.2024	Indore	MP
76	NATRAX/R/024	MRS. SHASHI GARHWAL	MOTHER		71 Yr 00 M	F		28.03.2024	Indore	MP
77	NATRAX/R/025	MR VEDIK MISHRA	SON		3 Yr 00 M	M		28.03.2024	Indore	MP
78	NATRAX/R/025	MR. ABHISHEK MISHRA	SELF	EXECUTIVE ASSISTANT (ADMIN)	38 Yr 00 M	M	500000	28.03.2024	Indore	MP
79	NATRAX/R/025	MR. LAKSHMI NARAYAN MISHRA	FATHER		67 Yr 00 M	M		28.03.2024	Sagar	MP
80	NATRAX/R/025	MRS SHAILJA MISHRA	SPOUSE		33 Yr 00 M	F		28.03.2024	Indore	MP
81	NATRAX/R/025	MRS. SHARADA MISHRA	MOTHER		62 Yr 00 M	F		28.03.2024	Sagar	MP
82	NATRAX/R/025	MS. VEDIKA MISHRA	DAUGHTER		8 Yr 00 M	F		28.03.2024	Indore	MP
83	NATRAX/R/026	MR. AJAY KALA	SELF	MANAGER (ACCOUNTS)	52 Yr 00 M	M	750000	28.03.2024	Indore	MP

Schedule of Members										
Sr. No.	Emp Code	Name of the person	Emp Relation	Grade	AGE	Gender	Sum Insured	Date of Joining	Location	Remarks
84	NATRAX/R/026	MR. KAILASH CHAND KALA	FATHER		77 Yr 00 M	M		28.03.2024	Indore	MP
85	NATRAX/R/026	MRS. SARLA KALA	MOTHER		74 Yr 00 M	F		28.03.2024	Indore	MP
86	NATRAX/R/026	MRS. SUNITA KALA	SPOUSE		50 Yr 00 M	F		28.03.2024	Indore	MP
87	NATRAX/R/026	MS. ASHIKA KALA	DAUGHTER		18 Yr 00 M	F		28.03.2024	Indore	MP
88	NATRAX/R/029	MR. ANUJ KUMAR	SELF	EXECUTIVE ASST. – PROCUREMENT	33 Yr 00 M	M	500000	28.03.2024	Indore	MP
89	NATRAX/R/029	MR. KRISHAN PAL	FATHER		58 Yr 00 M	M		28.03.2024	Muzaffargar	UP
90	NATRAX/R/029	MRS. SARITA	SPOUSE		31 Yr 00 M	F		28.03.2024	Muzaffargar	UP
91	NATRAX/R/029	MRS. SARVESH	MOTHER		63 Yr 00 M	F		28.03.2024	Muzaffargar	UP
92	NATRAX/R/029	MS. HARSHIKA	DAUGHTER		9 Yr 00 M	F		28.03.2024	Muzaffargar	UP
93	NATRAX/R/029	MS. VANI	DAUGHTER		6 Yr 00 M	F		28.03.2024	Muzaffargar	UP
94	NATRAX/R/034	MASTER PRABEER MISHRA	SON		9 Yr 00 M	M		28.03.2024	Indore	MP
95	NATRAX/R/034	MR. RAVEESH MISHRA	SPOUSE		47 Yr 00 M	M		28.03.2024	Indore	MP
96	NATRAX/R/034	MRS. PRIYANKA MISHRA	SELF	SR. MANAGER (HR & ADMINISTRATION)	44 Yr 00 M	F	1000000	28.03.2024	Indore	MP
97	NATRAX/R/034	MS. PRATHYSHA MISHRA	DAUGHTER		17 Yr 00 M	F		28.03.2024	Indore	MP
98	NATRAX/R/035	MR. RAJESH DONAL	SELF	TECHNICIAN (PWT - UTILITY)	47 Yr 00 M	M	500000	28.03.2024	Indore	MP
99	NATRAX/R/035	MR. SANTOSH RAJ DONAL	SON		18 Yr 00 M	M		28.03.2024	Indore	MP
100	NATRAX/R/035	MRS. MALA DONAL	SPOUSE		42 Yr 00 M	F		28.03.2024	Indore	MP
101	NATRAX/R/035	MRS. RAMBHA DONAL	MOTHER		81 Yr 00 M	F		28.03.2024	Khandwa	MP

