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DEVELOPMENT HOUSE, 24 Park Street , Kolkata -700016
(www.magmainurance.com)
IRDA REG NO. 149 DATED 22nd MAY,2012
CIN: U66000WB2009PLC136327
In case of any query, assistance or claims, please contact us at 1800 266 3202
UIN: MAGHLP21234V022021
Group Health Insurance

Date : 08/04/2025

To,
MARATHWADA MITRA MANDAL
302/A, BMCC ROAD, ,DECCAN GYMKHANA,
PUNE
PUNE
MAHARASHTRA 411004
Mobile:7447789027



Dear Sir/Madam,

Subject: Risk Assumption Letter

Thank you for choosing Magma General Insurance Limited as your preferred General Insurance Company. Please find attached herewith Policy No: P0226200006/6115/100002 which has been issued based on the information received from you and is reproduce in proposal attached with the Risk Assumption Letter and your proposal has been processed accordingly.

Coverage of risk is subject to realisation of the full premium post which, insurance coverage under the policy would commence. In case the premium is not received by us due to cheque dishonour or any other reason, the insurance cover shall be void ab-initio.

If you require physical policy or any changes in the certificate of insurance cum policy schedule, you are requested to contact us at customercare@magmainurance.com or calling our toll free helpline on 1800 266 3202. Absence of any communication from you in this regard within a period of 30 days of date of this letter, would mean that issued policy is in order and as per proposal.

The Risk Assumption Letter is to be read in conjunction with the policy and shall be considered as null and void without the same.

Thanking You,
 Regards

For Magma General Insurance Limited

Authorised Signatory

Group Health Insurance

Key Information Sheet

Disclaimer Note: The information mentioned below is illustrative and not exhaustive. The information must be read in conjunction with the policy wordings. In case of any conflict between the Key Information Sheet and the policy wordings, the terms and conditions mentioned in the policy wordings shall prevail.

Sl. No.	Title	Description	Refer to Policy Wordings
1.	Product Name	Group Health Insurance	
2.	What is covered under the policy?	The policy provides indemnification of medical expenses incurred by the Insured during the hospitalization or outpatient basis (as the case may be) for any illness or injury suffered during the Policy Period.	Policy Schedule
3.	Optional Add On Covers(As Opted)	<ul style="list-style-type: none"> • Room Rent Capping • Room category Limit • Pre and Post Hospitalisation Expenses • Ambulance Cover • Domiciliary Hospitalisation • AYUSH Treatment • Maternity Cover • Baby Day 1 Cover • Psychiatric treatment Cover • Corporate Floater • 30 day waiting period waiver cover • Specific disease waiting period reduction cover • Pre-existing Diseases cover • Top Up Cover (Aggregate Deductible Cover) • Co-Payment • Disease Sub-limit Cover 	Benefits covered under the policy: Extension Covers
4.	Payout Basis	<ul style="list-style-type: none"> • Cashless or Reimbursement of covered medical expenses up to specified Sum Insured as per the scope of cover. 	Specific Terms and clauses: Claim Procedure
5.	Terms of Renewal	<ul style="list-style-type: none"> • The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person. • Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years 	Standard General Terms and Conditions: Renewal of Policy
6.	Cancellation	<p>The Policyholder may cancel this Policy by giving 7 days' written notice and in such an event, the Company shall refund premium for the unexpired policy period.</p> <p>We shall cancel the Policy and refund the premium for the balance of the Policy Period after deducting the amount spent on pre-policy medical check up by Us, provided that no claim has been made under the Policy by or on behalf of any Insured Person.</p> <p>Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any Benefit has been availed by the Insured person under the Policy. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person, by giving 7 days' written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.</p>	Standard General Terms and Conditions: Cancellation/ Termination (other than Free Look cancellation)



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Policy Schedule /TAX INVOICE

Group Health Insurance

Policy Details

Policy Issuing Office	KHODAL CHAMBERS, 2ND FLOOR, UNIT 203 & 204 R B MEHTA MARG ,NR. DHANJI DEVSHI MUNICIPAL SCHOOL, GHATKOPAR (E) , MUMBAI -400077 ,MAHARASHTRA , PH: (1800) 2663202
Policy Number	P0226200006/6115/100002
Name of Insured	MARATHWADA MITRA MANDAL
Address of the Insured	302/A, BMCC ROAD, ,DECCAN GYMKHANA, PUNE PUNE MAHARASHTRA 411004 Mobile:7447789027
GST Number	27AAATM9698N1ZI
Policy Period	
Start Date & time	00:01 Hrs on 01/04/2025
End Date & time	23:59 hrs on 31/03/2026

Intermediary Details

Intermediary Name	Intermediary Code	Contact Number	Email Id	Toll Free Number
TOYOTA TSUSHO INSURANCE BROKER (INDIA) PVT LTD	BRC0000047			

Other Basic Details

No. of lives insured	733
Details of Persons Insured	As per Annexure
Total Sum Insured	146600000
Maximum Sum Insured	200000
Sum Insured Type	Individual

Premium

Net Premium	970,000.00
CGST @ 9%	87,300.00
SGST @ 9%	87,300.00
Total Premium	1,144,600.00

Co-Insurance Details:-

Insurer	Share (%)
Magma General Insurance Limited	100

Details of Coverage and Sum Insured

Cover	Coverage Details
Third Party Administrator	Medsave Health Insurance TPA Ltd
Service Category	Both Cashless & Reimbursement
Pre-existing Disease	Covered
Specific disease waiting period	Waived Off
30 Days waiting period	Waived Off
Domiciliary Hospitalisation	Excluded
Family Definition	Employee only covered under policy.
Age Band	18 Year - 70 Years
Sum Insured	Sum Insured Per life Rs.2L during the policy period.
Pre - Post Hospitalisation	Pre Hospitalisation and Post Hospitalisation for 30 days & 60 days respectively are covered.
Room Rent	Room Rent is restricted to 2% of SI for Normal & 4% of SI for ICU (Room rent limit incl. of nursing charges). In case of admission in normal room, if insured is admitted in a higher category, then insured will bear difference of all associated medical expenses as in final hospital bill in same proportion.
Day care procedures	Day care procedures are covered as per Magma Day care list.
Maternity Benefit	

for Normal & C-Section	NA
Maternity waiting period	NA
Baby Day 1	NA
Mid-Term Inclusion	NA
Pre/Post Natal Expenses	NA
Co-Payment	Not applicable
PPN Option	Not applicable
Add-Del of Lives	Premium to be charged on Pro-Rata for addition/deletion endorsement.
Ambulance Service	Ambulance Charges limited to Rs.2000 Per Person in case of emergency
Corporate Floater	Overall Corporate Floater Limit: Rs.1000000. It can't be utilized for claims of maternity and other capped ailments.
OPD Cover	Not covered
Id cards	E-Cards to be issued
Special Condition	Liability for Nasal Sinus Surgeries upto Rs.35,000; Hospitalisation arising out of Psychiatric ailments upto Rs.30,000.
Special Condition	Lasik surgery covered above +/- 7.5
Special Condition	50% Co-Pay for cyberknife treatment, Stem Cell Transplantation, Uterine Artery Embolization and HIFU, Balloon Sinuplasty, Deep Brain stimulation, Immunotherapy- Monoclonal Antibody to be given as injection, Robotic surgeries, Stereotactic radio surgeries, Bronchical Thermoplasty, Vaporisation of the prostate (Green laser treatment or holmium laser treatment), IONM - (Intra Operative Neuro Monitoring). Cochlear Implant treatment and Oral chemotherapy shall be restricted to 50% of the Sum Insured(SI). Intra vitreal injection is covered upto 50% of SI maximum upto Rs.50,000 per family.
Special Condition	No Refund for deletion if lives less than minimum required & if insured has claimed during policy.
Special Condition	Internal Congenital disease is covered and external Congenital disease is covered under life threatening situation.
Special Condition	Hospitalization due to terrorism is covered under the policy.
Special Condition	Portability/Migration benefit can be availed at the time of retirement or resignation from the services (Provided these events are falling within the policy period). Portability option is available as per IRDA guideline under the existing retail health products. Standard coverage, terms & conditions, prevailing underwriting guidelines of retail product would apply.
Claim Intimation and Submission of Documents	All reimbursement claims have to be intimated within 15 days of discharge. Claims have to be submitted for reimbursement within 30 days of date of discharge of the patient. However, the Company may at its absolute discretion consider waiver of this Condition in extreme cases of hardship where it is proved to the satisfaction of the Company that under the circumstances in which the insured was placed it was not possible for him or any other person to give such notice or file claim within the prescribed time-limit. The claims would invite additional 10% copayment over and above payable amount only in case of delay in submission of claims beyond 30 days.
Ayush Treatment	Ayush treatment covered under the policy upto 100% of FSI in govt. recognised hospitals only
Policy Type	GMC Indemnity policy

Exclusions

Exclusion	Exclusion Details
Exclusion	Septoplasty, Infertility & Related Ailments including Male sterility; Treatment on trial/experimental basis; Admin/Registration/Service/Misc. Charges; Expenses on fitting of Prosthesis; Any device/instrument/machine contributing/replacing the function of an organ; Holter Monitoring are outside the scope of the policy.

IN WITNESS WHEREOF the undersigned being duly authorized by and on behalf of the Company has/have here onto set his/their hands

Premium Collection Details :- [ReceiptDate - Amount] : - 01/04/2025 , ₹ 1144600

Premium Amount in Word's (₹) :- Eleven Lakhs Forty-Four Thousand Six Hundred Only

Disclaimer:

- This Policy shall be null and voidable initio if the Premium cheque / the valid negotiable instrument as received by this company bearing the Collection No is dishonored by the bank.
- Issuance of the Premium receipt is not a proof of risk acceptance.

For and behalf of Magma General Insurance Limited



DULY CONSTITUTED ATTORNEY(S)

GST Number of Magma 27AAGCM1685C1ZJ
 GST Invoice Number - POL2704260002735
 GST Invoice Date - 08/04/2025
 Accounting Code for Service - 997133, Accident and health insurance services

Previous GST Invoice No. -POL2704250011630

Place of Supply:MAHARASHTRA (27)

Whether Tax is payable on Reverse Charge - No
 UIN : MAGHLGP21234V022021

This is a valid Tax invoice in terms of Sub-rule 2 of Rule 54 of CGST Rule 2017. Further, being an Insurance Company, issuing of e-invoice and QR Code are not applicable on us in terms of Notification No 13 and 14 of 2020 dated 21st March 2020 issued from Central Board of Indirect Taxes and Customs. I/We hereby declare that though our aggregate turnover in any preceding financial year from 2017-18 onwards is more than the aggregate turnover notified under sub-rule (4) of rule 48, we are not required to provide an invoice in terms of the provisions of the said sub-rule.

Consolidated Stamp Duty on the issue of General Insurance Policies Paid vide G.O No. 378, dated 06.03.2025

Head Office Address: UNIT NO. 1B & 2B, 2ND FLOOR, EQUINOX BUSINESS PARK, TOWER 3, LBS MARG, KURLA (WEST), MUMBAI, MAHARASHTRA, 400070.

Registered Office address: Development House, 24, Park Street, Kolkata, Pincode - 700016

IRDA REG NO. 149 DATED 22nd MAY, 2012

CIN: U66000WB2009PLC136327

• 1800-266-3202 • customercare@magmainsurance.com • www.magmainsurance.com

CUSTOMER INFORMATION SHEET/ KNOW YOUR POLICY- GROUP HEALTH INSURANCE

This document provides key information about your policy. You are advised to go through your policy document.

Sr No	Title	Description (Please refer to the Policy Clause Number in next column)	Policy Clause Number																																																																																
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6	Exclusions	<ul style="list-style-type: none"> Treatment for, or arising from, an Injury that is intentionally self-inflicted, including attempted suicide Any treatment received outside India Breach of Law (Code Excl10) Obesity/ Weight Control: (Code- Excl06) Cosmetic or Plastic Surgery (Code Excl08) Change of Gender treatment (Code Excl07) Please refer to Policy Schedule for specific exclusions and Policy wordings for generic exclusions.	E																																																																																
7	Waiting period	<table border="1"> <tr> <td colspan="2">Waiting Periods</td> <td>Limits</td> </tr> <tr> <td colspan="2">Pre-existing Disease</td> <td>Covered</td> </tr> <tr> <td colspan="2">Specific disease waiting period</td> <td>Waived Off</td> </tr> <tr> <td colspan="2">Initial waiting period</td> <td></td> </tr> </table>	Waiting Periods		Limits	Pre-existing Disease		Covered	Specific disease waiting period		Waived Off	Initial waiting period			E																																																																				
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8	Financial limits of coverage	The policy will pay only up to the limits specified hereunder for the following diseases/ procedures: <table border="1"> <tr> <td>Copayment</td> <td>Not applicable</td> </tr> <tr> <td>Special Condition</td> <td>Liability for Nasal Sinus Surgeries upto Rs.35,000; Hospitalisation arising out of</td> </tr> </table>	Copayment	Not applicable	Special Condition	Liability for Nasal Sinus Surgeries upto Rs.35,000; Hospitalisation arising out of	Limits as specified in Policy Schedule																																																																												
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		Special Condition	Lasik surgery covered above +/- 7.5
	i. Sub-limit (it is pre-defined limit, and the insurance company will not pay any amount in excess of this limit) ii. Co-payment (it is a specified amount/ percentage of the admissible claim amount to be paid by policyholder/ insured) iii. Deductible (it is a specified amount • up to which an insurance company will not pay any claim and • which will be deducted from the total claim amount (if claim amount is more than the specified amount) iv. Any other limit (as applicable)	Special Condition	50% Co-Pay for cyberknife treatment, Stem Cell Transplantation, Uterine Artery Embolization and HIFU, Balloon Sinuplasty, Deep Brain stimulation, Immunotherapy-Monoclonal Antibody to be given as injection, Robotic surgeries, Stereotactic radio surgeries, Bronchical Thermoplasty, Vaporisation of the prostate (Green laser treatment or holmium laser treatment), IONM - (Intra Operative Neuro Monitoring). Cochlear Implant treatment and Oral chemotherapy shall be restricted to 50% of the Sum Insured(SI). Intra vitreal injection is covered upto 50% of SI maximum upto Rs.50,000 per family.
		Special Condition	No Refund for deletion if lives less than minimum required & if insured has claimed during policy.
		Special Condition	Internal Congenital disease is covered and external Congenital disease is covered under life threatening situation.
		Special Condition	Hospitalization due to terrorism is covered under the policy.
		Special Condition	Portability/Migration benefit can be availed at the time of retirement or resignation from the services (Provided these events are falling within the policy period). Portability option is available as per IRDA guideline under the existing retail health products. Standard coverage, terms & conditions, prevailing underwriting guidelines of retail product would apply.
9	Claims/ Claims Procedures	Third Party Administrator For cashless service: • Cashless facility is available only at Our Network Providers, as per the list available on TPA website. For Notice of claim: • Please contact us at least 72 hours before admission in case of planned hospitalization. For emergency hospitalization, kindly contact Us within 24 hours of admission to Hospital. For Reimbursement of Claim: • Submission of claim: You shall submit all the required claim documents as mentioned in the Policy document not later than 30 days from the date of discharge. Reimbursement claims under this Policy shall be settled or rejected, as the case may be, within 30 days of the receipt of the last necessary document. TPA Contact details as specified on the E-cards	Medsave Health Insurance TPA Ltd Claim Procedure
10	Policy Servicing	Address: Any of Our branch offices or corporate office during business hours. List of branch offices is available at www.magmainsurance.com OR Call us at: 1800 266 3202	
11	Grievances/Complaints	Company Officials: In case You are aggrieved in any way then You may contact Us at: Email: gro@magmainsurance.com Call us at: 1800 266 3202 IRDAI (IGMS/ Call Centre): Toll Free Number: 155255 (or) 1800 4254 732 Timings: 8 AM to 8 PM -- (Monday to Saturday) Ombudsman: In case You are not satisfied with Our decision/ resolution, You may approach the Insurance Ombudsman at the addresses given in Annexure I of the Policy document.	Redressal of Grievance Annexure
12	Things to remember	Free Look Cancellation: You may cancel the insurance policy if you do not want it, within 30 days from the beginning of the policy. For process related to Free Look Call us at: 1800 266 3202 Policy Renewal: Except on the grounds of fraud, moral hazard or misrepresentation or non-cooperation, renewal of your policy shall not be denied.	Free Look Provision Renewal of Policy
13	Your Obligations	Please disclose claim history of the group for previous insurance years if any. Incorrect disclosure may lead to policy cancellation or affect claim settlement.	Material change
Note: In case of any conflict, the terms and conditions mentioned in the policy document shall prevail.			
Declaration by the Policy Holder			
<input checked="" type="checkbox"/> I have read the above and confirm having noted the details.			
Place: <u>PUNE</u>			
Date: <u>08/04/2025</u>			
			(Signature of the Policyholder)

Group Health Insurance

Preamble

The insurance cover provided under this Policy up to the Sum Insured is and shall be subject to (a) the terms and conditions of this Policy, (b) the receipt of premium, and (c) Disclosure to information and statements which the Policyholder/ Insured person has provided in the proposal form for all persons to be insured. Please inform Us immediately of any change in the address, nature of job, state of health, or of any other changes affecting any Insured Person. If any claim arising as a result of an Illness or Injury that occurred during the Policy Period becomes payable, then We shall pay the Benefits in accordance with the terms, conditions and exclusions of the Policy subject to availability of Sum Insured.

Definitions

The terms defined below have the meaning ascribed to them wherever they appear in this Policy and, where appropriate, references to the singular include references to the plural, references to male include female and references to any statutory enactment include subsequent changes, replacements or amendments to the same:

i. Standard Definitions

Accident: An accident means sudden, unforeseen and involuntary event caused by external, visible and violent means.

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 the following criterion:
 - i) Having at least 5 in-patient beds;
 - ii) Having qualified AYUSH Medical Practitioner in charge round the clock;
 - iii) Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
 - iv) Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

AYUSH Hospitals referred above shall also obtain either pre-entry level certificate (or higher level of certificate) issued by National Accreditation Board for Hospitals and Healthcare Providers (NABH) or State Level Certificate (or higher level of certificate) under National Quality Assurance Standards (NQAS), issued by National Health Systems Resources Centre (NHSRC).

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 patient and making them accessible to the insurance company's authorized representative

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

Cashless facility: Cashless facility means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization is approved.

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

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

a) **Internal Congenital Anomaly**

Congenital anomaly which is not in the visible and accessible parts of the body.

b) **External Congenital Anomaly**

Congenital anomaly which is in the visible and accessible parts of the body

Co-Payment: Co-payment means 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.

Day Care Centre A day care centre 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 criteria as under:-

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

Day Care Treatment Day care treatment means medical treatment, and/or surgical procedure which is:

- i. undertaken under General or Local Anaesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
- ii. which would have otherwise required hospitalization of more than 24 hours.

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

Dental Treatment Dental treatment means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.

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

Domiciliary Hospitalization Domiciliary hospitalization 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:

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

Emergency Care Emergency care 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.

Grace Period Grace period means the specified period of time, immediately following the premium due date during which premium payment can be made to renew or continue a policy in force without loss of continuity benefits pertaining to waiting periods and coverage of pre-existing diseases. Coverage need not be available during the period for which no premium is received. The grace period for payment of the premium for all types of insurance policies shall be: fifteen days where premium payment mode is monthly and thirty days in all other cases.

Provided the insurers shall offer coverage during the grace period, if the premium is paid in instalments during the policy period

Hospital A hospital 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 Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the 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 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
- 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 makes these accessible to the insurance company's authorized personnel.

Hospitalization Hospitalization means admission in a Hospital for a minimum period of 24 consecutive 'In-patient Care' hours except for specified procedures/

treatments, where such admission could be for a period of less than 24 consecutive hours.

Illness Illness means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
(a) Acute condition - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering the disease/ illness/ injury which leads to full recovery

(b) Chronic condition - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:

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

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

Inpatient Care Inpatient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered event.

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

ICU Charges ICU (Intensive Care Unit) 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 intensivists charges.

Maternity expenses Maternity expenses means:

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

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

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

Medical Practitioner Medical Practitioner means 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 setup by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of licence.

Medically Necessary Treatment Medically necessary treatment means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:

- i) is required for the medical management of the illness or injury suffered by the insured;
- ii) must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
- iii) must have been prescribed by a medical practitioner;
- iv) must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

Migration means a facility provided to policyholders (including all members under family cover and group policies), to transfer the credits gained for pre-existing diseases and specific waiting periods from one health insurance policy to another with the same insurer

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

New Born Baby New born baby means baby born during the Policy Period and is aged up to 90 days.

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

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

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

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

a. that is/are diagnosed by a physician not more than 36 months prior to the date of commencement of the policy issued by the insurer;

or

b. for which medical advice or treatment was recommended by, or received from, a physician, not more than 36 months prior to the date of commencement of the policy.

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

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

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

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

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

Reasonable and Customary Charges 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.

Renewal Renewal means the terms on which the contract of insurance can be renewed on mutual consent with a provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.

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

Surgery or Surgical Procedure Surgery or Surgical Procedure 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 from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.

Unproven/Experimental treatment Unproven/Experimental treatment means the treatment including drug experimental therapy which is not based on established medical practice in India, is treatment experimental or unproven.

Break in policy: means the period of gap that occurs at the end of the existing policy term/installment premium due date, when the premium due for renewal on a given policy or installment premium due is not paid on or before the premium renewal date or grace period.

Portability means a facility provided to the health insurance policyholders (including all members under family cover), to transfer the credits gained for, pre-existing diseases and specific waiting periods from one insurer to another insurer.

Specific waiting period: means a period up to 36 months from the commencement of a health insurance policy during which period specified diseases/treatments (except due to an accident) are not covered. On completion of the period, diseases/treatments shall be covered provided the policy has been continuously renewed without any break.

Complaint or Grievance: means written expression (includes communication in the form of electronic mail or voice based electronic scripts) of dissatisfaction by a complainant with respect to solicitation or sale or purchase of an insurance policy or related services by insurer and /or by distribution channel.
Explanation: An inquiry or service request would not fall within the definition of the "complaint" or "grievance".

Complainant: means a policyholder or prospect or nominee or assignee or any beneficiary of an insurance policy who has filed a complaint or grievance against an insurer and /or distribution channel.