Schedule of Members										
Sr. No.	Emp Code	Name of the person	Emp Relation	Grade	AGE	Gender	Sum Insured	Date of Joining	Location	Remarks
102	NATRAX/R/035	MS. SHAKTI DONAL	DAUGHTER		5 Yr 00 M	F		28.03.2024	Indore	MP
103	NATRAX/R/036	MR. AMOGH	SON		3 Yr 00 M	M		28.03.2024	Indore	MP
104	NATRAX/R/036	MR. ANIL VISHWAKARMA	SELF	TECHNICIAN (VDY - UTILITY)	35 Yr 00 M	M	500000	28.03.2024	Indore	MP
105	NATRAX/R/036	MR. MANS VISHWAKARMA	SON		5 Yr 00 M	M		28.03.2024	Indore	MP
106	NATRAX/R/036	MRS. SHYAMA VISHWAKARMA	MOTHER		56 Yr 00 M	F		28.03.2024	Indore	MP
107	NATRAX/R/036	MRS. SONU VISHWAKARMA	SPOUSE		33 Yr 00 M	F		28.03.2024	Indore	MP
108	NATRAX/R/037	MR. VINAMRA MISHRA	SON		9 Yr 00 M	M		28.03.2024	Indore	MP
109	NATRAX/R/037	MR. VINAY MISHRA	SELF	DGM – FINANCE	42 Yr 00 M	M	1000000	28.03.2024	Indore	MP
110	NATRAX/R/037	MRS. RASHMI MISHRA	SPOUSE		40 Yr 00 M	F		28.03.2024	Indore	MP
111	NATRAX/R/037	MS VIBHUTI MISHRA	DAUGHTER		13 Yr 00 M	F		28.03.2024	Indore	MP

Notice of communication to be given in respect of claim to :	
Name:	Reliance HCMT
Address:	Reliance General Insurance Company .Ltd. HCMT HUB 1-89/3/B/40 to 42/ks/301 3rd floor, Krishe block, Krishe Sapphire Madhapur, Hyderabad Pincode: 500081
City:	Hyderabad
Website Address:	
Customer care No	+91 22 4890 3009
Email id:	rcarehealth@rcap.co.in

Note :

- In case of renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change
- For detailed terms, conditions and exclusions please refer the policy wordings.
- In the event of non-realization of premium, this policy document automatically stands cancelled from inception, irrespective of whether a separate communication is sent or not
- In witness whereof this Policy has been signed at Mumbai on policy tax invoice date in lieu of Application No. as mentioned in the policy.
- In the event of incorrect representation of this declaration, the liability shall be upon the Policyholder
- Only the benefits which are mentioned in this Policy Schedule shall be available under the Policy.
- This document shall be treated as a Tax Invoice as per Rule 46 of the Central Goods and Services Tax Rules 2017
- In case of any assistance with claims, please contact us on +91 22 4890 3009 (Paid) or email us at rgicl.services@relianceada.com
- The Policy Wording with detailed terms, conditions and exclusions along with other documents are available on our website www.reliancegeneral.co.in.
- (Policy wordings link : <https://www.reliancegeneral.co.in/Insurance/About-Us/Downloads.aspx>)

Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 02248903009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located. Smt. Sandhya Baliga Office of the Insurance Ombudsman, 2/2 A, Universal Insurance Building, Asaf Ali Road, New Delhi – 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@cioins.co.in

For Reliance General Insurance Co. Ltd.




Authorised Signatory

GROUP PERSONAL ACCIDENT SCHEDULE

Corporate Office/Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063.		Policy Servicing Branch: Flat No-10-15 14th Floor, Vijaya Building, 17, Barakhamba Road, DELHI	
Policy Branch Office Code: 1301		Agent/Broker Code:Direct	
Policy No: 130132429140000004			
Date of proposal:02/04/2024 ProposalNo:P033124100087		Details of previous policy (in case of renewal) Previous policy No:130132329140000005 Date of expiry: 27/03/2024	
TaxInvoice No & Date :P033124100087 & 02/04/2024			
INSURED NAME : M/S NATIONAL AUTOMOTIVE BOARD			
GSTIN /UN of the insured		23AABAN9435G1ZN	
Policy Holder Address / Place Of Supply : SURVEY NO-64 SAGOR MANPUR ROAD MADHAVPURA PITHAMPUR MADHYA PRADESH DHAR 454774			
Period of Insurance: From 28/03/2024 to mid night on 27/03/2025			
Total No of Employees Covered		24	
Total No of Lives Covered		24	
Type of Policy		Named	
Total Sum Insured(Rs)		35750000.00	
Description of Group		Employees	
Nature of Business			
Coverage Details and List of members covered as per Schedule attached.			

Premium (Rs)	14000.00
IGST (@18.00%)	2520.00
TOTAL PREMIUM PAYABLE(Rs)	16520.00
Branch GSTIN :07AABCR6747B1ZI;HSN Code :997133;Description Of Services :Accident and Health Insurance Service;	
Consolidated Stamp duty Paid vide Letter of Authorisation "NO LOA/ENF-1/CSD/62/2024/(Validity Period Dt.01/03/2024 to Dt.01/12/2025)/1501 Date 28-02- 2024" at General Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir.	

Notice of communication to be given in respect of claim to :	
Name:	
Address:	
City:	
Website Address:	
Customer care No	
Email id:	
<p>In the event of dishonor of Cheque, this policy automatically stands cancelled from inception irrespective of whether a separate communication is sent or not.</p> <p>The policy wording with detailed terms, conditions and exclusions are available on our website www.reliancegeneral.co.in</p> <p>Policy wordings link :https://www.reliancegeneral.co.in/Insurance/About-Us/Downloads.aspx</p> <p>In witness whereof this policy has been signed at Mumbai on 02/04/2024</p> <p>In case of a renewal, the benefits provided under the policy and/or terms and conditions of the policy including premium rate may be subject to change.</p> <p>Grievance Clause: For resolution of any query or grievance, Insured may contact the respective branch office of the Company or may call at 02248903009 or may write an email at rgicl.services@relianceada.com. In case the insured is not satisfied with the response of the office, insured may contact the Nodal Grievance Officer of the Company at rgicl.grievances@relianceada.com. In the event of unsatisfactory response from the Nodal Grievance Officer, insured may email to Head Grievance Officer at rgicl.headgrievances@relianceada.com. In the event of unsatisfactory response from the Head Grievance Officer, he/she may, subject to vested jurisdiction, approach the Insurance Ombudsman for the redressal of grievance. Details of the offices of the Insurance Ombudsman are available at IRDAI website www.irda.gov.in or on company website www.reliancegeneral.co.in or on www.gbic.co.in. The insured may also contact the following office of the Insurance Ombudsman within whose territorial jurisdiction the branch or office of the Company is located.Smt. Sandhya Baliga Office of the Insurance Ombudsman,2/2 A,Universal Insurance Building,Asaf Ali Road,New Delhi- 110 002. Tel.: 011 - 23239633 / 23237532 Fax: 011 - 23230858 Email: bimalokpal.delhi@cioins.co.in</p>	
<p>For and on behalf of</p> <p>Reliance General Insurance Company Limited.</p>	
<p>Agent Code Direct</p> <p>Agent Contact No</p> <p>User ID: 50025845 Policy Generation Date :02/04/2024</p>	 <p>Authorised Signatory</p>

Schedule attached to and forming part of Policy No.130132429140000004			
Cover Name	Sum insured	Co-pay	Special Conditions
Table C-Death +Permanent Total Disability +Permanent Partial Disability			Covered - Accidental only
Table D-Death +Permanent Total Disability +Permanent Partial Disability + Temporary Total Disablement			Covered - Accidental only

General Conditions: Any One Accident limit (Rs.) 12,000,000
Maximum any one life limit will be (Rs.)- 1,500,000