Mis-selling : includes sale or solicitation of policies by the insurer or through distribution channels, directly or indirectly by

- a. exercising undue influence, use of dominant position or otherwise, or
- b. making a false or misleading statement or misrepresenting the facts or benefits, or
- c. concealing or omitting facts, features, benefits, exclusions with respect to products, or
- d. not taking reasonable care to ensure suitability of the policy to the prospects/policyholders.

Proposal form: means a form to be filled in by the prospect in physical or electronic form, for furnishing the information including material information, if any, as required by the insurer in respect of a risk, in order to enable the insurer to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages terms and conditions of the cover to be granted.

Prospectus: means a document either in physical or electronic format issued by the insurer to sell or promote the insurance product.

Critical Illness for the purpose of this policy means

1. Cancer of Specified Severity

A malignant tumour characterised by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukaemia, lymphoma and sarcoma.

The following are excluded-

- All tumors which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behaviour, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN - 2 and CIN-3.
- Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;
- Malignant melanoma that has not caused invasion beyond the epidermis;
- All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0
- All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;
- Chronic lymphocytic leukaemia less than RAI stage 3
- Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification
- All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;
- All tumors in the presence of HIV infection.

2. Kidney Failure Requiring Regular Dialysis

End stage renal disease presenting as chronic irreversible failure of both kidneys to function, as a result of which either regular renal dialysis (haemodialysis or peritoneal dialysis) is instituted or renal transplantation is carried out. Diagnosis has to be confirmed by a specialist medical practitioner.

3. Multiple Sclerosis with Persisting Symptoms

The unequivocal diagnosis of Definite Multiple Sclerosis confirmed and evidenced by all of the following:

- Investigations including typical MRI findings which unequivocally confirm the diagnosis to be multiple sclerosis and
- There must be current clinical impairment of motor or sensory function, which must have persisted for a continuous period of at least 6 months.

4. Major Organ/Bone Marrow Transplant

The actual undergoing of a transplant of:

- One of the following human organs: heart, lung, liver, kidney, pancreas, that resulted from irreversible end-stage failure of the relevant organ, or
- Human bone marrow using haematopoietic stem cells.

The undergoing of a transplant has to be confirmed by a specialist medical practitioner.

The following are excluded:

- a) Other stem-cell transplants
- b) Where only islets of Langerhans are transplanted

5) Open Heart Replacement or Repair of Heart Valves

The actual undergoing of open-heart valve surgery to replace or repair one or more heart valves, as a consequence of defects in, abnormalities of, or disease-affected cardiac valve(s).

The diagnosis of the valve abnormality must be supported by an echocardiography and the realization of surgery has to be confirmed by a specialist medical practitioner.

Catheter based techniques including but not limited to, balloon valvotomy /valvuloplasty are excluded.

6) Open Chest CABG (Coronary Artery Bypass Graft)

The actual undergoing of heart surgery to correct blockage or narrowing in one or more coronary artery(s), by coronary artery bypass grafting done via a sternotomy (cutting through the breast bone) or minimally invasive keyhole coronary artery bypass procedures. The diagnosis must be supported by a coronary angiography and the realization of surgery has to be confirmed by a cardiologist.

The following are excluded:

- a) Angioplasty and/or any other intra-arterial procedures

7) Stroke resulting in Permanent Symptoms

Any cerebrovascular incident producing permanent neurological sequelae. This includes infarction of brain tissue, thrombosis in an intra-cranial vessel, haemorrhage and embolization from an extra cranial source. Diagnosis has to be confirmed by a specialist medical practitioner and evidenced by typical clinical symptoms as well as typical findings in CT Scan or MRI of the brain. Evidence of permanent neurological deficit lasting for at least 3 months has to be produced.

The following are excluded:

- i. Transient Ischemic Attacks (TIA)
- ii. Traumatic injury of the brain
- iii. Vascular disease affecting only the eye or optic nerve or vestibular functions.

8. Permanent Paralysis of Limbs

Total and irreversible loss of use of two or more limbs as a result of injury or disease of the brain or spinal cord. A specialist medical practitioner must be of the opinion that the paralysis will be permanent with no hope of recovery and must be present for more than 3 months.

9. First Heart Attack of Specified Severity (Myocardial Infarction)

The first occurrence of heart attack or myocardial infarction which means the death of a portion of the heart muscle as a result of inadequate blood supply to the relevant area.

The diagnosis should be evidenced by all of the following criteria:

- A history of typical clinical symptoms consistent with the diagnosis of Acute Myocardial Infarction (for e.g. typical chest pain).
- New characteristic electrocardiogram changes
- Elevation of infarction specific enzymes, Troponins or other specific biochemical markers.

The following are excluded:

- Non-ST-segment elevation myocardial infarction (NSTEMI) with elevation of Troponins I or T
- Other acute Coronary Syndromes
- Any type of Angina Pectoris
- A rise in cardiac biomarkers or Troponin T or I in absence of overt ischemic heart disease OR following an intra-arterial cardiac procedure.

ii. Specific Definitions

Act of God Perils means and includes lightning, storm, tempest, flood, inundation, subsidence, landslide, earthquake, cyclone, tsunami, volcano and other similar calamities.

Adventure Sport means any sport or activity, which is potentially dangerous to the Insured Person whether he is trained in such sport or activity or not. Such sport/activity includes without limitation stunt activities of any kind, adventure racing, base jumping, biathlon, big game hunting, black water rafting, BMX stunt/obstacle riding, bobsleighting/using skeletons, bouldering, boxing, canyoning, caving/pot holing, cave tubing, rock climbing/trekking/mountaineering, cycle racing, cyclo cross, drag racing, endurance testing, hand gliding, harness racing, skiing, high diving (above 5 meters), hunting, ice hockey, ice speedway, jousting, judo, karate, kendo, lugging, risky manual labour, marathon running, martial arts, micro-lighting, modern pentathlon, motor cycle racing, motor rallying, parachuting, paragliding/parapenting, piloting aircraft, polo, power lifting, power boat racing, quad biking, river boarding, scuba diving, river bugging, rodeo, roller hockey, rugby, ski acrobatics, ski doo riding, ski jumping, ski racing, sky diving, small bore target shooting, speed trials/ time trials, triathlon, water ski jumping, weight lifting or wrestling any type and Professional Sports (Professional sports mean Athletics, Bowling, Cycling, Football, Weightlifting, Cricket or any other sport for which a person getting compensated).

Age or Aged means age as on last birthday

Annexure means the document attached and marked as Annexure to this Policy

Cover Start Date means the date on which the coverage under the Policy starts for respective Insured person.

Certificate of Insurance means the certificate issued by Us to the insured person confirming the coverage under the Policy.

Diagnostic Tests: Investigations, such as X-Ray or blood tests, to find the cause of the Insured Person's symptoms and medical condition.

Emergency means a severe 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.

Family Floater Policy means a policy named as a Family Floater Policy in the Policy Schedule in terms of which, two or more persons of Insured Person's family are covered as dependents to Insured Person. The definition of Family shall be as mentioned in Policy Schedule/Certificate of Insurance. For a Floater policy, Sum Insured is available on Floater basis for the covered family members. Insurer's liability for any and all claims with respect to all family members is limited to the Sum Insured.

Hospital Only for the purposes of any claim or treatment permitted to be made or taken outside India Hospital (outside India) means an institution (including nursing homes) established outside India for indoor medical care and treatment of Illness and/or Injuries which has been registered and licensed as such with the appropriate local or other authorities in the relevant area, wherever applicable, and is under the constant supervision of a medical practitioner. The term Hospital shall not include a clinic, rest home, or convalescent home for the addicted, detoxification centre, sanatorium, and old age home.

IRDAI means the Insurance Regulatory and Development Authority of India.

Insured Person means the person(s) named in the Policy Schedule/ Certificate of Insurance who are covered under this Policy and in respect of whom the appropriate premium has been received.

Policy means this Policy document, any annexures thereto and the Policy Schedule including endorsements, if any, Your statements in the proposal form and the Information Summary Sheet as applicable.

Policy Start Date means the start date of the Policy as specified in the Policy Schedule.

Policy Expiry Date means the date on which the Policy expires as specified in the Policy Schedule.

Policy Period means the period between the Policy Start Date and the Policy Expiry Date as shown in the Policy Schedule.

Policy Year means a period of twelve consecutive months commencing from the Policy Start Date as specified in the Policy Schedule or any anniversary thereof.

Policy holder means the person named in the Policy Schedule as the policyholder and who has concluded this Policy with Us.

Primary Insured member means Policyholder's employee or a member of covered group who satisfies and continues to satisfy the eligibility criteria as specified in Policy Schedule and Certificate of Insurance.

Rehabilitation includes treatment aimed at restoring health or mobility, or to allow a person to live an independent life, such as after a stroke.

Policy Schedule means the schedule issued by Us along with this Policy mentioning the details of the Policyholder and Insured person, period of Policy and other details. Any changes made to it shall be issued as Endorsement Schedule and shall be considered a part of this Policy.

Shared Accommodation means a Hospital room with two or more patient beds

Sum Insured means :

i) For an Individual Policy, the sum shown in the Policy Schedule/ Product Benefits Table against an Insured Person which represents Our maximum, total and cumulative liability for any and all claims under the Policy during a Policy Year in respect of that Insured Person.

ii) For a Family Floater Policy, the sum shown in the Policy Schedule/ Product Benefits Table which represents Our maximum, total and cumulative liability for any and all claims under the Policy during a Policy Year in respect of any and all Insured Persons.

Terrorism/Terrorist Activity means an act, including, but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or Government(s), committed for political, religious or ideological purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

TPA or Third Party Administrator means a company registered with the Authority, and engaged by an insurer, for a fee, by whatever name called and as may be mentioned in the agreement, for providing health services

We/Our/Us means Magma General Insurance Limited

You/Your/Policyholder means the employer or legally constituted group named in the Schedule who has concluded this Policy with Us.

Benefits covered under the policy

Base Covers:

The Benefits under this Policy are subject always to the Sum Insured, any subsidiary limit specified in the Policy Schedule/ Certificate of Insurance, the terms, conditions, limitations and exclusions mentioned in the Policy and eligibility as per the insurance plan opted for or as shown in the Policy Schedule/Certificate of Insurance.

Following covers are available as Base covers under the policy. Following Base covers are applicable to your Policy as mentioned in Policy Schedule/ Certificate of Insurance.

Our maximum liability under each of the opted Base Covers will be a part of and up to Sum Insured as specified in Policy Schedule/Certificate of Insurance for these covers.

1. Inpatient Care

We shall cover the Reasonable and Customary Charges for the following Medical Expenses incurred by Insured Person if during the Policy Period, he/she requires Hospitalization on the written Medical Advice of a Medical Practitioner, for any Illness or Injury which is contracted or sustained during the Policy Period and is covered under this Policy:

- a) Medical Practitioners' fees
- b) Room Rent and other boarding charges
- c) ICU Charges
- d) Operation theatre charges
- e) Diagnostic procedures' charges
- f) Medicines, drugs and other consumables as prescribed by the Medical Practitioner
- g) Qualified Nurses' charges
- h) Intravenous fluids, blood transfusion, injection administration charges
- i) Anaesthesia, Blood, Oxygen, operation theatre charges, surgical appliances
- j) The cost of prosthetics and other devices or equipment if implanted internally during a Surgical Procedure

Day Care Treatment

Under this section, We will also cover the Medical Expenses incurred for Day Care Treatment on the written medical advice of a Medical Practitioner following an

Illness or Injury which occurs during the Policy Period, up to the limits specified in the Policy Schedule/Certificate of Insurance. Any OPD treatment undertaken in a Hospital/Day Care Centre will not be covered under this Benefit. Please refer to Annexure for list of Day Care Treatments.

2. Hospital Cash

If an Insured Person is Hospitalized during the Policy Period then We shall pay the daily cash amount specified in the Policy Schedule /Certificate of Insurance for each continuous and completed period of 24 hours of Hospitalization provided that:

- We shall not make any payment under this Benefit to You for more than the number of days of Hospitalisation as specified in Policy Schedule /Certificate of Insurance
- A deductible in terms of number of days per Hospitalization event will be applicable if and as specified in Policy Schedule /Certificate of Insurance
- We shall not make any payment under this Benefit for any diagnosis or treatment arising from or related to pregnancy (whether uterine or extra uterine), childbirth including caesarean section, medical termination of pregnancy and/or any treatment related to pre and post-natal care of the New Born Baby.

3. Outpatient Cover

We will cover the Reasonable and Customary Charges incurred for availing following services on an out-patient basis to assess Insured Person's health condition for any Illness or injury as specified in Policy Schedule/Certificate of Insurance

- medically necessary consultations with a Medical Practitioner
- undergoing any Diagnostic Tests prescribed by the Medical Practitioner
- medicines purchased under and supported with a Medical Practitioner's prescription.
- Non surgical and minor surgical procedures which are neither in-patient nor day care procedures

The waiting periods as defined in Section III of this Policy will not be applicable for this Cover. The amount payable under this Benefit shall be up to the limit shown in the Policy Schedule/Certificate of Insurance.

Extension covers:

Following extension covers are applicable to each insured person under this Policy. The coverage limits are specified in the Policy Schedule/ Certificate of Insurance. The limits for these covers are applicable for each Insured Person and are included within the Sum Insured limit, unless specified otherwise. All the waiting periods and Exclusions are applicable to these Extension Covers as well unless specified otherwise.

Corporate Floater:

We will provide coverage for any and all claims in aggregate, under this Policy, up to the amount specified against this Extension Cover, subject to following:

- This Sum insured can be utilized only after exhaustion of individual member's sum insured
- The maximum aggregate payable amount to an Insured Person from this Extension Cover will be as specified in Policy Schedule/certificate of Insurance
- Only the medical condition and/or injuries as defined in Policy Schedule/Certificate of Insurance will be covered under this Extension Cover
- Any sub-limit if and as applicable to Extension Cover and Base covers will also be applicable for payment of claim under this Extension Cover

Exclusions

i. Standard Exclusions

Waiting Periods: Following waiting periods will be applicable to each Insured Person under this Policy.

● First Thirty Days Waiting Period (Code- Excl03)

- 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.

● Specific Diseases Waiting Period (Code- Excl02):

- Expenses related to the treatment of the following listed conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage, as may be the case after the date of inception of the first policy with the Insurer. 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.
- 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.
- The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
- If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

List of these diseases is:

- Cataract
- Stones in biliary and urinary systems
- Hernia / Hydrocele
- Hysterectomy for any benign disorder
- Lumps / cysts / nodules / polyps / internal tumours
- Gastric and Duodenal Ulcers
- Surgery on tonsils / adenoids
- Osteoarthritis / Arthritis / Gout / Rheumatism / Spondylosis / Spondylitis / Intervertebral Disc Prolapse
- Fissure / Fistula / Haemorrhoid
- Sinusitis / Deviated Nasal Septum / Tympanoplasty / Chronic Suppurative Otitis Media
- Benign Prostatic Hypertrophy
- Knee/Hip Joint replacement
- Dilatation and Curettage
- Varicose veins
- Dysfunctional Uterine Bleeding / Fibroids / Prolapse Uterus / Endometriosis
- Chronic Renal Failure or end stage Renal Failure
- Internal congenital anomalies/diseases/defects
- HIV, AIDS

● Pre-Existing disease (Code- Excl01):

- Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 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 above defined months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

We will not be liable to make any payment under this Policy under any circumstances, for any claim in respect of any Insured Person, directly or indirectly for, caused by or arising from or in any way attributable to any of the following permanent exclusions. In case extension covers are opted, respective permanent exclusion(s) stand deleted to the extent of coverage as per terms and conditions of that Extension cover.

● Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code- Excl12)

● **Hazardous or Adventure sports: (Code- Excl09):** Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

● 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 Apnoea
 - iv. Uncontrolled Type2 Diabetes

● **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.

● **Refractive Error (Code Excl15)**

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

- Treatment 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.**

● **Sterility and Infertility (Code Excl17)**

Expenses related to sterility and infertility. This includes:

- i) Any type of contraception, sterilization
- ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
- iv) Gestational Surrogacy
- iv) Reversal of sterilization

● **Maternity expenses (Code Excl18)**

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

● **Change of Gender treatment (Code Excl07):**

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

● **Excluded Providers (Code Excl11):**

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

List of these have been provided on Our website

● **Investigation & Evaluation (Code Excl04):**

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

● **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:

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

● **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.

- 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**

● **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

ii. Specific Exclusions

- Treatment provided by a Medical Practitioner who is not recognized by the Medical Council of India.
- Treatment of any sexual problem including impotence (irrespective of the cause) or erectile dysfunction.
- Treatment for any sexually transmitted disease, including Genital Warts, Syphilis, Gonorrhoea, Genital Herpes, Chlamydia, Pubic Lice and Trichomoniasis.
- Treatment for sleep apnoea, snoring, or any other sleep-related breathing problem.
- Any treatment received outside India.
- Treatment provided by anyone with the same residence as the Insured Person or who is a member of the Insured Person's immediate family.
- X-Ray or laboratory examinations or other diagnostic studies, not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness or Injury, whether or not requiring Hospitalization.
- Treatment for, or arising from, an Injury that is intentionally self-inflicted, including attempted suicide.
- Any treatment arising from and/or taken for Crohn's Disease, Ulcerative colitis, Cystic kidneys, Neurofibromatosis, Factor V Leiden Thrombophilia, Familial Hypercholesterolemia, Haemophilia, Hereditary Fructose Intolerance, Hereditary Hemochromatosis, Hereditary Spherocytosis.
- Private nursing/attendant's charges incurred during pre-hospitalization or post-hospitalization.
- Drugs or treatment not supported by prescription.
- Issue of fitness certificate and fitness examinations
- External and/ or durable medical/non-medical equipment of any kind used for diagnosis and/ or treatment, CPAP, CAPD, infusion pump.
- Ambulatory devices, walkers, crutches, belts, collars, caps, splints, slings, braces, stockings of any kind, diabetic footwear, glucometer/thermometer and also any medical equipment which is subsequently used at home.
- OPD treatment is not covered. However this exclusion does not apply for Outpatient Cover.
- All preventive care, vaccination including inoculation and immunizations, except if it is certified and recommended by the attending Medical Practitioner as part of in-patient treatment. However, this exclusion does not apply for Outpatient Cover.
- Dental Treatment including Surgical Procedures for the treatment of bone disease when related to gum disease or damage, or treatment for, or treatment arising from, disorders of the temporomandibular joint. This exclusion does not apply for Outpatient Cover
EXCEPTION: We will pay for a Surgical Procedure wherein the Insured Person Hospitalized as a result of an Accident and which is undertaken for Inpatient Care in a Hospital and carried out by a Medical Practitioner.
- Any expenses for OPD treatment, or any expenses for drugs or dressings not prescribed for Insured Person's intake within hospitalization period, except as included in Post-hospitalization Medical Expenses Extension cover. This exclusion does not apply to Outpatient Cover.
- We will not pay for routine eye examinations, contact lenses spectacles, hearing aids, dentures and artificial teeth. This exclusion does not apply for Outpatient Cover.
- Any treatment modality other than Allopathic Treatment
- Charges related to a Hospital stay not expressly mentioned as being covered. Service charges levied by the Hospital under whatever head. Complete list of these excluded expenses are mentioned in Annexure II of this Policy. The list is available on our website www.magmainsurance.com
- Artificial life maintenance, including life support machine used to sustain a person, incurred after confirmation by the treating doctor that the patient is in vegetative state.
- Any charges incurred to procure any medical certificate, medical records, treatment or Illness/Injury related documents pertaining to any period of Hospitalization/Day Care Treatment undertaken for any Illness or Injury.
- Circumcision unless necessary for the treatment of an Illness or disease or necessitated by an Accident.
- Treatment for any Illness or Injury resulting from nuclear or chemical contamination, war, participation in riot, revolution, acts of terrorism or any similar event (other than natural disaster or calamity)
- Treatment for any External Congenital Anomaly.

General Terms and clauses

Standard General Terms and Conditions

● **Disclosure to Information**

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder.

(Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

● **Condition Precedent to admission of Liability**

The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy

● **Claim Settlement (Provision for penal interest)**

(i) The Company shall settle or reject a claim, as may be the case, within 30 days from the date of receipt of last necessary document.

(ii) In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.

(iii) However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 30 days from the date of receipt of last necessary document. In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.

(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.

(Explanation: "Bank rate" means Bank rate fixed by the Reserve Bank of India (RBI) which is prevalent as on 1st day of the financial year in which the claim has fallen due.

● **Material Change**

It is a Condition Precedent to the Our liability under the Policy that the Policyholder/ Insured Person shall immediately notify Us in writing of any material change in the risk on account of change in the nature of occupation or business at his/her own expense. We may, in Our discretion, adjust the scope of cover and/or the premium payable, accordingly, in line with our board approved underwriting policy. The Policyholder/Insured Person must exercise the same duty to disclose those matters to Us before the Renewal, extension, variation, endorsement or reinstatement of the Policy. The Policy terms and conditions may be altered accordingly.

● **Multiple Policies**

In case of multiple policies which provide fixed benefits, on the occurrence of insured event in accordance with the terms & conditions of the policies, each insurer shall make the claim payment independent of payment received under similar health policies.

1. In case of multiple policies taken by an Insured Person during a period from one or more insurers to indemnify treatment costs, the Insured Person shall have the right to require a settlement of his/her claim in terms of any of his/her policies.

In all such cases the insurer chosen by the insured person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.

2. Insured Person having multiple policies shall also have the right to prefer claim under this policy for the amounts disallowed under any other policy/policies, even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.

3. If the amount to be claimed exceeds the sum insured under a single policy the insured Person shall have the right to choose insurers from whom he/she wants to claim the balance amount.

4. Where an Insured Person has policies from more than one insurer to cover the same risk on indemnity basis, the Insured Person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

● **Free Look Provision**

The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/migrating the policy.

The insured shall be allowed a free look provision of thirty (30) days from date of receipt of the Policy document to review the terms and conditions of the Policy, and to return the same if not acceptable.

If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges; or
- ii. where the risk has already commenced and the option of return of the Policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or

Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

● **Cancellation/ Termination (other than Free Look cancellation)**

a. The Policyholder may cancel this Policy by giving 7 day's written notice and in such an event, the Company shall refund premium for the unexpired policy period. Notwithstanding anything contained herein or otherwise, no refunds of premium shall be made in respect of Cancellation where, any claim has been admitted or has been lodged or any Benefit has been availed by the Insured person under the Policy.

b. The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud by the Insured Person, by giving 7 day's written notice. There would be no refund of premium on cancellation on grounds of misrepresentation, non-disclosure of material facts or fraud.

● **Fraud**

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

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

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

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

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

● **Renewal of Policy**

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

a) The Company shall endeavour to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.

b) Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years

c) Request for renewal along with requisite premium shall be received by the Company before the end of the Policy Period.

d) At the end of the Policy Period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits with Break in Policy. Coverage is not available during the grace period.

e) No loading shall apply on renewals based on individual claim experience.

● **Withdrawal of Policy;**

i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the Policy.

ii. Insured person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period, as per IRDAI guidelines, provided the policy has been maintained without a break.

● **Redressal of Grievance**

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

Website: www.magmainurance.com

Toll free: 1800 266 3202

E-mail: gro@magmainurance.com

Fax: 91 033 4401 7471

Courier: Any of Our branch offices or corporate office during business hours

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

If Insured Person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at:

Magma General Insurance Limited

EQUINOX BUSINESS PARK,

UNIT NO. 1B & 2B, 2ND FLOOR,

TOWER 3, LBS MARG, KURLA (WEST),

Mumbai - Maharashtra 400070

For updated details of grievance officer, kindly refer the link <https://www.magmainurance.com/grievance-redressal>.

If Insured Person is not satisfied with the redressal of grievance through above methods, 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 Annexure-I

Grievance may also be lodged at IRDAI Integrated Grievance management System: <https://bimabharosa.irdai.gov.in>

● **Complete Discharge**

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

● **Nomination**

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any)} and in case there is no subsisting nominee, to the legal heirs or legal representatives of the Policyholder whose discharge shall be treated as full and final discharge of its liability under the Policy.

● **Possibility of Revision of Terms of the Policy Including the Premium Rates**

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected.

● **Moratorium Period:**

After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever, the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits.

● **Migration:**

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy at least 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 the company, 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

● **Portability**

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the policy renewal date as per IRDAI Guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on portability.

For Detailed Guidelines on portability, kindly refer the link https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1

● **Premium payment in Instalments:**

If the Insured Person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the Policy Schedule/Certificate of Insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the Policy)

- i. The grace period for payment of the premium for all types of insurance policies shall be: fifteen days where premium payment mode is monthly and thirty days in all other cases.
- ii. During such grace period, coverage will not be available from the due date of instalment premium payment till the date of receipt of premium by Company.
- iii. The insured person will get the accrued continuity benefits in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
- iv. No interest will be charged If the instalment premium is not paid on due date.
- v. In case of instalment premium due not received within the grace period, the policy will get cancelled.
- vi. In the event of a claim, all subsequent premium instalments shall immediately become due and payable.
- vii. The Company has right to recover and deduct all the pending instalments from the claim amount due under the policy.

ii. **Specific Terms and clauses**

● **Endorsements:**

Insured Person/the Policyholder should request for any endorsement in writing. Any endorsement that is accepted by Us shall be effective from the date of the request as received from Insured Person /the Policyholder, or the date of receipt of premium, whichever is later.

We reserve the rights to do underwriting in case of any such endorsement requests which has a bearing on the premium and/or material risk.

● **Communications & Notices**

Any communication or notice or instruction under this Policy shall be in writing and will be sent to:

- a. To Us, at the address as specified in Policy Schedule and Certificate of Insurance
- b. The Policyholder's, at the address as specified in Policy Schedule OR to the Insured Person , at the address as specified in Certificate of Insurance
- c. No insurance agents, brokers, other person or entity is authorized to receive any notice on behalf of Us unless explicitly stated in writing by Us
- d. Notice and instructions will be deemed served 10 days after posting or immediately upon receipt in the case of hand delivery, facsimile or e-mail.

● **Limitation of Liability**

If a claim is rejected or partially settled and is not the subject of any pending suit or other proceeding or arbitration, as the case may be, within twelve months from the date of such rejection or settlement the claim shall be deemed to have been abandoned and Our liability shall be extinguished and shall not be recoverable thereafter.

● **Records to be maintained**

The Policyholder or the Insured Person, as the case may be shall keep an accurate record containing all relevant and accurate medical records like in-patient records, Discharge summary, medical certificates, medical prescriptions, diagnostic reports and reports confirming the need for treatment (if any) and shall allow Us or our representative(s) to inspect such records. The Policyholder or the Insured Person as the case may be, shall furnish such information as may be required by Us under this Policy at any time during the Policy Period or until final adjustment (if any) and resolution of all claims under this Policy.

● **Geographical Scope**

The geographical scope of this Policy applies to events within India unless specified otherwise for any of the Base and/or Extension Covers.

• **Policy Disputes**

Any and all disputes or differences under or in relation to this Policy herein shall be determined by Indian law and shall be subject to the jurisdiction of the Indian Courts.

• **Assignment**

The payment due under any Benefit under this Policy can be assigned in accordance with provisions of applicable law.

• **Alteration to the Policy**

This Policy constitutes the complete contract of insurance. Subject to the provisions of applicable law, no change or alteration will be effective or valid unless approved in writing which will be evidenced by a written endorsement signed and stamped by Us. No one except Us can change or vary this Policy.

• **No Constructive Notice**

Any knowledge or information of any circumstances or condition in relation to the Policyholder/Insured Person which is in Our possession and not specifically informed by the Policyholder/ Insured Person shall not be held to bind or prejudicially affect Us notwithstanding subsequent acceptance of any premium.

Claim Procedure

Provided that due adherence/observance and fulfilment of the terms and conditions of this Policy (conditions and all endorsements, Annexures hereon are to be read as part of this Policy) shall so far as they relate to anything to be done or not to be done by You and / or any Insured Person be a Condition Precedent to admission of Our liability under this Policy.

On the occurrence or the discovery of any Illness or Injury that may give rise to a claim under this Policy, then as a Condition Precedent to Our liability under the Policy, the following procedure shall be complied with:

1. For Availing Cashless Facility (Procedure for Domestic Claims)

Cashless facility can be availed only at Our Network Providers. The complete list of Network Providers is available on Our website and can also be obtained by contacting Us over the telephone. The updated list of TPA containing complete details is available on Our website www.magmainurance.com.

Cashless facility will be availed through the TPA. The TPA will be contacted on its helpline and must be provided with the membership number, Policy Number and the name of the Insured Person at least 72 hours before admission to the Hospital for planned Hospitalization and within 24 hours of admission to the Hospital in case of Emergency Hospitalization. The TPA will also, by fax or e-mail, be provided with details of Hospitalization like diagnosis, name of the Hospital, duration of stay in the Hospital, estimated expenses of Hospitalization etc. in the prescribed form available with the insurance help desk at the Hospital. Any additional information as may be required by the medical panel of the TPA must also be furnished. After establishing the admissibility of the claim under the Policy, the TPA shall provide a pre-authorization to the Hospital guaranteeing payment of the Hospitalization expenses subject to the Sum Insured, terms conditions and limitations of the Policy. The authorization shall be issued to the Network Provider within 24 hours of receiving the complete information.

2. For admission in Non-Network Provider or into Network Provider if Cashless facility is not availed (Re-imbursment Claims)

a. Intimation of claim: Preliminary intimation of claim with particulars relating to Policy Number, name of the Insured Person in respect of whom claim is made, nature of Illness/Injury and name and address of the attending Hospital, must be provided to Us at least 72 hours before admission to the Hospital in case of planned Hospitalization, and within 24 hours of admission in the Hospital, in case of Emergency Hospitalization

3. Submission of claim: The claim form along with the attending Medical Practitioner's certificate duly filled and signed in all respects with the following claim documents will be submitted to Us not later than 30 days from the date of discharge from the Hospital.

Mandatory documents

a. Duly completed claim form

b. Test reports and prescriptions relating to first / previous consultations for the same or related illness.

c. Case history / admission-discharge summary describing the nature of the complaints and its duration, treatment given, advice on discharge etc. issued by the Hospital.

d. Death summary in case of death of the Insured Person at the Hospital.

e. Post Mortem Report, if applicable & if conducted

f. Hospital receipts / bills / cash memos in original (including advance and final Hospital settlement receipts).

g. All test reports for X-rays, ECG, Scan, MRI, Pathology etc., including the Medical Practitioner's prescription advising such tests/investigations (CDs of angiogram, surgery etc. need not be sent unless specifically sought).

h. Medical Practitioner's prescriptions with cash bills for medicines purchased from outside the Hospital.

i. F.I.R./MLC. in the case of Accidental Injury and English translation of the same, if in any other language.

j. Legal heir certificate in the absence of nomination under the Policy, in case of death of the Insured Person. In the absence of legal heir certificate, evidence establishing legal heirship may be provided as required by Us.

k. For a) maternity claims, discharge summary mentioning LMP, EDD & Gravida b) Cataract claims - IOL sticker c) PTCA claims - Stent sticker.

l. Copies of health insurance policies held with any other insurer covering the Insured Person(s).

m. If a claim is partially settled by any other insurer, a certificate from the other insurer confirming the final claim amount settled by them and that original claim documents are retained at their end.

Documents to be submitted if specifically sought:

a. Copy of indoor case records (including Qualified Nurse's notes, OT notes and anaesthetists' notes, vitals chart).

b. Copy of extract of inpatient register.

c. Attendance records of employer/educational institution.

d. Complete medical records (including indoor case records and OP records) of past Hospitalization/treatment, if any.

e. Attending Medical Practitioner's certificate clarifying.

i. reason for Hospitalization and duration of Hospitalization

ii. history of any self-inflicted Injury

iii. history of alcoholism, smoking

iv. history of associated medical conditions, if any

f. Previous master health check-up records/pre-employment medical records, if any.

g. Any other document necessary in support of the claim on case-to-case basis.

For AYUSH Claims:

a. AYUSH claims would be payable as per the guidelines determined by Ministry of AYUSH, Government of India or any such committee of experts constituted to determine in-patient admissibility of claims, treatment modalities and corresponding treatment cost for providing AYUSH Coverage as defined from time to time.

b. In patient admissibility of AYUSH claims would be determined in line with reasonable admissibility and its reasonable claim cost, as under allopathy or modern medicine for the same ailment or medical condition.

The claim documents should be sent to:

Any of Our branch offices or corporate office

Payment of Claim

• No liability under the Policy will be admitted, if the claim is fraudulent or supported by fraudulent means.

• The Insured Person or any person acting on behalf of the Insured Person, as the case may be, must provide at his/her expense, all the information asked by Us in relation to the claim and he/she must provide all reasonable cooperation and assistance to Us as may be required.

• If required, the Insured Person or any person acting on behalf of the Insured Person, as the case may be, must give consent to obtain medical reports from the Medical Practitioner at Our expense.

• If requested by Us, the Insured Person must agree to be examined by a Medical Practitioner of Our choice and at Our expense.

• All claims under this Policy shall be payable in Indian Currency.

• Claims under this Policy shall be settled or rejected, as the case may be, within 30 days of the receipt of the last necessary document.

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Annexure

Office of the Ombudsman	Contact Details	JURISDICTION
AHMEDABAD	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@cioins.co.in	Gujarat and Union Territories of Dadra & Nagar Haveli, Daman and Diu.
BENGALURU	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@cioins.co.in	Karnataka
BHOPAL	Office of the Insurance Ombudsman, Janak Vihar Complex, 2nd Floor, 6, Malviya Nagar, Opp. Airtel Office, Near New Market, Bhopal - 462 003. Tel.: 0755 - 2769201 / 2769202 Email: bimalokpal.bhopal@cioins.co.in	Madhya Pradesh and Chhattisgarh.
BHABUNESHWAR	Office of the Insurance Ombudsman, 62, Forest Park, Bhubneshwar - 751 009. Tel.: 0674 - 2596461 / 2596455 Email: bimalokpal.bhubaneswar@cioins.co.in	Odisha
CHANDIGARH	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. Email: bimalokpal.chandigarh@cioins.co.in	Punjab, Haryana (excluding Gurugram, Faridabad, Sonapat and Bahadurgarh), Himachal Pradesh, UT of Jammu and Kashmir, Ladakh & Chandigarh
CHENNAI	Office of the Insurance Ombudsman, Fatima Akhtar Court, 4th Floor, 453, Anna Salai, Teynampet, CHENNAI - 600 018. Tel.: 044 - 24333668 / 24335284 Email: bimalokpal.chennai@cioins.co.in	Tamil Nadu, Puducherry Town and Karaikal (which are part of Puducherry)
DELHI	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@cioins.co.in	Delhi & following Districts of Haryana - Gurugram, Faridabad, Sonapat & Bahadurgarh
GUWAHATI	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@cioins.co.in	Assam, Meghalaya, Manipur, Mizoram, Arunachal Pradesh, Nagaland and Tripura
HYDERABAD	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. Email: bimalokpal.hyderabad@cioins.co.in	Andhra Pradesh, Telangana, Yanam and part of the UT of Puducherry
JAIPUR	Office of the Insurance Ombudsman, Jeevan Nidhi - II Bldg., Gr. Floor, Bhawani Singh Marg, Jaipur - 302 005. Tel.: 0141- 2740363/2740798 Email: bimalokpal.jaipur@cioins.co.in	Rajasthan
KOCHI	Office of the Insurance Ombudsman, 10th Floor, Jeevan Prakash, LIC Building, Opp to Maharaja's College Ground, M.G.Road, Kochi - 682 011. Tel.: 0484 - 2358759 Email: bimalokpal.ernakulam@cioins.co.in	Kerala, Lakshadweep, Mahe-a part of Union Territory of Puducherry.
KOLKATA	Office of the Insurance Ombudsman, Hindustan Bldg. Annexe, 7th Floor, 4, C.R. Avenue, KOLKATA - 700 072. TEL : 033-22124339 / 22124340 Fax : 033-22124341 Email:- bimalokpal.kolkata@gbic.co.in	West Bengal, UT of Andaman and Nicobar Islands
LUCKNOW	Office of the Insurance Ombudsman, 6th Floor, Jeevan Bhawan, Phase-II, Nawal Kishore Road, Hazratganj, Lucknow - 226 001. Tel.: 0522 - 2231330 / 2231331 Email: bimalokpal.lucknow@cioins.co.in	Districts of Uttar Pradesh : Laitpur, Jhansi, Mahoba, Hamirpur, Banda, Chitrakoot, Allahabad, Mirzapur, Sonbhadra, Fatehpur, Pratappgarh, 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, Ghazipur, Chandauli, Ballia, Sidharathnagar.
MUMBAI	Office of the Insurance Ombudsman, 3rd Floor, Jeevan Seva Annexe, S. V. Road, Santacruz (W), Mumbai - 400 054. Tel.: 022 - 69038800/27/29/31/32/33 Email: bimalokpal.mumbai@cioins.co.in	Goa, Mumbai Metropolitan Region excluding Navi Mumbai & Thane.
NOIDA	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@gbic.co.in	State of Uttaranchal and the following Districts of Uttar Pradesh: Agra, Aligarh, Bagpat, Bareilly, Bijnor, Budaun, Bulandshahar, Etah, Kanooj, Mainpuri, Mathura, Meerut, Moradabad, Muzaaffarnagar, Oraiyya, Pilibhit, Etawah, Farrukhabad, Firozbad, Gautambodhanagar, Ghaziabad, Hardoi, Shahjahanpur, Hapur, Shamli, Rampur, Kashganj, Sambhal, Amroha, Hathras, Kanshiramnagar, Saharanpur
PATNA	Office of the Insurance Ombudsman, 2nd Floor, Lalit Bhawan, Bailey Road, Patna 800 001. Tel.: 0612-2547068 Email: bimalokpal.patna@cioins.co.in	Bihar, Jharkhand

PUNE	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@cioins.co.in	Maharashtra, Area of Navi Mumbai and Thane excluding Mumbai Metropolitan Region
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For updated list visit- <https://www.cioins.co.in/Ombudsman>

Annexure

List I - Item for which coverage is not available in the policy

SI 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 FOOTWEAR
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]
59	KIDNEY TRAY
60	MASK
61	OUNCE GLASS
62	OXYGEN MASK
63	PELVIC TRACTION BELT
64	PAN CAN
65	TROLLY COVER
66	UROMETER, URINE JUG
67	AMBULANCE
68	VASOFIX SAFETY

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

SI No	Item
1	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2	HAND WASH
3	SHOE COVER
4	CAPS
5	CRADLE CHARGES
6	COMB
7	EAU-DE-COLOGNE / ROOM FRESHNERS
8	FOOT COVER
9	GOWN
10	SLIPPERS
11	TISSUE PAPER
12	TOOTHPASTE
13	TOOTHBRUSH
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

SI 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

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

Name Of Insured :

MARATHWADA MITRA MANDAL

Details of Lives and Sum Insured:

S No.	Emp ID / Member ID	Insured Name	DOB	Age	Gender	Relationship	DOJ	DOC	Sum Insured	Plan Name
1	1	Smt Tambe Sangeeta Sharad	02/04/1970	54	Female	Self	01/04/2025	01/04/2025	200000	
2	2	Smt Gaikwad Asha Suresh	04/03/1979	46	Female	Self	01/04/2025	01/04/2025	200000	
3	3	Smt Gajile Asha Satish	03/05/1974	50	Female	Self	01/04/2025	01/04/2025	200000	
4	4	Smt Bagade Rohini Tukaram	11/08/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
5	5	Mr Shinde Bharat Anandrao	05/09/1971	53	Male	Self	01/04/2025	01/04/2025	200000	
6	6	Mr Sawale Sandip Digambar	03/06/1982	42	Male	Self	01/04/2025	01/04/2025	200000	
7	7	Mr Kotkar Rahul Dilip	24/10/1984	40	Male	Self	01/04/2025	01/04/2025	200000	
8	8	Smt Kadam Mansi Bhushan	13/07/1975	49	Female	Self	01/04/2025	01/04/2025	200000	
9	9	Mrs Bonde Rajashri Prasad	26/02/1983	42	Female	Self	01/04/2025	01/04/2025	200000	
10	10	Mrs Kad Nisha Sandip	30/05/1975	49	Female	Self	01/04/2025	01/04/2025	200000	
11	11	Mrs Jadhav Priya Kundan	12/08/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
12	12	Mrs Dhage Shweta Shrikant	25/02/1988	37	Female	Self	01/04/2025	01/04/2025	200000	
13	13	Mrs Wadapurkar Prajakta Dinanath	26/01/1983	42	Female	Self	01/04/2025	01/04/2025	200000	
14	14	Mrs Tagalpallewar Mayuri Nitin	16/06/1976	48	Female	Self	01/04/2025	01/04/2025	200000	
15	15	Mrs Gujar Shilpa Ashwin	03/06/1981	43	Female	Self	01/04/2025	01/04/2025	200000	
16	16	Mr Rajmane Gajanan Sidram	24/05/1985	39	Male	Self	01/04/2025	01/04/2025	200000	
17	17	Mr Bodhale Amol Subhashbabu	04/09/1992	32	Male	Self	01/04/2025	01/04/2025	200000	
18	18	Mr Shaikh Amin Yunus	03/03/1992	33	Male	Self	01/04/2025	01/04/2025	200000	
19	19	Mrs Shinde Deepali Kishanrao	17/10/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
20	20	Mr Jadhav Dhananjay Ramhari	20/07/1990	34	Male	Self	01/04/2025	01/04/2025	200000	
21	21	Mrs Chavan Manisha Rajendra	24/12/1984	40	Female	Self	01/04/2025	01/04/2025	200000	
22	22	Smt Tamboli Jarina Mehboob	01/07/1995	29	Female	Self	01/04/2025	01/04/2025	200000	
23	23	Mr Sawargave Prabhu Raosaheb	05/06/1979	45	Male	Self	01/04/2025	01/04/2025	200000	
24	24	Mr Shinde Yuvraj Satish	20/09/1984	40	Male	Self	01/04/2025	01/04/2025	200000	
25	25	Mr Kamble Prasad Ashok	27/06/1991	33	Male	Self	01/04/2025	01/04/2025	200000	
26	26	Mr Pawar Amol Vitthal	10/01/1978	47	Male	Self	01/04/2025	01/04/2025	200000	
27	27	Mr Subhash Shrikrishna Kibe	08/10/1963	61	Male	Self	01/04/2025	01/04/2025	200000	
28	28	Dr Shughangee Ramswamy	22/03/1975	50	Female	Self	01/04/2025	01/04/2025	200000	
29	29	Dr Jitendra Basappa Bhandari	18/01/1976	49	Male	Self	01/04/2025	01/04/2025	200000	
30	30	Dr Vinod Bapurao Mohite	04/12/1978	46	Male	Self	01/04/2025	01/04/2025	200000	
31	31	Mrs Pranjal Krishna Jadhav	12/03/1981	44	Female	Self	01/04/2025	01/04/2025	200000	
32	32	Ms Aparna Pramod Shastri	09/02/1985	40	Female	Self	01/04/2025	01/04/2025	200000	
33	33	Mr Vivek Arun Dighe	25/09/1980	44	Male	Self	01/04/2025	01/04/2025	200000	
34	34	Mr Sachin Dattatray Kshirsagar	02/02/1969	56	Male	Self	01/04/2025	01/04/2025	200000	
35	35	Mr Vivekanand Yuvraj Gaikwad	17/06/1986	38	Male	Self	01/04/2025	01/04/2025	200000	
36	36	Mr Praful Devidas Sarangdhar	08/09/1978	46	Male	Self	01/04/2025	01/04/2025	200000	
37	37	Dr Mangaligouri Patil	08/11/1979	45	Female	Self	01/04/2025	01/04/2025	200000	
38	38	Mr Amol Prakash Raut	15/05/1982	42	Male	Self	01/04/2025	01/04/2025	200000	
39	39	Mr Dnyaneshwar Unawane	05/05/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
40	40	Dr Ravi Achailya	08/08/1982	42	Male	Self	01/04/2025	01/04/2025	200000	
41	41	Mrs Amruta Kshirsagar	31/12/1983	41	Female	Self	01/04/2025	01/04/2025	200000	
42	42	Mr Jaydatta Banger	31/03/1988	37	Male	Self	01/04/2025	01/04/2025	200000	
43	43	Dr Milind Jagtap	15/03/1976	49	Male	Self	01/04/2025	01/04/2025	200000	
44	44	Ms Deepali B Maharanwar	16/10/1979	45	Female	Self	01/04/2025	01/04/2025	200000	
45	45	Mr Baji Ravaji Gujale	01/05/1979	45	Male	Self	01/04/2025	01/04/2025	200000	
46	46	Mr Himmat Shankar Salunkhe	30/08/1982	42	Male	Self	01/04/2025	01/04/2025	200000	
47	47	Mr Sudhakar Vikram Salunke	01/01/1989	36	Male	Self	01/04/2025	01/04/2025	200000	
48	48	Mr Maruti Dhondiram Khatal	29/02/1984	41	Male	Self	01/04/2025	01/04/2025	200000	
49	49	Mr Satish Shivaji Patil	03/03/1989	36	Male	Self	01/04/2025	01/04/2025	200000	