Coverage:-

1. Table-D - Accidental Death + Permanent total disability + Permanent partial disability + Temporary total disability
2. Weekly Compensation (Temporary total disability benefit)- 1% Sum insured or actual weekly salary or Rs 5,000 whichever is less per week, maximum for 52 weeks.
3. Repatriation of the mortal remains - 1% of Sum Insured or Rs. 5,000/- Whichever is less.
4. Ambulance charges : actuals subject to maximum up to Rs.1,500
5. Terrorism is covered, however, terrorism activity arising out of Nuclear, Biological and/or Chemical means is excluded from the scope of this policy
6. World-wide coverage
7. 24*7 coverage
8. Age restricted between 18 years -65 years

Warranties:

1. Policy is on NAMED BASIS
2. Warranted all the Permanent employees without any selection are covered under the policy
3. Warranted that Table D sum insured restricted to 24 times the monthly salary or the sum insured against the individual or Rs 5 lakhs whichever is less ,
4. Total Sum insured should not exceed 100 times of monthly salary of an employee. Insured to submit salary certificate of month prior to date of accident at the time of claim.
5. Mid-term increase in sum insured is not permitted.
6. Contractual employee/labor are out of the scope of the policy
7. Warranted that Driver for Commercial/heavy motorized Vehicles /Class D category vehicles as per IMT are not covered under the policy.
8. Warranted that armed security guards & fire fighters are not covered under the policy.
9. Warranted that all the employees belong to Risk category I & II only

Addition & deletion process:-

1. "Mid term addition is allowed only on the ground of new joiners.
2. Insured to submit monthly list of additions & deletions of new joiners/ those who have left the organization during the month by 7th of succeeding month.
3. New joiners will be covered from the date of joining subject to sufficient CD balance from date of inclusion or else from the date of receipt of premium.
4. Deletion of an employee will be from the date employee leaving the organization.
5. Premium for addition & deletion will be on pro-rata basis.
6. No refund is allowed against employees who have claimed.
7. In case of delayed declaration, addition/deletion will be from the date of receipt of request to insurer subject to sufficient CD balance subject to nil claims."

Specific Exclusions:

A. Lives involved in the below mentioned activities/occupation shall be outside the scope of the policy:-

1. Employee involved in any hazardous activity or manual labour.
2. While engaged in aviation, or whilst mounting or dismounting from or traveling in any aircraft. (Not applicable for fare Paying Passengers)
3. Participation in any kind of motor speed contest
4. Professional sports team in respect of specific benefit for inability to perform
5. Underground mining & contractor specializing in tunneling
6. Naval, military or air force personnel
7. Radioactivity, Nuclear risks, ionizing radiation
8. Suicide, attempt to Suicide or intentionally self- inflicted injury, sexually transmitted conditions, mental disorder, anxiety, stress or depression.
9. Being under influence of drugs, alcohol, or other intoxication or hallucinogens
10. Participation in actual or attempted felony, riot, civil commotion, crime misdemeanor
11. Committing any breach of law of land with criminal intent.
12. Death or disablement resulting from Pregnancy or childbirth
13. Offshore activities & related risks are out of the scope of policy

B. Lives employed under the occupation under Risk Category III are excluded under the scope of the policy i.e. . Persons working in mines, explosives, Electrical installations on high tension lines, Racing, Circus People, skiing, mountaineering, big game hunting, ballooning, hang gliding, river rafting, winter sports, skiing, ice hockey ,polo & such other persons engaged in occupation of similar hazard.

Rest of Terms & Conditions & exclusions as per the Group Personal Accident Policy. Attached with this Policy schedule , are the Policy wording along with terms and condition, Endorsement, and Annexure. If you (Policyholder) have not received any of these, please E-mail/write to the company at rgicl.services@relianceada.com or contact us on 1800 3009 (toll free) within 15 days of receipt of this policy. This policy Schedule in original must be surrendered to the company in case of cancellation of the policy. In the event of any incorrect representation, the liability shall be upon the policy holder.