50	50	Mr Sandeep Kashiram Salvi	31/08/1975	49	Male	Self	01/04/2025	01/04/2025	200000	
51	51	Mr Manoj Jadhav	19/03/1995	30	Male	Self	01/04/2025	01/04/2025	200000	
52	52	Mr Vinayak Sapkal	14/07/1987	37	Male	Self	01/04/2025	01/04/2025	200000	
53	53	Mrs Katti Neha	05/03/1970	55	Female	Self	01/04/2025	01/04/2025	200000	
54	54	Mr Wagh Santosh	14/09/1978	46	Male	Self	01/04/2025	01/04/2025	200000	
55	55	Mrs Thakur Uma	10/08/1979	45	Female	Self	01/04/2025	01/04/2025	200000	
56	56	Mrs Sholapurkar Meenal	14/08/1976	48	Female	Self	01/04/2025	01/04/2025	200000	
57	57	Mrs Tamboli Padmaja	14/09/1974	50	Female	Self	01/04/2025	01/04/2025	200000	
58	58	Mrs Mane Vaishali	10/11/1976	48	Female	Self	01/04/2025	01/04/2025	200000	
59	59	Mrs Deshmukh Sushma	20/06/1971	53	Female	Self	01/04/2025	01/04/2025	200000	
60	60	Mrs Patil Vrishali S	17/08/1986	38	Female	Self	01/04/2025	01/04/2025	200000	
61	61	Mrs Swati Jangale	03/06/1982	42	Female	Self	01/04/2025	01/04/2025	200000	
62	62	Smt Pawar Chhaya	01/06/1977	47	Female	Self	01/04/2025	01/04/2025	200000	
63	63	Mr Mane Dilip	10/06/1975	49	Male	Self	01/04/2025	01/04/2025	200000	
64	64	Mr Narsale Ravindra V	16/10/1989	35	Male	Self	01/04/2025	01/04/2025	200000	
65	65	Mr Amit Kaiwade	14/05/1982	42	Male	Self	01/04/2025	01/04/2025	200000	
66	66	Mrs Waykar Pradnya	24/01/1976	49	Female	Self	01/04/2025	01/04/2025	200000	
67	67	Mrs Bangar Swati	16/08/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
68	68	Mrs Kitekar Jayashree	01/06/1981	43	Female	Self	01/04/2025	01/04/2025	200000	
69	69	Mrs Memane Rajashri A	08/05/1980	44	Female	Self	01/04/2025	01/04/2025	200000	
70	70	Mrs Panchpor Anuja	25/11/1972	52	Female	Self	01/04/2025	01/04/2025	200000	
71	71	Mr Surate Nitin K	01/03/1996	29	Male	Self	01/04/2025	01/04/2025	200000	
72	72	Mrs Vishakha Nitin Wagh	11/12/1970	54	Female	Self	01/04/2025	01/04/2025	200000	
73	73	Mrs Nidhi Prabhakar Satavlekar	01/06/1975	49	Female	Self	01/04/2025	01/04/2025	200000	
74	74	Dr Swapna Kolhatkar	04/09/1975	49	Female	Self	01/04/2025	01/04/2025	200000	
75	75	Mrs Meenal Y Kabra	25/04/1980	44	Female	Self	01/04/2025	01/04/2025	200000	
76	76	Ms Patil Nita G	01/06/1984	40	Female	Self	01/04/2025	01/04/2025	200000	
77	77	Ms Patil Geeta G	01/06/1984	40	Female	Self	01/04/2025	01/04/2025	200000	
78	78	Mrs Pranita P Raskar	18/04/1985	39	Female	Self	01/04/2025	01/04/2025	200000	
79	79	Mrs Savita S Pujari	17/04/1970	54	Female	Self	01/04/2025	01/04/2025	200000	
80	80	Mr Jadhav Balvant B	14/07/1993	31	Male	Self	01/04/2025	01/04/2025	200000	
81	81	Mr Vikram B Pawar	01/07/1986	38	Male	Self	01/04/2025	01/04/2025	200000	
82	82	Rohini Pandit Jadhav	06/06/2002	22	Female	Self	01/04/2025	01/04/2025	200000	
83	83	Maitheli Sambre	12/02/2002	23	Female	Self	01/04/2025	01/04/2025	200000	
84	84	Dr Sandip Maruti Anpat	03/03/1984	41	Male	Self	01/04/2025	01/04/2025	200000	
85	85	Dr Rajeshwari Nillogi Biradar	15/06/1979	45	Female	Self	01/04/2025	01/04/2025	200000	
86	86	Mrs Manjiri Suhas Deshmukh	31/10/1982	42	Female	Self	01/04/2025	01/04/2025	200000	
87	87	Prof Shubhangi Mathe	20/07/1979	45	Female	Self	01/04/2025	01/04/2025	200000	
88	88	Prof Shaheen Mulani	07/02/1989	36	Female	Self	01/04/2025	01/04/2025	200000	
89	89	Prof Charushila Nigudkar	06/05/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
90	90	Prof Komal Galande	02/08/1997	27	Female	Self	01/04/2025	01/04/2025	200000	
91	91	Prof Komal Tejprakash Dhoot	14/06/1991	33	Female	Self	01/04/2025	01/04/2025	200000	
92	92	Prof Sonali Wagh	06/11/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
93	93	Prof Reshma Ladda	03/09/1985	39	Female	Self	01/04/2025	01/04/2025	200000	
94	94	Miss Kohe Shilpa Manik	25/10/1999	25	Female	Self	01/04/2025	01/04/2025	200000	
95	95	Prof Santosh Sheani	05/09/1966	58	Male	Self	01/04/2025	01/04/2025	200000	
96	96	Prof Swapnil Sunil Kamble	26/01/1989	36	Male	Self	01/04/2025	01/04/2025	200000	
97	97	Dr Ashwini Gunderao Kulkarni	11/05/1986	38	Female	Self	01/04/2025	01/04/2025	200000	
98	98	Ms Vaidya Kalpana S	29/06/1972	52	Female	Self	01/04/2025	01/04/2025	200000	
99	99	Prof Senhal Borkar	04/08/1984	40	Female	Self	01/04/2025	01/04/2025	200000	
100	100	Prof Gurmeet Kaur Rajpal	28/12/1988	36	Female	Self	01/04/2025	01/04/2025	200000	
101	101	Prof Smita Swapneel Koppal	10/03/1986	39	Female	Self	01/04/2025	01/04/2025	200000	
102	102	Abhijeet Vijay Kale	20/08/1980	44	Male	Self	01/04/2025	01/04/2025	200000	
103	103	Mrs Jyoti S Kalgude	21/03/1979	46	Female	Self	01/04/2025	01/04/2025	200000	
104	104	Salunkhe Neeta Rakesh	10/09/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
105	105	Shewale Manisha Pandurang	05/04/1997	27	Female	Self	01/04/2025	01/04/2025	200000	
106	106	Tampasama Rajkumari Devi	02/03/1987	38	Female	Self	01/04/2025	01/04/2025	200000	
107	107	Ms Thapa Nisha Gambahadur	02/05/1992	32	Female	Self	01/04/2025	01/04/2025	200000	
108	108	Dr Kranti D Deshmukh	04/06/1980	44	Male	Self	01/04/2025	01/04/2025	200000	
109	109	Dr Pradipkumar D Tambe	17/10/1983	41	Male	Self	01/04/2025	01/04/2025	200000	
110	110	Dr Revati Naik	05/06/1975	49	Female	Self	01/04/2025	01/04/2025	200000	
111	111	Dr Bhagwan R Gawali	21/08/1979	45	Male	Self	01/04/2025	01/04/2025	200000	
112	112	Mrs Aarti N Pande	13/08/1984	40	Female	Self	01/04/2025	01/04/2025	200000	
113	113	Mrs Krushna Badade	01/01/1987	38	Female	Self	01/04/2025	01/04/2025	200000	
114	114	Mr Gajendra K Dhamal	15/07/1976	48	Male	Self	01/04/2025	01/04/2025	200000	
115	115	Dr Ashwini Ingole	09/07/1976	48	Female	Self	01/04/2025	01/04/2025	200000	
116	116	Dr Sourabh Ubale	07/04/1990	34	Male	Self	01/04/2025	01/04/2025	200000	
117	117	Dr Renu Naidu	02/04/1974	50	Female	Self	01/04/2025	01/04/2025	200000	
118	118	Dr Sudhir L Tarote	09/10/1981	43	Male	Self	01/04/2025	01/04/2025	200000	
119	119	Dr Pratik B Salgar	05/11/1992	32	Male	Self	01/04/2025	01/04/2025	200000	
120	120	Ms Tapaswi Khairnar	04/08/1992	32	Female	Self	01/04/2025	01/04/2025	200000	

121	121	Dr Nalini Ambad	08/04/1979	45	Female	Self	01/04/2025	01/04/2025	200000	
122	122	Ms Pooja Baghel	15/09/1990	34	Female	Self	01/04/2025	01/04/2025	200000	
123	123	Ms Rutuja Kaustubh Purohit	26/06/1989	35	Female	Self	01/04/2025	01/04/2025	200000	
124	124	Dr Manisha Shinde	15/07/1972	52	Female	Self	01/04/2025	01/04/2025	200000	
125	125	Mr Chandramani Bhalerao	22/11/1983	41	Male	Self	01/04/2025	01/04/2025	200000	
126	126	Dr Namita George D Souza	13/02/1987	38	Female	Self	01/04/2025	01/04/2025	200000	
127	127	Ankush Namdev Kalkhaire	01/06/1960	64	Male	Self	01/04/2025	01/04/2025	200000	
128	128	Mr Pandit T Jadhav	10/06/1976	48	Male	Self	01/04/2025	01/04/2025	200000	
129	129	Mr Rohidas D Shedage	14/01/1971	54	Male	Self	01/04/2025	01/04/2025	200000	
130	130	Mr Amol A Bhande	02/05/1990	34	Male	Self	01/04/2025	01/04/2025	200000	
131	131	Mrs Khadke Seema A	17/07/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
132	132	Mrs Kavita N Solunke	01/01/1987	38	Female	Self	01/04/2025	01/04/2025	200000	
133	133	Ms Pallavi Pawar	24/06/1996	28	Female	Self	01/04/2025	01/04/2025	200000	
134	134	Mr Ramesh N Somwanshi	10/04/1986	38	Male	Self	01/04/2025	01/04/2025	200000	
135	135	Mr Pranav Niwlikar	13/02/1986	39	Male	Self	01/04/2025	01/04/2025	200000	
136	136	Dr Nagnath Bansode	01/06/1978	46	Male	Self	01/04/2025	01/04/2025	200000	
137	137	Mrs Pooja S Patil	06/11/1998	26	Female	Self	01/04/2025	01/04/2025	200000	
138	138	Mrs Suvarna Santosh Benkar	10/07/1974	50	Female	Self	01/04/2025	01/04/2025	200000	
139	139	Smt Leelabai Bapu Mane	01/06/1969	55	Female	Self	01/04/2025	01/04/2025	200000	
140	140	Mr Saurabh Chavan	21/02/2000	25	Male	Self	01/04/2025	01/04/2025	200000	
141	141	Mrs Sanghpriya Shere	21/03/1994	31	Female	Self	01/04/2025	01/04/2025	200000	
142	142	Mrs Purva Kartik	23/03/1984	41	Female	Self	01/04/2025	01/04/2025	200000	
143	143	Mrs Shital Keskar	25/03/1990	35	Female	Self	01/04/2025	01/04/2025	200000	
144	144	Mr Vijay More	08/09/1994	30	Male	Self	01/04/2025	01/04/2025	200000	
145	145	Mrs Phiza Jafar Moulavi	07/11/1992	32	Female	Self	01/04/2025	01/04/2025	200000	
146	146	Prof Pankaj Jeevan Ghorpade	09/02/1987	38	Male	Self	01/04/2025	01/04/2025	200000	
147	147	Prof Vaishali Parmeshwar Suryawanshi	19/05/1991	33	Male	Self	01/04/2025	01/04/2025	200000	
148	148	Prof Reshma Hidayat Awati	22/07/1994	30	Male	Self	01/04/2025	01/04/2025	200000	
149	149	Mrs Rinkal Pramani	15/08/1991	33	Female	Self	01/04/2025	01/04/2025	200000	
150	150	Mrs Ashwini Chandakkar	01/06/1986	38	Female	Self	01/04/2025	01/04/2025	200000	
151	151	Mr Harendra Singh	15/12/1992	32	Male	Self	01/04/2025	01/04/2025	200000	
152	152	Dr Sarang Annasaheb Dani	11/12/1987	37	Male	Self	01/04/2025	01/04/2025	200000	
153	153	Mr Suhas Pawar	06/11/1968	56	Male	Self	01/04/2025	01/04/2025	200000	
154	154	Mrs Priyanka Navale	23/10/1991	33	Female	Self	01/04/2025	01/04/2025	200000	
155	155	Mr Bharat Bhusaheb Shinde	29/05/1989	35	Male	Self	01/04/2025	01/04/2025	200000	
156	156	Mrs Andhare Sangeeta Abhiman	07/03/1981	44	Female	Self	01/04/2025	01/04/2025	200000	
157	157	Mrs Thite Shakuntala Kalidas	17/10/1983	41	Female	Self	01/04/2025	01/04/2025	200000	
158	158	Mrs Sonwalkar Preeti Abhay	26/09/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
159	159	Mr Mapari Balkrishna Gulabrao	01/06/1965	59	Male	Self	01/04/2025	01/04/2025	200000	
160	160	Mrs Daware Pratibha Yuvraj	08/02/1985	40	Female	Self	01/04/2025	01/04/2025	200000	
161	161	Mr Pandit Ramesh R	19/11/1966	58	Male	Self	01/04/2025	01/04/2025	200000	
162	162	Mr Mahadev Madhukar Awachar	01/06/1985	39	Male	Self	01/04/2025	01/04/2025	200000	
163	163	Mr Rahul Suresh Dhanwate	20/04/1997	27	Male	Self	01/04/2025	01/04/2025	200000	
164	164	Pravin Satyawan More	03/11/1996	28	Male	Self	01/04/2025	01/04/2025	200000	
165	165	Gauri Narsingh Kalamb	06/09/2000	24	Female	Self	01/04/2025	01/04/2025	200000	
166	166	Prof Kinjawadekar Rushika Deepal	11/04/1995	29	Female	Self	01/04/2025	01/04/2025	200000	
167	167	Prof Rupali Bhimrao Dhawale	15/01/1986	39	Female	Self	01/04/2025	01/04/2025	200000	
168	168	Prof Vaishali Vaijanath Nimbalkar	25/02/1984	41	Female	Self	01/04/2025	01/04/2025	200000	
169	169	Prof Nutan Pramod Kanegaonkar	04/10/1989	35	Female	Self	01/04/2025	01/04/2025	200000	
170	170	Mr Chavan Prashant Subhash	14/10/1994	30	Male	Self	01/04/2025	01/04/2025	200000	
171	171	Mr Patil Yogesh Kavarsing	01/09/1996	28	Male	Self	01/04/2025	01/04/2025	200000	
172	172	Mrs Chaudhari Kavita Prashant	16/06/1985	39	Female	Self	01/04/2025	01/04/2025	200000	
173	173	Mrs Kate Sphurti Sachin Kadam	24/07/1986	38	Female	Self	01/04/2025	01/04/2025	200000	
174	174	Mr Bhosale Rajkumar Ganpat	01/06/1966	58	Male	Self	01/04/2025	01/04/2025	200000	
175	175	Mr Harale Rameshwar Tukaram	20/09/1982	42	Male	Self	01/04/2025	01/04/2025	200000	
176	176	Devdatta Sant	05/04/1984	40	Male	Self	01/04/2025	01/04/2025	200000	

177	177	Ruucha Taware	27/07/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
178	178	Mrs Aditi Ganage Khanolkar	09/09/1982	42	Female	Self	01/04/2025	01/04/2025	200000	
179	179	Nilima Sabale	10/02/1977	48	Female	Self	01/04/2025	01/04/2025	200000	
180	180	Smt Pentewar Shubhangi Shivaji	05/03/1979	46	Female	Self	01/04/2025	01/04/2025	200000	
181	181	Smt Chaudhari Shailaja Shravan	06/07/1985	39	Female	Self	01/04/2025	01/04/2025	200000	
182	182	Shri Vasekar Mahesh Ankush	13/11/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
183	183	Smt Netragaonkar Varsha Sanjeev	15/11/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
184	184	Mr Gadsing Pramod Sadashiv	26/01/1977	48	Male	Self	01/04/2025	01/04/2025	200000	
185	185	Mr Deokar Dhanaji Baban	01/06/1980	44	Male	Self	01/04/2025	01/04/2025	200000	
186	186	Mrs Shinde Savita Laxman	02/03/1983	42	Female	Self	01/04/2025	01/04/2025	200000	
187	187	Mrs Chavan Prajakta Dagadu	07/03/1982	43	Female	Self	01/04/2025	01/04/2025	200000	
188	188	Mrs Shinde Anjali Popat	01/06/1979	45	Female	Self	01/04/2025	01/04/2025	200000	
189	189	Mrs Khopade Supriya Subhash	13/08/1985	39	Female	Self	01/04/2025	01/04/2025	200000	
190	190	Mrs Shinde Samruddhi Uddhavrao	20/03/1985	40	Female	Self	01/04/2025	01/04/2025	200000	
191	191	Smt Thorat Manisha Shankar	24/12/1971	53	Female	Self	01/04/2025	01/04/2025	200000	
192	192	Mr Dhanave Rajabhau Dattatray	04/01/1978	47	Male	Self	01/04/2025	01/04/2025	200000	
193	193	Mr Nagpure Swapnil Prakash	17/01/1988	37	Male	Self	01/04/2025	01/04/2025	200000	
194	194	Smt Patil Suvarnamala Vinayakrao	01/05/1982	42	Female	Self	01/04/2025	01/04/2025	200000	
195	195	Mr Shinde Shankar Kakasaheb	07/06/1993	31	Male	Self	01/04/2025	01/04/2025	200000	
196	196	Mr Kalantre Sagar Shrikant	03/01/1988	37	Male	Self	01/04/2025	01/04/2025	200000	
197	197	Mrs Kokate Nilam Mahadev	08/09/1988	36	Female	Self	01/04/2025	01/04/2025	200000	
198	198	Dr Rupesh Vasudeo Bhortake	01/05/1973	51	Male	Self	01/04/2025	01/04/2025	200000	
199	199	Kadam Vidya Eknath	24/12/1988	36	Female	Self	01/04/2025	01/04/2025	200000	
200	200	Mr Sanjay Anil Agrawal	23/10/1987	37	Male	Self	01/04/2025	01/04/2025	200000	
201	201	Gaikwad Kiran Pandhari	30/03/1983	42	Male	Self	01/04/2025	01/04/2025	200000	
202	202	Mr Nisar Salim Shaikh	07/08/1991	33	Male	Self	01/04/2025	01/04/2025	200000	
203	203	Shinde Babaso Ananda	01/06/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
204	204	Mrs Rucha Abhishek Agrawal	06/09/1986	38	Female	Self	01/04/2025	01/04/2025	200000	
205	205	Mane Savitri Pravin	20/09/1983	41	Female	Self	01/04/2025	01/04/2025	200000	
206	206	Dhamdhare Shrikant Dnyaneshwar	12/12/1982	42	Male	Self	01/04/2025	01/04/2025	200000	
207	207	Mrs Leena Abhijit Deshmukh	01/08/1976	48	Female	Self	01/04/2025	01/04/2025	200000	
208	208	Nawade Jyoti Pravin	20/06/1984	40	Female	Self	01/04/2025	01/04/2025	200000	
209	209	Mr Vaibhav Dinkar Sawant	09/03/1992	33	Male	Self	01/04/2025	01/04/2025	200000	
210	210	Narwade Kishor Balasaheb	28/12/1994	30	Male	Self	01/04/2025	01/04/2025	200000	
211	211	Ms Prajka Dhananjay Shinde	06/11/1992	32	Female	Self	01/04/2025	01/04/2025	200000	
212	212	Sherkar Gayatri Chandrakant	09/07/1994	30	Female	Self	01/04/2025	01/04/2025	200000	
213	213	Ms Punam Bhimrao Kokate	22/08/1992	32	Female	Self	01/04/2025	01/04/2025	200000	
214	214	Kakade Shubhangi Arun	25/01/1993	32	Female	Self	01/04/2025	01/04/2025	200000	
215	215	Dr Atul Prakashchandra Khatri	14/10/1976	48	Male	Self	01/04/2025	01/04/2025	200000	
216	216	Karad Snehal Amol	11/06/1990	34	Female	Self	01/04/2025	01/04/2025	200000	
217	217	Dangore Monika Yograj	17/09/1982	42	Female	Self	01/04/2025	01/04/2025	200000	
218	218	Mrs Shwetal Kishor Patil	13/11/1983	41	Female	Self	01/04/2025	01/04/2025	200000	
219	219	Dhamdhare Pramod Babanrao	03/03/1986	39	Male	Self	01/04/2025	01/04/2025	200000	
220	220	Mr Swapnil Santosh Chaudhari	14/05/1989	35	Male	Self	01/04/2025	01/04/2025	200000	
221	221	Shinde Jayashri Prashant	24/07/1983	41	Female	Self	01/04/2025	01/04/2025	200000	
222	222	Mr Subhash Gulabrao Rathod	03/08/1983	41	Male	Self	01/04/2025	01/04/2025	200000	
223	223	Nakhate Poonam Milind	08/12/1984	40	Female	Self	01/04/2025	01/04/2025	200000	
224	224	Mrs Devyani Jitendra Bonde	14/03/1975	50	Female	Self	01/04/2025	01/04/2025	200000	
225	225	Mali Rahul Balaso	16/05/1993	31	Male	Self	01/04/2025	01/04/2025	200000	
226	226	Mrs Tejaswini Sunil Bhoje	16/03/1990	35	Female	Self	01/04/2025	01/04/2025	200000	
227	227	Gaur Pankaj Shyamnarayan	10/05/1994	30	Male	Self	01/04/2025	01/04/2025	200000	
228	228	Mr Dinesh Baburao Satre	09/09/1983	41	Male	Self	01/04/2025	01/04/2025	200000	

229	229	Barde Sanket Ichharam	27/08/1991	33	Male	Self	01/04/2025	01/04/2025	200000	
230	230	Ms Pranjali V Deshmukh	05/06/1986	38	Female	Self	01/04/2025	01/04/2025	200000	
231	231	Deka Jayashree	28/06/1984	40	Female	Self	01/04/2025	01/04/2025	200000	
232	232	Uma Bhimashankar Karanje	26/03/1987	38	Female	Self	01/04/2025	01/04/2025	200000	
233	233	Mhaske Mayuri Sanjay	18/05/1991	33	Female	Self	01/04/2025	01/04/2025	200000	
234	234	Mrunal Sanjay Jagtap	05/12/1995	29	Female	Self	01/04/2025	01/04/2025	200000	
235	235	Pimpale Yogita Subhash	13/04/1993	31	Female	Self	01/04/2025	01/04/2025	200000	
236	236	Borole Yogini Dilip	19/12/1979	45	Female	Self	01/04/2025	01/04/2025	200000	
237	237	Pawar Madan Prabhakar	22/05/1989	35	Male	Self	01/04/2025	01/04/2025	200000	
238	238	Walunj Keshav Baban	05/11/1965	59	Male	Self	01/04/2025	01/04/2025	200000	
239	239	Mr Yogesh Bhagwat Dongare	05/09/1985	39	Male	Self	01/04/2025	01/04/2025	200000	
240	240	Shinde Aniket Vasant	26/01/2003	22	Male	Self	01/04/2025	01/04/2025	200000	
241	241	Mrs Meghna Ranjit Yashwante	30/12/1979	45	Female	Self	01/04/2025	01/04/2025	200000	
242	242	Shweta Dnyaneshwar Jadhav	28/07/1991	33	Female	Self	01/04/2025	01/04/2025	200000	
243	243	Mr Mukesh Mamraj Sharma	16/11/1995	29	Male	Self	01/04/2025	01/04/2025	200000	
244	244	Dr Amita Gokulchand Pal	28/02/1983	42	Female	Self	01/04/2025	01/04/2025	200000	
245	245	Dr Umesh Pradip Moharil	03/03/1976	49	Male	Self	01/04/2025	01/04/2025	200000	
246	246	Mrs Manisha Devidas Bhise	31/07/1983	41	Female	Self	01/04/2025	01/04/2025	200000	
247	247	Mr Nadkarni Vidya Mangesh	12/03/1966	59	Male	Self	01/04/2025	01/04/2025	200000	
248	248	Mr Anil Gorakh Darekar	21/04/1986	38	Male	Self	01/04/2025	01/04/2025	200000	
249	249	Ms Reena Ram Kokane	18/12/1975	49	Female	Self	01/04/2025	01/04/2025	200000	
250	250	Mr Naresh Bharateshwar Dhamane	05/12/1985	39	Male	Self	01/04/2025	01/04/2025	200000	
251	251	Mr Dhananjay Manohar Bhoge	18/11/1980	44	Male	Self	01/04/2025	01/04/2025	200000	
252	252	Mr Rohit Purushottam Polas	07/10/1990	34	Male	Self	01/04/2025	01/04/2025	200000	
253	253	Mr Dayanand Pandurang Yesane	18/01/1983	42	Male	Self	01/04/2025	01/04/2025	200000	
254	254	Dr Girish Laxmikant Allampallewar	25/01/1980	45	Male	Self	01/04/2025	01/04/2025	200000	
255	255	Mr Amol Sadashiv Bhanage	18/03/1984	41	Male	Self	01/04/2025	01/04/2025	200000	
256	256	Mr Sudhir Sarjerao More	14/02/1984	41	Male	Self	01/04/2025	01/04/2025	200000	
257	257	Mr Eknath Dnyandeo Kurhe	01/10/1978	46	Male	Self	01/04/2025	01/04/2025	200000	
258	258	Dr Bhuvaneshwar Dnyandeo Patil	23/06/1973	51	Male	Self	01/04/2025	01/04/2025	200000	
259	259	Mr Vishal Vishwas Kulkarni	24/07/1991	33	Male	Self	01/04/2025	01/04/2025	200000	
260	260	Dr Sachin Vyasrao Mutalikdesai	21/12/1982	42	Male	Self	01/04/2025	01/04/2025	200000	
261	261	Dr Anjali Jitendra Joshi	16/04/1979	45	Female	Self	01/04/2025	01/04/2025	200000	
262	262	Ms Apurva Rajiv Ulhe	28/07/1989	35	Female	Self	01/04/2025	01/04/2025	200000	
263	263	Ms Sonali Shrikant Patil	24/07/1993	31	Female	Self	01/04/2025	01/04/2025	200000	
264	264	Mr Pankaj Dilipsingh Khambre	02/05/1981	43	Male	Self	01/04/2025	01/04/2025	200000	
265	265	Ms Pawar Aishwarya Dattatray	04/10/1996	28	Female	Self	01/04/2025	01/04/2025	200000	
266	266	Mr Rajesh Pundalikrao Dharmale	23/12/1968	56	Male	Self	01/04/2025	01/04/2025	200000	
267	267	Uday Ramakant Wankhede	15/02/1978	47	Male	Self	01/04/2025	01/04/2025	200000	
268	268	Kishor Changdeo Kale	29/07/1970	54	Male	Self	01/04/2025	01/04/2025	200000	
269	269	Kishor Namdeo Gadakh	07/06/1970	54	Male	Self	01/04/2025	01/04/2025	200000	
270	270	Santosh Laxman Gund	02/05/1976	48	Male	Self	01/04/2025	01/04/2025	200000	
271	271	Laxman Kishanrao Mohite	05/01/1992	33	Male	Self	01/04/2025	01/04/2025	200000	
272	272	Ganesh Abarao Lakade	06/01/1974	51	Male	Self	01/04/2025	01/04/2025	200000	
273	273	Anil Kisanrao Pawase	10/06/1967	57	Male	Self	01/04/2025	01/04/2025	200000	
274	274	Abhaysinh Shivajirao Jadhav	30/06/1978	46	Male	Self	01/04/2025	01/04/2025	200000	
275	275	Sandeep Laxman Adsure	26/05/1976	48	Male	Self	01/04/2025	01/04/2025	200000	
276	276	Laxmi Pravin Shinde	13/09/1975	49	Female	Self	01/04/2025	01/04/2025	200000	
277	277	Ms Rupali Ravindra Paralkar	19/04/1980	44	Female	Self	01/04/2025	01/04/2025	200000	
278	278	Rahul Dnyaneshwar Tapkir	13/05/1987	37	Male	Self	01/04/2025	01/04/2025	200000	
279	279	Babasaheb Bhagwan Khavale	20/05/1976	48	Male	Self	01/04/2025	01/04/2025	200000	
280	280	Pankaj Shivajirao Thombare	27/10/1973	51	Male	Self	01/04/2025	01/04/2025	200000	
281	281	Ms Kulkarni Gayatri Sridhar	19/05/2001	23	Female	Self	01/04/2025	01/04/2025	200000	
282	282	Jayashri Somnath Sonawane	19/08/1976	48	Female	Self	01/04/2025	01/04/2025	200000	

283	283	Prashant Vasant Londhe	13/08/1973	51	Male	Self	01/04/2025	01/04/2025	200000	
284	284	Sachin Anqadrao Patil	11/05/1987	37	Male	Self	01/04/2025	01/04/2025	200000	
285	285	Kishor Ashok Nikam	25/10/1994	30	Male	Self	01/04/2025	01/04/2025	200000	
286	286	Salunke Mangesh Dilip	19/01/1987	38	Male	Self	01/04/2025	01/04/2025	200000	
287	287	Deshmukh Jyoti Yogesh	15/06/1984	40	Female	Self	01/04/2025	01/04/2025	200000	
288	288	Kadam Megha Vishal	17/01/1984	41	Female	Self	01/04/2025	01/04/2025	200000	
289	289	Kothavale Suhas Ramdas	21/06/1986	38	Male	Self	01/04/2025	01/04/2025	200000	
290	290	Patil Yogendra Vana	21/03/1983	42	Male	Self	01/04/2025	01/04/2025	200000	
291	291	Kshirsagar Shalaka Ameya	27/03/1990	35	Female	Self	01/04/2025	01/04/2025	200000	
292	292	Warke Yamini Pitambar	29/09/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
293	293	Gagare Swapnil Machindra	05/08/1991	33	Male	Self	01/04/2025	01/04/2025	200000	
294	294	Lahane Aparna Swapnil	01/01/1991	34	Female	Self	01/04/2025	01/04/2025	200000	
295	295	Satonkar Nilesh Nandkumar	04/07/1990	34	Male	Self	01/04/2025	01/04/2025	200000	
296	296	Dhobale Nilesh Chandrakant	04/09/1994	30	Male	Self	01/04/2025	01/04/2025	200000	
297	297	Alloli Manjula Anand	05/07/1976	48	Female	Self	01/04/2025	01/04/2025	200000	
298	298	Vaidya Harshal Dattatray	13/12/1994	30	Male	Self	01/04/2025	01/04/2025	200000	
299	299	Desai Pratibha Sachin	24/08/1994	30	Female	Self	01/04/2025	01/04/2025	200000	
300	300	Thakare Akshay Anil	06/10/1992	32	Male	Self	01/04/2025	01/04/2025	200000	
301	301	Ghogare Mukesh Gitaram	11/10/1976	48	Male	Self	01/04/2025	01/04/2025	200000	
302	302	Kadam Pradip Prakash	20/05/1976	48	Male	Self	01/04/2025	01/04/2025	200000	
303	303	Shinde Ganesh Dattu	31/03/1992	33	Male	Self	01/04/2025	01/04/2025	200000	
304	304	Kotkar Prasad Raghunath	26/06/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
305	305	Dr Ashwini Parkhi	21/04/1973	51	Female	Self	01/04/2025	01/04/2025	200000	
306	306	Dr Shilpa Kabra	28/02/1979	46	Male	Self	01/04/2025	01/04/2025	200000	
307	307	Mr Sushil Gangane	30/09/1984	40	Male	Self	01/04/2025	01/04/2025	200000	
308	308	Ms Renuka Talwar	07/02/1990	35	Female	Self	01/04/2025	01/04/2025	200000	
309	309	Dr Punam P Shinde	16/06/1989	35	Male	Self	01/04/2025	01/04/2025	200000	
310	310	Mrs Yogita S Renuse	27/06/1980	44	Female	Self	01/04/2025	01/04/2025	200000	
311	311	Mr Tukaram V Patil	11/07/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
312	312	Mrs Rekha N Katarmal	15/06/1991	33	Female	Self	01/04/2025	01/04/2025	200000	
313	313	Mrs Wadkar Harshala Sachin	13/04/1981	43	Female	Self	01/04/2025	01/04/2025	200000	
314	314	Mrs Lad Shiipa Ajay	07/11/1981	43	Female	Self	01/04/2025	01/04/2025	200000	
315	315	Ms Chaskar Purva Keshav	17/12/1988	36	Female	Self	01/04/2025	01/04/2025	200000	
316	316	Mrs Kabdule Monali Dattatraya	04/08/1985	39	Female	Self	01/04/2025	01/04/2025	200000	
317	317	Mrs Burate Vaishali Mangesh	15/02/1982	43	Female	Self	01/04/2025	01/04/2025	200000	
318	318	Mr Aniket Jadhav	06/03/1992	33	Male	Self	01/04/2025	01/04/2025	200000	
319	319	Ms Akshada Dingle	29/08/1999	25	Female	Self	01/04/2025	01/04/2025	200000	
320	320	Mrs Shruti Bapat Bhanage	26/08/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
321	321	Mr Amit Girigosavi	15/11/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
322	322	Mr Sagar Yashwant Pawar	09/02/1969	56	Male	Self	01/04/2025	01/04/2025	200000	
323	323	Mrs Nandini Prasad Mahamuni	07/08/1979	45	Female	Self	01/04/2025	01/04/2025	200000	
324	324	Mrs Asawari Siddheshwar Daswadkar	05/08/1984	40	Female	Self	01/04/2025	01/04/2025	200000	
325	325	Ms Nafis Salma Anis Ahmed Shaikh	21/09/1977	47	Female	Self	01/04/2025	01/04/2025	200000	
326	326	Mr Anil Narsingrao Pawar	30/07/1981	43	Male	Self	01/04/2025	01/04/2025	200000	
327	327	Mrs Amruta Parag Chavan	31/01/1989	36	Female	Self	01/04/2025	01/04/2025	200000	
328	328	Mr Santosh Dnyanoba Jadhav	11/08/1987	37	Male	Self	01/04/2025	01/04/2025	200000	
329	329	Mrs Anagha Amit Gadre	25/08/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
330	330	Prof Doshi Girish B	27/05/1958	66	Male	Self	01/04/2025	01/04/2025	200000	
331	331	Prof Patwardhan Ravindra Vishwanath	14/07/1965	59	Male	Self	01/04/2025	01/04/2025	200000	
332	332	Prof Patil Arti Satyajeet	21/05/1971	53	Female	Self	01/04/2025	01/04/2025	200000	
333	333	Prof Sagaonkar Kirti Mahesh	26/04/1977	47	Female	Self	01/04/2025	01/04/2025	200000	
334	334	Prof Panse Vrinda Chetan	18/07/1968	56	Female	Self	01/04/2025	01/04/2025	200000	
335	335	Prof Jogalekar Aniruddha Aravind	07/01/1972	53	Male	Self	01/04/2025	01/04/2025	200000	
336	336	Prof Lavate Vinita Ajit	11/06/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
337	337	Prof Tholiya Jyoti Jain	20/10/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
338	338	Prof Anita Kishorkumar Kavathekar	25/02/1977	48	Female	Self	01/04/2025	01/04/2025	200000	
339	339	Prof Trishna Anil Mahadkar	08/12/1983	41	Female	Self	01/04/2025	01/04/2025	200000	
340	340	Prof Panganti Aparna Abhijeet	04/08/1975	49	Female	Self	01/04/2025	01/04/2025	200000	
341	341	Prof Waman Sachin	09/12/1978	46	Male	Self	01/04/2025	01/04/2025	200000	

		Mahadeo								
342	342	Mrs Joglekar Preeti Umesh	11/12/1971	53	Female	Self	01/04/2025	01/04/2025	200000	
343	343	Prof Wagh Manjusha Vinayak	28/10/1967	57	Female	Self	01/04/2025	01/04/2025	200000	
344	344	Mr Gumaste Pavan Satish	10/05/1987	37	Male	Self	01/04/2025	01/04/2025	200000	
345	345	Prof Ambavane Tanay Harish	13/07/1989	35	Male	Self	01/04/2025	01/04/2025	200000	
346	346	Prof Joshi Saurabh Sharad	27/01/1988	37	Male	Self	01/04/2025	01/04/2025	200000	
347	347	Prof Naik Shounak Arun	28/09/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
348	348	Prof Thamke Prajakta Sanjay	12/07/1991	33	Female	Self	01/04/2025	01/04/2025	200000	
349	349	Prof Patil Smita Sunil	19/04/1992	32	Female	Self	01/04/2025	01/04/2025	200000	
350	350	Prof Madhura Chandrashekhar Rasane	06/06/1993	31	Female	Self	01/04/2025	01/04/2025	200000	
351	351	Prof Sailee Yash Awade	22/04/1992	32	Female	Self	01/04/2025	01/04/2025	200000	
352	352	Mr Gaikwad Anil Ankush	10/05/1982	42	Male	Self	01/04/2025	01/04/2025	200000	
353	353	Mr Kamthe Rajendra Vasant	02/04/1974	50	Male	Self	01/04/2025	01/04/2025	200000	
354	354	Mrs Pardeshi Jayashree Sunil	29/03/1974	51	Female	Self	01/04/2025	01/04/2025	200000	
355	355	Mr Kadlag Nilesh Pandurang	05/05/1980	44	Male	Self	01/04/2025	01/04/2025	200000	
356	356	Mr Bagav Sagar Ramdas	15/12/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
357	357	Mr Khandekar Sanjay Khandppa	06/06/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
358	358	Miss Katare Prajakta Dilip	12/02/1988	37	Female	Self	01/04/2025	01/04/2025	200000	
359	359	Mr Hangarge Veershetty Kashinath	01/06/1984	40	Male	Self	01/04/2025	01/04/2025	200000	
360	360	Mr Nailband Latif Abdulgani	08/05/1963	61	Male	Self	01/04/2025	01/04/2025	200000	
361	361	Mrs Snehal Suhas Kadam	17/12/1970	54	Female	Self	01/04/2025	01/04/2025	200000	
362	362	Mrs Amte Snehal Kapil	21/08/1980	44	Female	Self	01/04/2025	01/04/2025	200000	
363	363	Mrs Sanika Tushar Ratnaparkhi	31/01/1988	37	Female	Self	01/04/2025	01/04/2025	200000	
364	364	Miss Samvedna Ashok Jadhav	24/02/1992	33	Female	Self	01/04/2025	01/04/2025	200000	
365	365	Ms Shilpa Sachin Kshirsagar	31/03/1972	53	Female	Self	01/04/2025	01/04/2025	200000	
366	366	Ms Asmita Vinayak Patwardhan	03/02/1973	52	Female	Self	01/04/2025	01/04/2025	200000	
367	367	Mr Ameya Shiram Vaidya	02/05/1979	45	Male	Self	01/04/2025	01/04/2025	200000	
368	368	Ms Pooja Navnath Mohite	19/11/1992	32	Female	Self	01/04/2025	01/04/2025	200000	
369	369	Mr Tejas Jeetendra Naik	07/03/1992	33	Male	Self	01/04/2025	01/04/2025	200000	
370	370	Mrs Snehal Saurabh Joshi	03/06/1988	36	Female	Self	01/04/2025	01/04/2025	200000	
371	371	Mrs Sonali Shivaji Indalkar	29/11/1967	57	Female	Self	01/04/2025	01/04/2025	200000	
372	372	Mr Saurabh Dattatraya Agashe	25/05/1983	41	Male	Self	01/04/2025	01/04/2025	200000	
373	373	Mrs Yamini Lalit Deshmukh	12/01/1982	43	Female	Self	01/04/2025	01/04/2025	200000	
374	374	Mrs Maithili Nachiket Kulkarni	02/05/1990	34	Female	Self	01/04/2025	01/04/2025	200000	
375	375	Mrs Joshi Geeta Shantanu	07/05/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
376	376	Mr Ghogare Sandeep Pandharinath	20/12/1980	44	Male	Self	01/04/2025	01/04/2025	200000	
377	377	Mr Salunke Balasaheb Suryabhan	06/05/1971	53	Male	Self	01/04/2025	01/04/2025	200000	
378	378	Dr Lakhe Mrunalini Chandrashekhar	03/02/1969	56	Female	Self	01/04/2025	01/04/2025	200000	
379	379	Mrs Patil Mohini Sachin	25/02/1986	39	Female	Self	01/04/2025	01/04/2025	200000	
380	380	Mrs Deshmukh Vaishali Amar	10/02/1984	41	Female	Self	01/04/2025	01/04/2025	200000	
381	381	Mrs Kesharwani Shilpa Rajendraprasad	24/06/1988	36	Female	Self	01/04/2025	01/04/2025	200000	
382	382	Ms Dahale Arti Anil	20/02/1998	27	Female	Self	01/04/2025	01/04/2025	200000	
383	383	Mr Randive Jyotiram Dinkar	01/06/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
384	384	Mr Gundla Rahul Jagannath	29/08/1987	37	Male	Self	01/04/2025	01/04/2025	200000	
385	385	Mrs Herlekar Manasi Mohan	24/07/1985	39	Female	Self	01/04/2025	01/04/2025	200000	
386	386	Mrs Nadimetla Sneha Aditya	08/12/1991	33	Female	Self	01/04/2025	01/04/2025	200000	
387	387	Mr Valvi Dhiraj Ramesh	04/12/1993	31	Male	Self	01/04/2025	01/04/2025	200000	
388	388	Mr Dumbre Purushottam Maruti	12/07/1977	47	Male	Self	01/04/2025	01/04/2025	200000	
389	389	Mrs Patil Pratima Sachin	06/09/1983	41	Female	Self	01/04/2025	01/04/2025	200000	
		Mrs Jadhav Rashmi								