Schedule of Members covered attached to and forming part of Policy No 13013242914000004

SNo	Emp Code	Name	Nominee	Grade	Age	Gender	Table A	Table B	Table C	Table D	Total Sum Insured	Date of Joining	Location	Remarks
1	NATRAX/R/037	MR. VINAY MISHRA	NA	DGM – FINANC E	42 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
2	NATRAX/R/001	DR. MANISH JAISWAL	NA	DIRECTOR – NATRAX	48 Yr 00 M	M	0	0	750000	500000	1250000	3/28/2024 12:00:00 AM		
3	NATRAX/R/003	MR. SHIV SHANKAR LAL	NA	EXECUTIVE (IT)	39 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
4	NATRAX/R/006	MR. MANISH KHANDELWAL	NA	SR. EXECUTIVE ASST.G R. LL (ACCOUNTS)	40 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
5	NATRAX/R/007	MR. TEJPAL MAHAJAN	NA	SR. MANAGER (CIVIL & INFRA)	45 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
6	NATRAX/R/010	MR. RAJESH CHAUDHARY	NA	SR. ENGINEER (CLIENT ASSISTANCE & SAFETY)	47 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
7	NATRAX/R/011	MR. GIRISH JOSHI	NA	SR. MANAGER (CIVIL & INFRA)	54 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
8	NATRAX/R/012	MR. MANISH MANDLOI	NA	SR. ENGINEER (TESTING & DEVELOPMENT)	52 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
9	NATRAX/R/013	MR. A.PRABHAKAR	NA	SR. MANAGER - PROC & STORES	47 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		

Schedule of Members covered attached to and forming part of Policy No 130132429140000004

SNo	Emp Code	Name	Nominee	Grade	Age	Gender	Table A	Table B	Table C	Table D	Total Sum Insured	Date of Joining	Location	Remarks
10	NATR AX/R/015	MR. SAGAR R.BENDRE	NA	ASST. MANAGER (TESTING & DEVELOPMENT)	39 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
11	NATR AX/R/016	MR. UMESH RAGHUWANSHI	NA	ASST. MANAGER (TESTING & DEVELOPMENT)	38 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
12	NATR AX/R/017	MR. SRIHARI SEETHARAMAIAH JANAKIRAM	NA	ASST. MANAGER (TESTING & DEVELOPMENT)	41 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
13	NATR AX/R/018	MR. PANKAJ SINGH	NA	MANAGER (UTILITIES)	49 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
14	NATR AX/R/019	MR. SUSHIL KUMAR	NA	SR. EXECUTIVE - IT	37 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
15	NATR AX/R/021	MRS. TULIKA MAZUMDAR	NA	SR. ENGINEER (T&D)	35 Yr 00 M	F	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
16	NATR AX/R/022	MR. RAKESH PATHAK	NA	SR. ENGINEER (CIVIL)	58 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
17	NATR AX/R/023	MR. SUNIL KUMAR PIPADA	NA	ENGINEER - (C & U)	52 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
18	NATR AX/R/024	MR. SUMEET GARHWAL	NA	SR. EXECUTIVE ASST. GR. LL (IT)	47 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
19	NATR AX/R/025	MR. ABHISHEK MISHRA	NA	EXECUTIVE ASSISTANT (ADMIN)	38 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		

Schedule of Members covered attached to and forming part of Policy No 130132429140000004														
SNo	Emp Code	Name	Nominee	Grade	Age	Gender	Table A	Table B	Table C	Table D	Total Sum Insured	Date of Joining	Location	Remarks
20	NATR AX/R/026	MR. AJAY KALA	NA	MANAGER (ACCOUNTS)	52 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
21	NATR AX/R/029	MR. ANUJ KUMAR	NA	EXECUTIVE ASST.-PROCUREMENT	33 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
22	NATR AX/R/034	MRS. PRIYANKA MISHRA	NA	SR. MANAGER (HR & ADMINISTRATION)	44 Yr 00 M	F	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
23	NATR AX/R/035	MR. RAJESH DONAL	NA	TECHNICIAN (PWT - UTILITY)	47 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
24	NATR AX/R/036	MR. ANIL VISHWAKARMA	NA	TECHNICIAN (VDY - UTILITY)	35 Yr 00 M	M	0	0	1000000	500000	1500000	3/28/2024 12:00:00 AM		
Grand Total							0	0	23750000	12000000	35750000			