390	390	Rahul	11/02/1980	45	Female	Self	01/04/2025	01/04/2025	200000	
391	391	Mr Dandge Ashish Gajendra	06/11/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
392	392	Mr Solanke Vikas Shrihari	17/12/1980	44	Male	Self	01/04/2025	01/04/2025	200000	
393	393	Mr Palwe Rajnikant Mohan	26/08/1985	39	Male	Self	01/04/2025	01/04/2025	200000	
394	394	Mrs Pohakar Rupali Narayan	01/02/1986	39	Female	Self	01/04/2025	01/04/2025	200000	
395	395	Ms Deshmukh Arati Popat	02/12/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
396	396	Mrs Kulkarni Dhanashri Prafulla	10/04/1989	35	Female	Self	01/04/2025	01/04/2025	200000	
397	397	Ms Jagtap Komal Ashok	27/08/1995	29	Female	Self	01/04/2025	01/04/2025	200000	
398	398	Ms Kale Supriya Shantram	04/12/1990	34	Female	Self	01/04/2025	01/04/2025	200000	
399	399	Ms Ghuge Pooja Anil	05/01/1998	27	Female	Self	01/04/2025	01/04/2025	200000	
400	400	Mr Jadhav Prasad Anant	25/05/1987	37	Male	Self	01/04/2025	01/04/2025	200000	
401	401	Mrs Bhosale Sharmila Shivaji	10/11/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
402	402	Mr Gaikwad Nitin Macchindra	03/03/1991	34	Male	Self	01/04/2025	01/04/2025	200000	
403	403	Mr Kadam Tushar Vijay	28/12/1992	32	Male	Self	01/04/2025	01/04/2025	200000	
404	404	Ms Bhosale Deepali Shahaji	06/06/1990	34	Female	Self	01/04/2025	01/04/2025	200000	
405	405	Mrs Jadhav Jagruti Kiran	10/08/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
406	406	Mr Shinde Shubham Sunil	15/11/1994	30	Male	Self	01/04/2025	01/04/2025	200000	
407	407	Mr Kulkarni Shrinivas Prabhakarao	29/05/1983	41	Male	Self	01/04/2025	01/04/2025	200000	
408	408	Mr Jadhavar Krishana Sampatrao	15/01/1994	31	Male	Self	01/04/2025	01/04/2025	200000	
409	409	Ms Haral Ashwini Gokul	19/12/1991	33	Female	Self	01/04/2025	01/04/2025	200000	
410	410	Mr Mohite Prashant Shripati	03/02/1987	38	Male	Self	01/04/2025	01/04/2025	200000	
411	411	Mrs Tikle Anuprita Amit	27/08/1985	39	Female	Self	01/04/2025	01/04/2025	200000	
412	412	Ms Khomane Shital Jaysing	25/01/1994	31	Female	Self	01/04/2025	01/04/2025	200000	
413	413	Ms Kolle Sarika Dattakumar	06/11/1999	25	Female	Self	01/04/2025	01/04/2025	200000	
414	414	Ms Shirkhande Sakhu Balasaheb	27/07/1999	25	Female	Self	01/04/2025	01/04/2025	200000	
415	415	Ms Chavan Varsha Rohidas	11/03/1990	35	Female	Self	01/04/2025	01/04/2025	200000	
416	416	Mr Salunkhe Nikhil Krishna	25/04/2000	24	Male	Self	01/04/2025	01/04/2025	200000	
417	417	Ms Shelke Gitanjali Dhanaji	17/07/1992	32	Female	Self	01/04/2025	01/04/2025	200000	
418	418	Ms Rathor Rupali	25/08/1990	34	Female	Self	01/04/2025	01/04/2025	200000	
419	419	Mrs Mogal Kavita Parag	05/06/1990	34	Female	Self	01/04/2025	01/04/2025	200000	
420	420	Mr Shinde Hanmant Vishwambharao	06/06/1992	32	Male	Self	01/04/2025	01/04/2025	200000	
421	421	Mr Kolate Hemant Ramesh	22/01/1989	36	Male	Self	01/04/2025	01/04/2025	200000	
422	422	Ms Patil Pradnya Sunil	08/01/1998	27	Female	Self	01/04/2025	01/04/2025	200000	
423	423	Mr Shinde Sushil Babanrao	16/07/1983	41	Male	Self	01/04/2025	01/04/2025	200000	
424	424	Mrs Shete Ashwini Prakash	03/07/1995	29	Female	Self	01/04/2025	01/04/2025	200000	
425	425	Mrs Motankar Tejal Bharat	31/07/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
426	426	Ms Sabnis Manisha Jaypalrao	05/03/1973	52	Female	Self	01/04/2025	01/04/2025	200000	
427	427	Mr Mhalankar Ganesh Shankarrao	30/01/1975	50	Male	Self	01/04/2025	01/04/2025	200000	
428	428	Ms Patil Aditi Devidas	02/12/2001	23	Female	Self	01/04/2025	01/04/2025	200000	
429	429	Mrs Engale Ashwini Prakash	22/03/1988	37	Female	Self	01/04/2025	01/04/2025	200000	
430	430	Mr Pawar Onkar Santosh	20/05/1999	25	Male	Self	01/04/2025	01/04/2025	200000	
431	431	Mr Jadhav Rahul Pandit	16/01/2000	25	Male	Self	01/04/2025	01/04/2025	200000	
432	432	Mr Gaonpande Atharva Aniruddha	22/06/1999	25	Male	Self	01/04/2025	01/04/2025	200000	
433	433	Mr Kapure Prashant Ramkrishna	07/04/1974	50	Male	Self	01/04/2025	01/04/2025	200000	
434	434	Mr Patil Prakash Ananda	06/09/1979	45	Male	Self	01/04/2025	01/04/2025	200000	
435	435	Mr Mohite Shivshankar Suryakantrao	01/02/1985	40	Male	Self	01/04/2025	01/04/2025	200000	
436	436	Mrs Sandhya Himmat Pawar	03/05/1984	40	Female	Self	01/04/2025	01/04/2025	200000	
437	437	Mr Mane Arun Hanmant	16/04/1997	27	Male	Self	01/04/2025	01/04/2025	200000	
438	438	Mrs Nikam Dyaneshwari Vishnu	04/06/1990	34	Female	Self	01/04/2025	01/04/2025	200000	
439	439	Mr Shinde Sachin Mohanrao	05/02/1983	42	Male	Self	01/04/2025	01/04/2025	200000	
440	440	Mrs Sawargave Anuradha Prabhu	01/06/1982	42	Female	Self	01/04/2025	01/04/2025	200000	

441	441	Mr Deokar Mahesh Dashrath	29/07/1981	43	Male	Self	01/04/2025	01/04/2025	200000	
442	442	Mr Harihar Jagdish Balasaheb	17/02/1981	44	Male	Self	01/04/2025	01/04/2025	200000	
443	443	Mr More Dattatray Masu	15/10/1980	44	Male	Self	01/04/2025	01/04/2025	200000	
444	444	Mr Dalbhanjan Rambhau Sahdev	08/07/1975	49	Male	Self	01/04/2025	01/04/2025	200000	
445	445	Mr Shelke Pravin Vaghambur	04/11/1980	44	Male	Self	01/04/2025	01/04/2025	200000	
446	446	Mr Bhor Tanaji Gangaram	31/01/1979	46	Male	Self	01/04/2025	01/04/2025	200000	
447	447	Mr Sutar Balkrishna Annaso	16/12/1981	43	Male	Self	01/04/2025	01/04/2025	200000	
448	448	Mr Patil Rajesh Vishwanath	14/09/1979	45	Male	Self	01/04/2025	01/04/2025	200000	
449	449	Mr Bhande Pradip Anurath	08/06/1990	34	Male	Self	01/04/2025	01/04/2025	200000	
450	450	Mr Waghole Mayur Sanjay	03/07/1989	35	Male	Self	01/04/2025	01/04/2025	200000	
451	451	Mrs Pawar Sushma Jagannath	08/04/1981	43	Female	Self	01/04/2025	01/04/2025	200000	
452	452	Miss Patil Payal Kailas	18/11/2001	23	Female	Self	01/04/2025	01/04/2025	200000	
453	453	Seema Bhushan Dhalpe	30/06/1993	31	Female	Self	01/04/2025	01/04/2025	200000	
454	454	Ms Patil Shweta P	02/10/1994	30	Female	Self	01/04/2025	01/04/2025	200000	
455	455	Sagar Mahesh U	14/05/1998	26	Male	Self	01/04/2025	01/04/2025	200000	
456	456	Shahrukh Dilawar Pathan	30/03/1993	32	Male	Self	01/04/2025	01/04/2025	200000	
457	457	Vishakha Rohidas Kadam	02/09/2000	24	Female	Self	01/04/2025	01/04/2025	200000	
458	458	Ms Shinde Sailoni S	14/11/1998	26	Female	Self	01/04/2025	01/04/2025	200000	
459	459	Salunke S D	10/06/1994	30	Male	Self	01/04/2025	01/04/2025	200000	
460	460	Mr Alandkar Abhishek P	05/12/2001	23	Male	Self	01/04/2025	01/04/2025	200000	
461	461	Dr Vijay Nanji Gohokar	14/11/1965	59	Male	Self	01/04/2025	01/04/2025	200000	
462	462	Dr Ms Kalpana Thakre	19/09/1971	53	Female	Self	01/04/2025	01/04/2025	200000	
463	463	Dr Mrs Swati Nitin Shekapure	31/01/1983	42	Female	Self	01/04/2025	01/04/2025	200000	
464	464	Dr Mrs Sankirti Sandeep Shirawale	28/08/1982	42	Female	Self	01/04/2025	01/04/2025	200000	
465	465	Dr Mrs Geetha Rajkumar Chillarge	13/03/1978	47	Female	Self	01/04/2025	01/04/2025	200000	
466	466	Dr Mrs Girija Gireesh Chiddarwar	17/04/1977	47	Female	Self	01/04/2025	01/04/2025	200000	
467	467	Dr Mrs Smita Mahesh Chaudhari	06/02/1978	47	Female	Self	01/04/2025	01/04/2025	200000	
468	468	Mrs Anita Vikram Shinde	06/09/1981	43	Female	Self	01/04/2025	01/04/2025	200000	
469	469	Mrs Rupali Mangesh Dalvi	15/06/1983	41	Female	Self	01/04/2025	01/04/2025	200000	
470	470	Mrs Shubhada Parashar Mone	14/04/1981	43	Female	Self	01/04/2025	01/04/2025	200000	
471	471	Mrs Jagruti Amit Wagh	28/02/1984	41	Female	Self	01/04/2025	01/04/2025	200000	
472	472	Ms Sarita Dnyaneshwar Sapkal	05/08/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
473	473	Ms Shailaja Babanrao Jadhav	28/11/1980	44	Female	Self	01/04/2025	01/04/2025	200000	
474	474	Ms Vandana Shivaji Rupnar	04/11/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
475	475	Ms Nikita Dnyandeo Kolambe	02/03/1997	28	Female	Self	01/04/2025	01/04/2025	200000	
476	476	Ms Aishwarya Shahaji Mane	30/11/1994	30	Female	Self	01/04/2025	01/04/2025	200000	
477	477	Ms Mayuri Sunil Shelke	01/09/1994	30	Female	Self	01/04/2025	01/04/2025	200000	
478	478	Mrs Swarupa Mahesh Deshpande	20/09/1977	47	Female	Self	01/04/2025	01/04/2025	200000	
479	479	Ms Yashashree Vijay Belkhede	04/01/1994	31	Female	Self	01/04/2025	01/04/2025	200000	
480	480	Dr Mrs Archana Bajirao Kanwade	26/10/1981	43	Female	Self	01/04/2025	01/04/2025	200000	
481	481	Dr Mrs Neeta Nitin Thune	27/02/1981	44	Female	Self	01/04/2025	01/04/2025	200000	
482	482	Dr Mrs Hemlata Makarand Jadhav	04/08/1976	48	Female	Self	01/04/2025	01/04/2025	200000	
483	483	Mrs Swati Naresh Deshmukh	15/07/1974	50	Female	Self	01/04/2025	01/04/2025	200000	
484	484	Dr Mrs Manisha Ajay Dudhedia	23/11/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
485	485	Dr Mrs Anjali Shripad Bhatlawande	05/01/1978	47	Female	Self	01/04/2025	01/04/2025	200000	
486	486	Mrs Harshada Nitin Burande	30/05/1980	44	Female	Self	01/04/2025	01/04/2025	200000	
487	487	Mrs Sampada Subodh Tavase	29/06/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
488	488	Mrs Mrinalini Rishikesh Pangaonkar	02/12/1979	45	Female	Self	01/04/2025	01/04/2025	200000	
489	489	Mr Vasant Bhimrao Deokamble	28/06/1981	43	Male	Self	01/04/2025	01/04/2025	200000	
490	490	Mrs Rajeshwari Rajnish Malekar	26/02/1978	47	Female	Self	01/04/2025	01/04/2025	200000	

491	491	Ms Snehal Jayant Koparde	14/04/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
492	492	Mr Anup Gunwantrao Dakre	10/06/1985	39	Male	Self	01/04/2025	01/04/2025	200000	
493	493	Mr Jitendra M Bakliwal	07/01/1972	53	Male	Self	01/04/2025	01/04/2025	200000	
494	494	Dr Anand Vijay Satpute	15/11/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
495	495	Mrs Sunita Abhijit Upasani	15/11/1967	57	Female	Self	01/04/2025	01/04/2025	200000	
496	496	Mr Akshay Mohan Suryawanshi	12/03/1989	36	Male	Self	01/04/2025	01/04/2025	200000	
497	497	Ms Christina Paulson Thottan	19/04/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
498	498	Ms Pritam Dattatray Deshmukh	09/10/1993	31	Female	Self	01/04/2025	01/04/2025	200000	
499	499	Mr Ajay Kondibhau Lohate	28/08/1994	30	Male	Self	01/04/2025	01/04/2025	200000	
500	500	Ms Vaidya Pranoti Dipak	05/03/1993	32	Female	Self	01/04/2025	01/04/2025	200000	
501	501	Mr Ajay Tulshiram Ingle	31/07/1983	41	Male	Self	01/04/2025	01/04/2025	200000	
502	502	Ms Bhagyashri Bhagwat Niture	07/01/1992	33	Female	Self	01/04/2025	01/04/2025	200000	
503	503	Dr Ms Bharati Pavan Vasgi	15/08/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
504	504	Dr Mrs Swpnaja Amol Ubale	02/02/1983	42	Female	Self	01/04/2025	01/04/2025	200000	
505	505	Mrs Preeti Siddharth Joshi	03/05/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
506	506	Mr Chavan Jitendra R	16/11/1985	39	Male	Self	01/04/2025	01/04/2025	200000	
507	507	Mr Nikhil S Dhavase	09/03/1988	37	Male	Self	01/04/2025	01/04/2025	200000	
508	508	Dr Vikas Radhakrishna Deulgaonkar	23/12/1981	43	Male	Self	01/04/2025	01/04/2025	200000	
509	509	Dr Purandare Pramod Shripad	27/02/1971	54	Male	Self	01/04/2025	01/04/2025	200000	
510	510	Dr Krishnarao Rajaram Patil	01/04/1968	57	Male	Self	01/04/2025	01/04/2025	200000	
511	511	Dr Vijay Wasudeo Bhatkar	10/10/1975	49	Male	Self	01/04/2025	01/04/2025	200000	
512	512	Dr Pravin Kashiram Katare	16/09/1974	50	Male	Self	01/04/2025	01/04/2025	200000	
513	513	Dr Pradip Krishna Tamkhade	24/06/1978	46	Male	Self	01/04/2025	01/04/2025	200000	
514	514	Dr Yadav Rahul Shivaji	24/02/1987	38	Male	Self	01/04/2025	01/04/2025	200000	
515	515	Dr Rajendra Navnath Todkar	09/07/1990	34	Male	Self	01/04/2025	01/04/2025	200000	
516	516	Mr Amit Dadabhau Desale	20/12/1985	39	Male	Self	01/04/2025	01/04/2025	200000	
517	517	Mr Rahul Uttamrao Patil	09/02/1985	40	Male	Self	01/04/2025	01/04/2025	200000	
518	518	Mr Santosh Shivaji Raut	24/05/1986	38	Male	Self	01/04/2025	01/04/2025	200000	
519	519	Mrs Mayuri P Rode	27/09/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
520	520	Mr Pisal Hemant Chandrarahar	19/01/1984	41	Male	Self	01/04/2025	01/04/2025	200000	
521	521	Mr Belsare Shrikant Nilkanth	11/05/1977	47	Male	Self	01/04/2025	01/04/2025	200000	
522	522	Mr Gaurav Ramesh Chaudhari	04/01/1988	37	Male	Self	01/04/2025	01/04/2025	200000	
523	523	Mr Khade Pavanraj Sadashiv	24/06/1991	33	Male	Self	01/04/2025	01/04/2025	200000	
524	524	Mr Kale Sunil Govind	22/11/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
525	525	Mr Martand P Pandagale	16/09/1987	37	Male	Self	01/04/2025	01/04/2025	200000	
526	526	Mr Pradip Dnyaneshwar Bhambure	27/03/1990	35	Male	Self	01/04/2025	01/04/2025	200000	
527	527	Mr Kedari Santosh Jotiba	11/11/1989	35	Male	Self	01/04/2025	01/04/2025	200000	
528	528	Ms Priya Namdeorao Wadikar	01/07/1995	29	Female	Self	01/04/2025	01/04/2025	200000	
529	529	Ms Asma Bashir Parkar	03/09/1993	31	Female	Self	01/04/2025	01/04/2025	200000	
530	530	Mr Swanand Sudhakar Kirpekar	29/05/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
531	531	Mr Dhanesh Manohar Pawar	10/04/1989	35	Male	Self	01/04/2025	01/04/2025	200000	
532	532	Mr Nishant Ram Sukalkar	04/10/1993	31	Male	Self	01/04/2025	01/04/2025	200000	
533	533	Mr Sachin Shashikant Patil	14/03/1991	34	Male	Self	01/04/2025	01/04/2025	200000	
534	534	Mrs Swapna Swapnil Jawalkar	13/02/1988	37	Female	Self	01/04/2025	01/04/2025	200000	
535	535	Mr Ajitkumar Gulab Nimbalkar	23/03/1989	36	Male	Self	01/04/2025	01/04/2025	200000	
536	536	Dr Mrs A S Sawalkar	05/12/1972	52	Female	Self	01/04/2025	01/04/2025	200000	
537	537	Ms Monika S Taware	27/11/1995	29	Female	Self	01/04/2025	01/04/2025	200000	
538	538	Dr Ms V N Patil	30/09/1980	44	Female	Self	01/04/2025	01/04/2025	200000	
539	539	Dr Mrs Kalpana Narayan Handore	26/06/1979	45	Female	Self	01/04/2025	01/04/2025	200000	
540	540	Ms Ankita Gurunath Joshi	30/11/1995	29	Female	Self	01/04/2025	01/04/2025	200000	
541	541	Ms Damini Surendrasing Sisodia	19/04/1993	31	Female	Self	01/04/2025	01/04/2025	200000	
542	542	Mrs Vrushali Yoganand Shinde	22/05/1986	38	Female	Self	01/04/2025	01/04/2025	200000	

543	543	Mr Sachin Lalasaheb Karche	22/11/1983	41	Male	Self	01/04/2025	01/04/2025	200000	
544	544	Mr Ravindra Bharat Kamble	12/04/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
545	545	Mrs S A Mashalkar	20/09/1983	41	Female	Self	01/04/2025	01/04/2025	200000	
546	546	Ms Sudipta Debashis Kar	24/08/1995	29	Female	Self	01/04/2025	01/04/2025	200000	
547	547	Mr Ramesh Vasant Sutar	23/05/1982	42	Male	Self	01/04/2025	01/04/2025	200000	
548	548	Dr Rahul Shankarrao Jagtap	06/05/1971	53	Male	Self	01/04/2025	01/04/2025	200000	
549	549	Ca Mrs Sanu Amol Purandare	01/03/1983	42	Female	Self	01/04/2025	01/04/2025	200000	
550	550	Mrs Gadewar Supriya Vishnukant	23/06/1981	43	Female	Self	01/04/2025	01/04/2025	200000	
551	551	Mr Tushar Anil Gujar	20/08/1987	37	Male	Self	01/04/2025	01/04/2025	200000	
552	552	Ms Dhanashree Rishikesh Ghare	13/05/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
553	553	Mr Subhash Nagesh Kadam	06/01/1964	61	Male	Self	01/04/2025	01/04/2025	200000	
554	554	Mrs Priti Sachin Marathe	16/06/1976	48	Female	Self	01/04/2025	01/04/2025	200000	
555	555	Mr Sachin Marutirao Yadav Deshmukh	21/06/1972	52	Male	Self	01/04/2025	01/04/2025	200000	
556	556	Mrs Sujata Hemant Pingle	10/07/1971	53	Female	Self	01/04/2025	01/04/2025	200000	
557	557	Mr Milind Upenda Mujumdar	16/06/1979	45	Male	Self	01/04/2025	01/04/2025	200000	
558	558	Mrs Kumkale Supriya Shirish	28/09/1982	42	Female	Self	01/04/2025	01/04/2025	200000	
559	559	Mrs Manisha Ganesh Lonkar	29/11/1982	42	Female	Self	01/04/2025	01/04/2025	200000	
560	560	Mrs Bhagyashri Sanjay Sane	02/03/1970	55	Female	Self	01/04/2025	01/04/2025	200000	
561	561	Mrs Sandhay S Dalvi	25/05/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
562	562	Ms Patil Pallavi S	06/04/1988	36	Female	Self	01/04/2025	01/04/2025	200000	
563	563	Mr Nilesh A Ahire	17/06/1989	35	Male	Self	01/04/2025	01/04/2025	200000	
564	564	Mr Somvanshi M R	31/12/1996	28	Male	Self	01/04/2025	01/04/2025	200000	
565	565	Mr Nikam Manik	06/05/1981	43	Male	Self	01/04/2025	01/04/2025	200000	
566	566	Ms Sushama Angad Biradar	22/07/1991	33	Female	Self	01/04/2025	01/04/2025	200000	
567	567	Mr Vitthal L Shinde	03/02/1981	44	Male	Self	01/04/2025	01/04/2025	200000	
568	568	Mr Venkat S Jadhav	06/07/1967	57	Male	Self	01/04/2025	01/04/2025	200000	
569	569	Mr Sudam S Kaste	07/05/1982	42	Male	Self	01/04/2025	01/04/2025	200000	
570	570	Mrs Shivakanta Irrapa Chalvadi	20/04/1967	57	Female	Self	01/04/2025	01/04/2025	200000	
571	571	Mrs Sarika T Mengawade	12/03/1982	43	Female	Self	01/04/2025	01/04/2025	200000	
572	572	Ms Priyanka S Pimpale	24/03/1989	36	Female	Self	01/04/2025	01/04/2025	200000	
573	573	Mr R M Darange	12/08/1987	37	Male	Self	01/04/2025	01/04/2025	200000	
574	574	Mr Pandurang R More	02/07/1979	45	Male	Self	01/04/2025	01/04/2025	200000	
575	575	Mr Dinkar R Patil	25/05/1977	47	Male	Self	01/04/2025	01/04/2025	200000	
576	576	Mrs Smita S Kari	18/08/1982	42	Female	Self	01/04/2025	01/04/2025	200000	
577	577	Mr Rupesh P Kundap	12/04/1978	46	Male	Self	01/04/2025	01/04/2025	200000	
578	578	Mr Sachin Tukaram Bhalerao	15/11/1979	45	Male	Self	01/04/2025	01/04/2025	200000	
579	579	Mr Shinde Ajay H	15/04/1993	31	Male	Self	01/04/2025	01/04/2025	200000	
580	580	Mr Vaibhav G Pisal	19/04/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
581	581	Mr S V Mane	13/07/1978	46	Male	Self	01/04/2025	01/04/2025	200000	
582	582	Mr A R Lakhe	14/04/1975	49	Male	Self	01/04/2025	01/04/2025	200000	
583	583	Mr Tibile Rajendra R	06/01/1976	49	Male	Self	01/04/2025	01/04/2025	200000	
584	584	Mr Salunkhe S Shivaji	23/06/1986	38	Male	Self	01/04/2025	01/04/2025	200000	
585	585	Mr Ajay S Patil	21/01/1975	50	Male	Self	01/04/2025	01/04/2025	200000	
586	586	Mr Rameshwar S Patil	06/09/1974	50	Male	Self	01/04/2025	01/04/2025	200000	
587	587	Mr Laxman P Jadhav	16/02/1978	47	Male	Self	01/04/2025	01/04/2025	200000	
588	588	Mr Naikrao Jiwan Dandare	22/11/1972	52	Male	Self	01/04/2025	01/04/2025	200000	
589	589	Mr Ravindra Pandurang Kotawadekar	12/02/1967	58	Male	Self	01/04/2025	01/04/2025	200000	
590	590	Mr Bhise Suresh Subrao	06/09/1992	32	Male	Self	01/04/2025	01/04/2025	200000	
591	591	Mr Suraj B Somwanshi	08/05/1994	30	Male	Self	01/04/2025	01/04/2025	200000	
592	592	Mrs Lalita S Bhosale	30/08/1971	53	Female	Self	01/04/2025	01/04/2025	200000	
593	593	Mr Suraj Sudhakar Jadhav	19/12/1995	29	Male	Self	01/04/2025	01/04/2025	200000	
594	594	Mrs Babita K Shinde	01/05/1985	39	Female	Self	01/04/2025	01/04/2025	200000	
595	595	Ms Hurusnale Seema Umakant	20/05/1992	32	Female	Self	01/04/2025	01/04/2025	200000	
596	596	Ms Ujwala Karpe	24/04/1976	48	Female	Self	01/04/2025	01/04/2025	200000	
597	597	Mrs Anupama Pranav Nivalikar	07/12/1983	41	Female	Self	01/04/2025	01/04/2025	200000	
598	598	Mr Vinod Umakant Sagar	11/06/1992	32	Male	Self	01/04/2025	01/04/2025	200000	
599	599	Dr Mrs Neha Jain	25/01/1986	39	Female	Self	01/04/2025	01/04/2025	200000	
600	600	Ms Suvarna Ketan Patil	29/04/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
601	601	Ms Reshma Dnyaneshwar Kapadi	24/07/1991	33	Female	Self	01/04/2025	01/04/2025	200000	
		Mrs Mayuri Gaurav								

602	602	Narkhede	31/03/1992	33	Female	Self	01/04/2025	01/04/2025	200000	
603	603	Mrs Snehal Harihar Kuche	01/06/1988	36	Female	Self	01/04/2025	01/04/2025	200000	
604	604	Mrs Pallavi Dnyaneshwar Wadkar	06/05/1982	42	Female	Self	01/04/2025	01/04/2025	200000	
605	605	Mrs Deepali Prasad Potdar	25/09/1989	35	Female	Self	01/04/2025	01/04/2025	200000	
606	606	Mrs Chetana Dipak Patil	18/09/1984	40	Female	Self	01/04/2025	01/04/2025	200000	
607	607	Mrs Mayuri Tushar Deshmukh	23/09/1984	40	Female	Self	01/04/2025	01/04/2025	200000	
608	608	Ms Madhavi Lalit Deorankar	24/06/1986	38	Female	Self	01/04/2025	01/04/2025	200000	
609	609	Mr Vishal Prakash Bhope	08/10/1984	40	Male	Self	01/04/2025	01/04/2025	200000	
610	610	Dr Mrs Mrunal Deshpande	23/09/1969	55	Female	Self	01/04/2025	01/04/2025	200000	
611	611	Mr Akshay Suresh Shirbhate	27/09/1991	33	Male	Self	01/04/2025	01/04/2025	200000	
612	612	Ms Punam Vishnu Chavan	26/06/1991	33	Female	Self	01/04/2025	01/04/2025	200000	
613	613	Ms Pooja Ramesh Rao More	07/07/1992	32	Female	Self	01/04/2025	01/04/2025	200000	
614	614	Dr Swapnil Sonajirao Lanane	21/10/1987	37	Male	Self	01/04/2025	01/04/2025	200000	
615	615	Dr Tushar Dadasaheb Gadekar	23/04/1992	32	Male	Self	01/04/2025	01/04/2025	200000	
616	616	Dr Mrs Manisha Rajendra Dhage	07/01/1979	46	Female	Self	01/04/2025	01/04/2025	200000	
617	617	Mr Shrikant Anandrao Shinde	01/04/1978	47	Male	Self	01/04/2025	01/04/2025	200000	
618	618	Ms Madhavi Anandrao Indalkar	11/03/1986	39	Female	Self	01/04/2025	01/04/2025	200000	
619	619	Mr Ashwin Niranjan Bochare	07/08/1992	32	Male	Self	01/04/2025	01/04/2025	200000	
620	620	Mr Pankaj Popatrao Yenare	23/06/1986	38	Male	Self	01/04/2025	01/04/2025	200000	
621	621	Mr Avinash Sopan Shinde	12/01/1992	33	Male	Self	01/04/2025	01/04/2025	200000	
622	622	Ms Dipti Rahul Sangpal	24/09/1983	41	Female	Self	01/04/2025	01/04/2025	200000	
623	623	Mr Somnath Maruti Sarate	15/12/1996	28	Male	Self	01/04/2025	01/04/2025	200000	
624	624	Ms Subarnarekha Ghosh	02/06/2000	24	Female	Self	01/04/2025	01/04/2025	200000	
625	625	Dr Shailendrakumar Uttamrao Kale	10/11/1975	49	Male	Self	01/04/2025	01/04/2025	200000	
626	626	Mr Jitendra Gajanan Khadpe	12/12/1968	56	Male	Self	01/04/2025	01/04/2025	200000	
627	627	Ms Reshma Vilas Patil	14/08/1996	28	Female	Self	01/04/2025	01/04/2025	200000	
628	628	Ms Poonam Nandkishor Bhoibar	03/11/2000	24	Female	Self	01/04/2025	01/04/2025	200000	
629	629	Mr Aviraj Vasant Sawant	20/05/1984	40	Male	Self	01/04/2025	01/04/2025	200000	
630	630	Mr Prashant Chandrakant Awate	31/07/1965	59	Male	Self	01/04/2025	01/04/2025	200000	
631	631	Mr Ramesh Jagannath Kakade	06/01/1968	57	Male	Self	01/04/2025	01/04/2025	200000	
632	632	Mrs Savita Navnath Kumbhar	01/05/1986	38	Female	Self	01/04/2025	01/04/2025	200000	
633	633	Mr Niranjan Devidas Bangde	10/05/1973	51	Male	Self	01/04/2025	01/04/2025	200000	
634	634	Mr Rudragouda Gurannagouda Patil	11/10/1987	37	Male	Self	01/04/2025	01/04/2025	200000	
635	635	Ms Trupti Gajanan Ghongade	01/04/1991	34	Female	Self	01/04/2025	01/04/2025	200000	
636	636	Ms Ankita Anil Kotalwar	19/12/1990	34	Female	Self	01/04/2025	01/04/2025	200000	
637	637	Mrs Swati Omkar Sardeshmukh	02/07/1989	35	Female	Self	01/04/2025	01/04/2025	200000	
638	638	Ms Kirti Bharat Satpute	16/05/1991	33	Female	Self	01/04/2025	01/04/2025	200000	
639	639	Ms Rohini Popat Rankhamb	07/02/1994	31	Female	Self	01/04/2025	01/04/2025	200000	
640	640	Ms Rohini Shivaji Tambe	29/05/1994	30	Female	Self	01/04/2025	01/04/2025	200000	
641	641	Mrs Asharani Mahesh Chadchankar	10/02/1990	35	Female	Self	01/04/2025	01/04/2025	200000	
642	642	Mrs Sayali Darpan Joshi	04/06/1990	34	Female	Self	01/04/2025	01/04/2025	200000	
643	643	Ms Priti Balasaheb Warungse	23/05/1997	27	Female	Self	01/04/2025	01/04/2025	200000	
644	644	Mr Kunal Sachin Kulkarni	25/02/1999	26	Male	Self	01/04/2025	01/04/2025	200000	
645	645	Mrs Ranjana Mahesh Kedar	12/05/1979	45	Female	Self	01/04/2025	01/04/2025	200000	
646	646	Mr Swanand Dnyanoba Pasalkar	28/12/1986	38	Male	Self	01/04/2025	01/04/2025	200000	
647	647	Mr Vedant Krishna Sambhar	12/09/1993	31	Male	Self	01/04/2025	01/04/2025	200000	
648	648	Mr Pawan Deorao Kale	21/01/1989	36	Male	Self	01/04/2025	01/04/2025	200000	
649	649	Dr Abhijeet Shivaji Suryawanshi	05/12/1988	36	Male	Self	01/04/2025	01/04/2025	200000	

650	650	Dr Pritesh Vishwasrao Bansod	08/04/1983	41	Male	Self	01/04/2025	01/04/2025	200000	
651	651	Dr Swapnil Sonajirao Lahane	21/10/1987	37	Male	Self	01/04/2025	01/04/2025	200000	
652	652	Dr Shravanti Sudhendra Joshi	18/12/1988	36	Female	Self	01/04/2025	01/04/2025	200000	
653	653	Ms Sneha Padip Vanjari	19/03/1990	35	Female	Self	01/04/2025	01/04/2025	200000	
654	654	Dr Vilas Shamrao Bugade	01/07/1975	49	Male	Self	01/04/2025	01/04/2025	200000	
655	655	Mr Sagar Sanjay Patil	04/04/1994	30	Male	Self	01/04/2025	01/04/2025	200000	
656	656	Dr Sinu Jayesh Nambiar	12/07/1983	41	Female	Self	01/04/2025	01/04/2025	200000	
657	657	Mr Rishikesh Chandrakant Yeolekar	11/07/1979	45	Male	Self	01/04/2025	01/04/2025	200000	
658	658	Mrs Kalpana Pankaj Saharan	06/11/1983	41	Female	Self	01/04/2025	01/04/2025	200000	
659	659	Mrs Gauri Girish Bilaye	27/12/1984	40	Female	Self	01/04/2025	01/04/2025	200000	
660	660	Ms Ketaki Ganesh Katre	10/09/1989	35	Female	Self	01/04/2025	01/04/2025	200000	
661	661	Ms Avani Ravindra Anawardekar	03/05/1993	31	Female	Self	01/04/2025	01/04/2025	200000	
662	662	Mrs Swati Digambar Jakkani	23/09/1986	38	Female	Self	01/04/2025	01/04/2025	200000	
663	663	Mrs Snehal Prakash Khajurgji	29/09/1983	41	Female	Self	01/04/2025	01/04/2025	200000	
664	664	Ms Ankita Singh	17/07/1991	33	Female	Self	01/04/2025	01/04/2025	200000	
665	665	Ms Amisha Parmar	10/07/1999	25	Female	Self	01/04/2025	01/04/2025	200000	
666	666	Mr Pradip Vasant Rao Khandave	04/11/1978	46	Male	Self	01/04/2025	01/04/2025	200000	
667	667	Mr Sanjay Gajanan Chalke	06/10/1970	54	Male	Self	01/04/2025	01/04/2025	200000	
668	668	Mrs Kalyani Chandrakant Shinde	09/11/2001	23	Female	Self	01/04/2025	01/04/2025	200000	
669	669	Snehal Narayan Sashte	09/09/1984	40	Female	Self	01/04/2025	01/04/2025	200000	
670	670	Dr Patil Manohar Janaradhan	01/06/1966	58	Male	Self	01/04/2025	01/04/2025	200000	
671	671	Dr Tekade Avinash Ramrao	23/07/1973	51	Male	Self	01/04/2025	01/04/2025	200000	
672	672	Dr Ravindra Vijay Badhe	26/05/1979	45	Male	Self	01/04/2025	01/04/2025	200000	
673	673	Dr Khiste Rahul Hari	30/05/1977	47	Male	Self	01/04/2025	01/04/2025	200000	
674	674	Dr Ratnaparkhi Mukesh Pandurang	12/02/1980	45	Male	Self	01/04/2025	01/04/2025	200000	
675	675	Dr Kadam Prasad Vijay	16/11/1980	44	Male	Self	01/04/2025	01/04/2025	200000	
676	676	Dr Mrs Agarwal Babita Anil	09/11/1978	46	Female	Self	01/04/2025	01/04/2025	200000	
677	677	Dr Sakpal Pramod Hindurao	30/04/1976	48	Male	Self	01/04/2025	01/04/2025	200000	
678	678	Dr Mrs Dalvi Sampada Dhaval	17/03/1983	42	Female	Self	01/04/2025	01/04/2025	200000	
679	679	Dr Jagdale Sachin Kamlakar	10/07/1985	39	Male	Self	01/04/2025	01/04/2025	200000	
680	680	Dr Mrs Yadav Kavita Nilesh	16/11/1970	54	Female	Self	01/04/2025	01/04/2025	200000	
681	681	Mr Salvankar Shailendra Sharad	15/06/1981	43	Male	Self	01/04/2025	01/04/2025	200000	
682	682	Dr Mrs Kondaskar Shilpi Atul	21/09/1974	50	Female	Self	01/04/2025	01/04/2025	200000	
683	683	Mr Karanje Abhijit Sampatrao	15/06/1985	39	Male	Self	01/04/2025	01/04/2025	200000	
684	684	Mrs Bhong Prabha Nandkumar	31/07/1984	40	Female	Self	01/04/2025	01/04/2025	200000	
685	685	Mr Patil Vilas Subhash	29/11/1984	40	Male	Self	01/04/2025	01/04/2025	200000	
686	686	Mrs Patari Manashi	15/01/1980	45	Female	Self	01/04/2025	01/04/2025	200000	
687	687	Mrs Murdare Ashvini Dwarkadas	27/07/1990	34	Female	Self	01/04/2025	01/04/2025	200000	
688	688	Mrs Pokale Pratima Hanumant	31/07/1995	29	Female	Self	01/04/2025	01/04/2025	200000	
689	689	Ms Bonde Komal Pravin	14/04/1997	27	Female	Self	01/04/2025	01/04/2025	200000	
690	690	Mrs Awadhya Rakhi	14/07/1988	36	Female	Self	01/04/2025	01/04/2025	200000	
691	691	Mr Chavan Dilip Shankar	05/07/1971	53	Male	Self	01/04/2025	01/04/2025	200000	
692	692	Mr Nikam Vishnu Bhujangrao	09/04/1984	40	Male	Self	01/04/2025	01/04/2025	200000	
693	693	Ms Jadhav Sangita Gopal	06/05/1982	42	Female	Self	01/04/2025	01/04/2025	200000	
694	694	Mr Gaikwad Mahavir Rambhau	01/01/1969	56	Male	Self	01/04/2025	01/04/2025	200000	
695	695	Mr Patil Jitendra Kishor	08/07/1984	40	Male	Self	01/04/2025	01/04/2025	200000	
696	696	Mr Pawar Amol Ashok	16/07/1988	36	Male	Self	01/04/2025	01/04/2025	200000	
697	697	Ms Jagtap Vidya Dhanraj	21/06/1983	41	Female	Self	01/04/2025	01/04/2025	200000	
698	698	Ms Bhosale Jyoti Tukaram	15/05/1996	28	Female	Self	01/04/2025	01/04/2025	200000	
699	699	Mr Gaikwad Ashish Govindrao	03/05/1996	28	Male	Self	01/04/2025	01/04/2025	200000	
700	700	Ms Deshmukh Shubhangi Gopalrao	09/01/1992	33	Female	Self	01/04/2025	01/04/2025	200000	
701	701	Mr Jadhav Satish Vasant Rao	05/06/1985	39	Male	Self	01/04/2025	01/04/2025	200000	

702	702	Mr Garade Dilip Shankarrao	01/06/1973	51	Male	Self	01/04/2025	01/04/2025	200000	
703	703	Ms Sharvari Sudhakar Bhole	18/12/1987	37	Female	Self	01/04/2025	01/04/2025	200000	
704	704	Ms Dipika Ramesh Pakhare	29/08/1993	31	Female	Self	01/04/2025	01/04/2025	200000	
705	705	Ms Swati Nyandeo Shirke	26/04/1989	35	Female	Self	01/04/2025	01/04/2025	200000	
706	706	Ms Madhuri Bhagwan Raskar	15/05/1997	27	Female	Self	01/04/2025	01/04/2025	200000	
707	707	Ms Priyanka Shivaji Kote	05/04/1998	26	Female	Self	01/04/2025	01/04/2025	200000	
708	708	Mr Pratik Tanaji Mane	25/09/1996	28	Male	Self	01/04/2025	01/04/2025	200000	
709	709	Mr Akshay Baban Bhuvad	16/03/1993	32	Male	Self	01/04/2025	01/04/2025	200000	
710	710	Dr Aswar Manoj Kashinath	31/01/1973	52	Male	Self	01/04/2025	01/04/2025	200000	
711	711	Ms Snehal Devidas Dherange	20/11/1999	25	Female	Self	01/04/2025	01/04/2025	200000	
712	712	Mr Kishor Shamrao Shewale Patil	01/04/1981	44	Male	Self	01/04/2025	01/04/2025	200000	
713	713	Ms Sanika Papat Kate	27/06/1999	25	Female	Self	01/04/2025	01/04/2025	200000	
714	714	Ms Avanti Hanmant Jadhav	10/10/1998	26	Female	Self	01/04/2025	01/04/2025	200000	
715	715	Ms Simran Rajendra Hajgude	18/05/2000	24	Female	Self	01/04/2025	01/04/2025	200000	
716	716	Ms Trupti Dattatray Jadhav	25/05/2002	22	Female	Self	01/04/2025	01/04/2025	200000	
717	717	Mr Suresh Pandurnag Khairnar	01/06/1960	64	Male	Self	01/04/2025	01/04/2025	200000	
718	718	Ms Pranali Vinod Patil	01/02/1999	26	Female	Self	01/04/2025	01/04/2025	200000	
719	719	Ms Sayali Vilas Jadhav	05/06/2000	24	Female	Self	01/04/2025	01/04/2025	200000	
720	720	Ms Mrunal Chandrakant Belwate	10/04/1999	25	Female	Self	01/04/2025	01/04/2025	200000	
721	721	Mr Bhaurao Pratap Mane	16/01/2003	22	Male	Self	01/04/2025	01/04/2025	200000	
722	722	Dr Shubhangi Abhayraj Shirole	12/08/1973	51	Female	Self	01/04/2025	01/04/2025	200000	
723	723	Mrs Budhwar Hemlata Vinod	31/07/1981	43	Female	Self	01/04/2025	01/04/2025	200000	
724	724	Mrs More Pradnya Amol	12/08/1985	39	Female	Self	01/04/2025	01/04/2025	200000	
725	725	Miss Shahapurkar Sneha Ravikant	10/08/1989	35	Female	Self	01/04/2025	01/04/2025	200000	
726	726	Dr Aparna Vivek Dixit	28/06/1969	55	Female	Self	01/04/2025	01/04/2025	200000	
727	727	Syed Zubair Ahmed	04/04/1984	40	Male	Self	01/04/2025	01/04/2025	200000	
728	728	Shrikant Subhash Mhase	05/03/1993	32	Male	Self	01/04/2025	01/04/2025	200000	
729	729	Hiba Mohammed Aslam Memon	20/01/1992	33	Female	Self	01/04/2025	01/04/2025	200000	
730	730	Siddhanth Sunil Sawant	26/03/1992	33	Male	Self	01/04/2025	01/04/2025	200000	
731	731	Ankita Govindrao Yelikar	23/02/1996	29	Female	Self	01/04/2025	01/04/2025	200000	
732	732	Priya Hanumansingh Chauhan	26/07/1998	26	Female	Self	01/04/2025	01/04/2025	200000	
733	733	Chandrashekhar Prabhakar Taur	25/07/1990	34	Male	Self	01/04/2025	01/04/2025	200000	

Branch List

ZONE	REGION/STATE	LOCATIONS	MAILING ADDRESS
CENTRAL	CHATTISGARH	BILASPUR	1ST FLOOR, INDIRA TOWER, VYAPAR VIHAR, MAIN ROAD,,BILASPUR,CHATTISGARH,PIN-495001
CENTRAL	CHATTISGARH	BHILAI	BLOCK NO. 28, 1ST FLOOR, SHIVANTR COMPLEX, G E ROAD, BESIDES BHILAI NAGAR NIGAM,SUPELA, BHILAI,,DURG,CHATTISGARH,PIN-490023
CENTRAL	CHATTISGARH	KORBA	1ST FLOOR, MOTI BHAVAN, PLOT NO. 60,WARD NO. 9, TRANSPORT NAGAR, KORBA,KORBA,CHATTISGARH,PIN-495677
CENTRAL	CHATTISGARH	RAIPUR	1ST FLOOR, PUJARI CHAMBER, BLOCK A1, DHARAM NAGAR,TAGORE NAGAR, ABHANPUR ROAD,,RAIPUR,CHATTISGARH,PIN-492001
CENTRAL	MADHYA PRADESH	JABALPUR	3RD FLOOR, IC TOWER, 1810, NARMADA ROAD, NEAR KATANGA SQUARE,PANDIT BANARSIDAS BHANOT WARD,,JABALPUR,MADHYA PRADESH,PIN-482001
CENTRAL	MADHYA PRADESH	BHOPAL	OFFICE NO. 9, 5TH FLOOR, MAPLE HIGH STREET, VIDYA NAGAR PHASE 2,HOSHANGABAD ROAD,,BHOPAL,MADHYA PRADESH,PIN-462026
CENTRAL	MADHYA PRADESH	GWALIOR	UNIT NO. 34, 3RD FLOOR, PACIFIC TOWER,KAILASH VIHAR, CITY CENTRE,GWALIOR,MADHYA PRADESH,PIN-474011
CENTRAL	MADHYA PRADESH	INDORE	OFFICE NO. 511, 5TH FLOOR, BENCHMARK BUSINESS PARK, BLOCK A3 PU4,SCH NO. 54, BOMBAY HOSPITAL LINK ROAD, VIJAY NAGAR,,INDORE,MADHYA PRADESH,PIN-452010
CENTRAL	CHATTISGARH	AMBIKAPUR	1ST FLOOR, NEELKANTH COMPLEX, KHASRA NO. 243/218,MG ROAD, OPP. PG COLLEGE, AMBIKAPUR,,SURGUJA,CHATTISGARH,PIN-497001
EAST	WEST BENGAL	SILIGURI	SHOP NO. 28, 2ND FLOOR, CITY PLAZA, SEVOKE ROAD,OPP. PAYEL CINEMA, JALPAIGURI,,DARJEELING, WEST BENGAL,PIN-734001
EAST	WEST BENGAL	KOLKATA-ANUJ CHAMBERS	4TH FLOOR, ANUJ CHAMBER, 24 PARK STREET,KOLKATA, WEST BENGAL,PIN-700016
EAST	WEST BENGAL	KOLKATA ZONE	4TH FLOOR, ANUJ CHAMBER, 24 PARK STREET,KOLKATA, WEST BENGAL,PIN-700016
EAST	WEST BENGAL	KOLKATA-DCPL	4TH FLOOR, DEVELOPMENT HOUSE,24 PARK STREET,KOLKATA, WEST BENGAL,PIN-700016
EAST	WEST BENGAL	MALDA	2ND FLOOR, IIFL BUILDING, 308/198/246, WARD NO. 18, R K PALLY (S),OPPOSITE BIG BAZAR, NH-34, RATHBARI,,MALDA, WEST BENGAL,PIN-732101
EAST	WEST BENGAL	KHARAGPUR	1ST FLOOR, NEW SAI COMPLEX, BESIDE KHARAGPUR COLLEGE, INDIA OT ROAD,,WEST MEDINIPUR, WEST BENGAL,PIN-721305
EAST	ASSAM	GUWAHATI	2ND FLOOR, F FORT, SOUTH SARANIAULUBARI, G S ROAD, GUWAHATI, ASSAM,KAMRUP,ASSAM,PIN-781007
EAST	BIHAR	GAYA	2ND FLOOR, 45/79 SWARAJYA PURI ROAD, ABOVE STATE BANK OF INDIA, PO AND GPO,,GAYA,BIHAR,PIN-823001
EAST	BIHAR	MUZAFFARPUR	1ST FLOOR, BOB BUILDING, KALAMBAGH ROAD CHOWK, ABOVE BANK OF BARODA, P. O. MUZAFFARPUR - HPO,,MUZAFFARPUR,BIHAR,PIN-842001
EAST	BIHAR	PATNA	UNIT 508, 5TH FLOOR, PATNA ONE MALL, DAKBUNGLA, CHAURAHA,PATNA,BIHAR,PIN-800001
EAST	ORISSA	BERHAMPUR	1ST FLOOR, "RUPAVATI COMPLEX", OPPOSITE ICICI BANKDHARMA NAGAR, MAIN ROAD,GANJAM,ORISSA,PIN-760001
EAST	ORISSA	BHUBANESHWAR	1ST FLOOR, PLOT NO-1207/2777, ANAND PLAZA, ANAND BRAHMESWAR BAG,TANKAPANI ROAD,,KHORDHA,ORISSA,PIN-751018
EAST	ORISSA	JEYPORE	R.K.TOWERS, 1ST FLOOR, M.G.ROADDIST- KORAPUT, P.O.:-JEYPORE,KORAPUT,ORISSA,PIN-764001
EAST	ORISSA	SAMBALPUR	3RD FLOOR, PLATINUM CHAMBER, BUDDHA RAJA, SAMBALPUR, SAMBALPUR,ORISSA,PIN-768004
EAST	TRIPURA	AGARTALA	2ND FLOOR, OM NIVASH, NETAJI CHOWMUHANI, AGARTALA (WEST), WEST TRIPURA,TRIPURA,PIN-799001
EAST	JHARKHAND	DHANBAD	2ND FLOOR, SUN RISE HOTEL COMPLEX, BANK MORE, KATRAS ROAD, OPP. BARA GURUDWARA,,DHANBAD,JHARKHAND,PIN-826001
EAST	JHARKHAND	JAMSHEDPUR	3RD FLOOR, PADMALAYA BUILDING, H. NO. 17 AND 18,RAM MANDIR GARAGE AREA, BISTUPUR,EAST SINGHBHUM,JHARKHAND,PIN-831001
EAST	JHARKHAND	RANCHI	OFFICE NO. 303, 3RD FLOOR, JOKHIRAM CHAMBERS, MAIN ROAD, OPPOSITE GEL CHURCH COMPLEX,,RANCHI,JHARKHAND,PIN-834001
EAST	WEST BENGAL	HOWRAH	6TH FLOOR, PARMAR HOUSE, P-4 DOBSON LANE,NEW HOWRAH BRIDGE APPROACH ROAD, POLICE STATION GOLABARI,,HOWRAH, WEST BENGAL,PIN-711101
EAST	WEST BENGAL	BARASAT	1ST FLOOR, RAHMANIA BUILDING, 87 JESSORE ROAD (NORTH),NORTH 24 PARGANAS,NORTH 24 PARGANAS, WEST BENGAL,PIN-700124
EAST	WEST BENGAL	KOLKATA-ECOSPACE	5TH FLOOR, BLOCK 4A, UNIT NO. 501, , ECOSPACE BUSINESS PARK,AMBUJA REALTY CAMPUS,ACTION AREA-II, NEW TOWN, RAJARHAT,KOLKATA, NEW TOWN, NORTH 24 PARGANAS,NORTH 24 PARGANAS, WEST BENGAL,PIN-700160
EAST	WEST BENGAL	DURGAPUR	2ND FLOOR, KAWALITY HOTEL COMPLEX, NEAR BHIRINGI MORE, BARDHAMAN, WEST BENGAL,PIN-713213
EAST	WEST BENGAL	ASANSOL	UNIT B401, 4TH FLOOR, B BLOCK, BUILDING P. C. CHATTERJEE MARKET, RAMBHANDHU TALA,BARDHAMAN, WEST BENGAL,PIN-713303
NORTH	DELHI	NEW DELHI-KIRTI NAGAR	UNIT NO. A-2, 2ND FLOOR, KIRTI NAGAR, NAJAFGARH ROAD, NEAR KALRA HOSPITAL,,NEW DELHI,DELHI,PIN-110015
NORTH	UTTARAKHAND	DEHRADUN	UNIT F-2, 112/88, 1ST FLOOR, NCR PLAZA, NEW CANTT ROAD, DEHRADUN,DEHRADUN,UTTARAKHAND,PIN-248001
NORTH	HARYANA	GURGAON	SCO-386, 1ST FLOOR, SECTOR-29, OPP. IFFCO CHOWK, METRO STATION,,GURGAON,HARYANA,PIN-122001
NORTH	PUNJAB	AMRITSAR	4TH FLOOR, NAGPAL TOWER 1, SITUATED AT SCO-128, DISTRICT SHOPPING CENTER, RANJEET AVENUE,,AMRITSAR,PUNJAB,PIN-143001
NORTH	PUNJAB	JALANDHAR	SCO NO. 28-29, PUDA COMPLEX, OPP. TEHSIL COMPLEX, NEAR AXIS BANK LIMITED,,JALANDHAR,PUNJAB,PIN-144001
NORTH	PUNJAB	LUDHIANA	UNIT NO. FUF-6 & 7, 4TH FLOOR, KUNAL TOWER, B-XIX/88, MALL ROAD,,LUDHIANA,PUNJAB,PIN-141001
NORTH	RAJASTHAN	JAIPUR	1ST FLOOR, GEM TOWER, PLOT NO. 42-A, BARWARA HOUSE COLONY,CIVIL LINES, JAIPUR,,JAIPUR,RAJASTHAN,PIN-302006
NORTH	RAJASTHAN	JODHPUR	TOP FLOOR, ADARSH SOCIETY, PLOT NO. 27/39, 40,ITI CHORAHA, SHASTRI CIRCLE,,JODHPUR,RAJASTHAN,PIN-342003
NORTH	RAJASTHAN	UDAIPUR	OFFICE NO. 205, 2ND FLOOR, RAJ TOWER 222/21, SAHELI MARG,NEAR UIT CIRCLE,,UDAIPUR,RAJASTHAN,PIN-313001
NORTH	UTTAR PRADESH	ALLAHABAD	SHOP NO. 28, 3RD FLOOR, KHARBANDA COMPLEX, NAWAB YUSUF ROAD,KHARBANDA CHAURAHA, CIVIL LINES, PRAYAGRAJ,,ALLAHABAD,UTTAR PRADESH,PIN-211001
NORTH	UTTAR PRADESH	NOIDA	1ST FLOOR, PLOT NO. H-1A/14, ABOVE BURGER KING, SEC 63, NOIDA,,NOIDA,UTTAR PRADESH,PIN-201307
NORTH	UTTAR PRADESH	LUCKNOW	UNIT 302 & 303, 3RD FLOOR, CYBER HEIGHTS, VIBUTI KHAND, GOMTI NAGAR,LUCKNOW,UTTAR PRADESH,PIN-226010
NORTH	UTTAR PRADESH	VARANASI	2ND FLOOR, KUSH COMPLEX, D. 58/9-A-1-K, SIGRA,VARANASI,UTTAR PRADESH,PIN-221010
NORTH	CHANDIGARH	CHANDIGARH	2ND FLOOR, SCO 147-148, SECTOR 9C, MADHYA MARG,,CHANDIGARH,CHANDIGARH,PIN-160017
NORTH	RAJASTHAN	BIKANER	2ND FLOOR, G K TOWER, NEAR BHARAT PETROL PUMP, AMBEDKAR CIRCLE,,BIKANER,RAJASTHAN,PIN-334001
NORTH	DELHI	NEW DELHI-SANT NAGAR	3RD FLOOR, M/53, LAJPAT NAGAR II,SOUTH DELHI,DELHI,PIN-110024
SOUTH	ANDHRA PRADESH	RAJAHMUNDRY	OFFICE NO. SF B, 2ND FLOOR, PILLI MUNAYYA ENCLAVE,75-6-26, PRAKASH NAGAR MAIN ROAD, DANAVIPETA,,EAST GODAVARI,ANDHRA PRADESH,PIN-533103
SOUTH	KERALA	TRIVANDRUM	3RD FLOOR, U. K. EDIFICE, T/C NO. 43/657(3),VALIYASALA CHALAI POST, THIRUVANANTHAPURAM,THIRUVANANTHAPURAM,KERALA,PIN-695036
			UNIT NO. 11, 1ST FLOOR, AL BARKATH CITY CENTER,I. B. CHOWRASTA, SAWARAN

SOUTH	TELANGANA	KARIMNAGAR	STREET,KARIMNAGAR,TELANGANA,PIN-505001
SOUTH	TELANGANA	KHAMMAM	1ST FLOOR, SRI LAXMI NILAYAM, H. NO. 5_5_189/36,SAMBANI NAGAR, KHAMMAM MUNICIPAL CORPORATION,,KHAMMAM,TELANGANA,PIN-507001
SOUTH	ANDHRA PRADESH	VIJAYAWADA	UNIT NO. 125, 1ST FLOOR, SIR VIDHYANAILAYAM, FUN TIME CLUB ROAD,, TEACHERS COLONY, DOOR NO. 59 A-17/2-6A,,KRISHNA,ANDHRA PRADESH,PIN-520010
SOUTH	ANDHRA PRADESH	NELLORE	2ND FLOOR, BJ TOWERS 2, VRC CENTRE, JAWAHARLAL NEHRU ROAD,OPPOSITE YES BANK, ABOVE TAMIL NADU BANK,Sri Potti Sriramulu Nellore,ANDHRA PRADESH,PIN-524001
SOUTH	ANDHRA PRADESH	VISAKHAPATNAM	SHOP NO. 3, 2ND FLOOR, SRI PRASADI POLAYYA COMPLEX, 48-14-92TULASIPETA, SRI NAGAR, RAMA TALKIES JUNCTION,,VISAKHAPATNAM,ANDHRA PRADESH,PIN-530013
SOUTH	TELANGANA	WARANGAL	SHOP NO 7, BLOCK C, 2ND FLOOR, KANDAKATLA SQUARE, 5-11,5-4 & 504, KUC X ROAD, NAIMNAGAR,Warangal (urban),TELANGANA,PIN-506009
SOUTH	KARNATAKA	BANGALORE-J C ROAD	1ST FLOOR, JANARDHAN TOWERS, 133/2, RESIDENCY ROAD,,BANGALORE,KARNATAKA,PIN-560025
SOUTH	KARNATAKA	MANGALORE	UNIT NO. 308 & 309, 3RD FLOOR, JANVI PLAZA, K.R.R. RAO ROAD, KARANGALPADY,MANGALORE,DAKSHINA KANNADA,KARNATAKA,PIN-575003
SOUTH	KARNATAKA	HUBLI	1ST FLOOR, CENTRAL BUILDING, CTS NO. 4614, B/2B-1, VIDYANAGAR,HUBLI,,DHARWAD,KARNATAKA,PIN-580021
SOUTH	KARNATAKA	MYSORE	2ND FLOOR, CHANDRODAYA COMPLEX, PROPERTY NO. 5 & 5/1,MAIN ROAD, FIRST BLOCK, JAY LAXMI PURAM,,Mysuru,KARNATAKA,PIN-570012
SOUTH	KERALA	COCHIN	1ST FLOOR, PALLIPATT ILLOM, NO. 62/6451 B1, KOSHY AVENUE ROAD,ERNAKULAM,KERALA,PIN-682011
SOUTH	KERALA	KOTTAYAM	3RD FLOOR, PULLIMOOTTIL ARCADE, P.B. NO. 194, K.K. ROAD, KANJIKUZHI,KOTTAYAM,KOTTAYAM,KERALA,PIN-686004
SOUTH	KERALA	CALICUT	UNIT NO. C2, 2ND FLOOR, TRINITY ARCADE, 65/2216, SURVEY NO. 19/3, NEAR CHRISTIAN COLLEGE,KANNUR ROAD, NADAKKAVE, KALATHINKUNNU DESOM, KOZHICODE,KOZHICODE,KERALA,PIN-673011
SOUTH	KERALA	TRISSUR	2ND FLOOR, GLOBAL PLAZA, OLD BUILDING NO. 458 AND OLD WARD NO. 19NEW BUILDING NO. 941, NEW WARD NO. 38, VANICHIKULAM ROAD, POOTHOLE, THRISSUR,,THRISSUR,KERALA,PIN-680004
SOUTH	TAMILNADU	CHENNAI 1	1ST FLOOR, GRACE BUILDING, DOOR NO. 25/3, MC NICHOLAS ROAD, CHETPET,CHENNAI,TAMILNADU,PIN-600031
SOUTH	TAMILNADU	CHENNAI 2	1ST FLOOR, GRACE BUILDING, DOOR NO. 25/3, MC NICHOLAS ROAD, CHETPET,,CHENNAI,TAMILNADU,PIN-600031
SOUTH	TAMILNADU	COIMBATORE	UNIT NO. 218/2-2, 2ND FLOOR, BRINDABAN BUILDING, T V SWAMY ROAD,R S PURAM, COIMBATORE,COIMBATORE,TAMILNADU,PIN-641002
SOUTH	TAMILNADU	MADURAI	1ST FLOOR, PKN RESIDENCY, OLD NO. 218A, NEW NO. 27,THENI MAIN ROAD, PP CHAVADI,,MADURAI,TAMILNADU,PIN-625016
SOUTH	TAMILNADU	SALEM	3RD FLOOR, SHANTHI PLAZA, NO. 1/5, BRINDAVAN ROAD, NEAR SKS HOSPITALFAIRLANDS, SALEM,SALEM,TAMILNADU,PIN-636004
SOUTH	TAMILNADU	TRICHY	GROUND FLOOR, KINGSTONE PARK, 19/1, PUTHAR HIGH ROAD, RAMALINGA NAGAR, WORALYUR,,TIRUCHIRAPPALLI,TAMILNADU,PIN-620017
SOUTH	TAMILNADU	TIRUNELVELI	UNIT 43R, 1ST FLOOR, JEYAM COMPLEX, TRIVANDRUM ROADKULVANIGARPURAM, PALAYAMKOTTAI,,TIRUNELVELI,TAMILNADU,PIN-627002
SOUTH	PONDICHERRY	PONDICHERRY	2ND FLOOR,SARABAR PLAZA,NO 110,VILLIANUR MAIN ROAD,PONDICHERRY,PONDICHERRY,PIN-605010
SOUTH	TELANGANA	HYDERABAD ZONE	G-2, GROUND FLOOR, MANDHANA TOWERS, 7-1-59/2 & 59/6,AMEERPET,HYDERABAD,TELANGANA,PIN-500016
SOUTH	TELANGANA	HYDERABAD-AMEERPET	G-2, GROUND FLOOR, MANDHANA TOWERS, 7-1-59/2 & 59/6,AMEERPET,,HYDERABAD,TELANGANA,PIN-500016
SOUTH	TELANGANA	HYDERABAD-LB NAGAR	2ND FLOOR, SWARNA PLAZA, PLOT NO. 64/B,SR. NO. 141 TO 144, NAGOLE MAIN ROAD,,HYDERABAD,TELANGANA,PIN-500029
SOUTH	ANDHRA PRADESH	KURNOOL	SHOP NO. 10 & 11, DOOR NO. 40-384-10 AND 40-384-113RD FLOOR, U CON PLAZA, PARK ROAD,,KURNOOL,ANDHRA PRADESH,PIN-518001
SOUTH	ANDHRA PRADESH	GUNTUR	1ST FLOOR, SRI NILAYAM, DR NO. 6-10-27, 10/1, ARUNDALPET,,GUNTUR,ANDHRA PRADESH,PIN-522002
WEST	GOA	PANJIM	UNIT 218, 2ND FLOOR, GERA IMPERIUM II, PATTO, PANJIM,NORTH GOA,GOA,PIN-403001
WEST	GUJARAT	MEHSANA	S/1, 2ND FLOOR, SIGMA OASES, NEAR HDFC BANK, MEHSANA,AHMEDABAD HIGHWAY, NEAR RAJKUMAR PETROL PUMP,,MEHSANA,GUJARAT,PIN-384001
WEST	GUJARAT	BHUJ	2ND FLOOR, SHAH COMMERCIAL, OPP. ARYA SAMAJ MANDIR, LAL TEKRI,,KUTCH,GUJARAT,PIN-370001
WEST	GUJARAT	RAJKOT	OFFICE NO. 308, 3RD FLOOR, TWIN STAR, SOUTH BLOCK,150 FEET RING ROAD, NANA MAVA CHOWK, NEAR SILVER HEIGHTS,,RAJKOT,GUJARAT,PIN-360005
WEST	GUJARAT	SURAT	OFFICE NO. 306, 3RD FLOOR, VASHUPUJYA RIO EMPIRE, OPP. PAL ADAJAN,,SURAT,GUJARAT,PIN-394510
WEST	GUJARAT	VADODARA	UNIT NO. 201/B, 2ND FLOOR, NEPTUNE PRIME, NEXT TO ABS TOWER, OLD PADRA ROAD,,VADODARA,GUJARAT,PIN-390020
WEST	MAHARASHTRA	AURANGABAD	1ST FLOOR, EAST SIDE OF H.S. KANDI CENTER,(CTS NO: 1300D & 13001), JALNA ROAD,,AURANGABAD,MAHARASHTRA,PIN-431001
WEST	MAHARASHTRA	MUMBAI-NAHUR	UNIT NO. 63, 6TH FLOOR, DER DEUTSCHE PARKZ, NEAR NAHUR RAILWAY STATION, BHANDUP,,MUMBAI,MAHARASHTRA,PIN-400078
WEST	MAHARASHTRA	MUMBAI-GHATKOPAR	KHODAL CHAMBERS, 2ND FLOOR, UNIT 203 & 204 R B MEHTA MARGNR. DHANJI DEVSHI MUNICIPAL SCHOOL, GHATKOPAR (E),MUMBAI,MAHARASHTRA,PIN-400077
WEST	MAHARASHTRA	MUMBAI-MALAD	OFFICE NO. 301, 3RD FLOOR, KALPATARU PLAZA,CHINCHOLI BUNDER ROAD, NADIAWALA COLONY 2, MALAD (WEST),,MUMBAI,MAHARASHTRA,PIN-400064
WEST	MAHARASHTRA	MUMBAI-EQUINOX-(HO)	UNIT NO. 1B & 2B, 2ND FLOOR, EQUINOX BUSINESS PARK, TOWER 3, LBS MARG,KURLA (WEST),,MUMBAI,MAHARASHTRA,PIN-400070
WEST	MAHARASHTRA	NAGPUR	2ND FLOOR, AMBAR, 22/B, TILAK NAGAR NAWAB AREA,HOUSE NO 736,,NAGPUR,MAHARASHTRA,PIN-440010
WEST	MAHARASHTRA	NASHIK	4TH FLOOR, AVDHOOOT ADHAAR, GANGAPUR ROAD, OLD GANGAPUR NAKA,NASIK,MAHARASHTRA,PIN-422005
WEST	MAHARASHTRA	PUNE	5TH FLOOR, BUILDING AMAR AVINASH CORPORATE CITY, BUND GARDEN ROAD, ABOVE HSBC BANK,,PUNE,MAHARASHTRA,PIN-411001
WEST	MAHARASHTRA	MUMBAI-PANVEL	MUNOTH EMPRESS, 3RD FLR, OFFICE NO: 312, FINAL PLOT NO.189,NEAR ABEDKAR STATUE, OPP PANVEL BUS STAND,RAIGAD,MAHARASHTRA,PIN-410206
WEST	MAHARASHTRA	SOLAPUR	2ND FLOOR, "JAGJIVAN DAS COMPLEX", 940/1A NORTH SADAR BAZAR,SOLAPUR,MAHARASHTRA,PIN-413003
WEST	MAHARASHTRA	MUMBAI-THANE	UNIT 207, 2ND FLOOR, SAI PLAZA COMMERCIAL CO-OP SOCIETY, OPP. CINE WONDER MALL,,THANE,MAHARASHTRA,PIN-400607
WEST	MAHARASHTRA	MUMBAI-VASHI	3RD FLOOR, APEEJAY EXPRESS, PLOT NO. 87,SECTOR 17, VASHI, NAVI MUMBAI,THANE,MAHARASHTRA,PIN-400703
WEST	MAHARASHTRA	MUMBAI-KALYAN	UNIT NO. 310, 3RD FLOOR, TULSI PARK, BEHIND WAYLE NAGAR BUS STOPNEAR BANK OF MAHARASHTRA, KHADAKPADA BRANCH,THANE,MAHARASHTRA,PIN-421301
WEST	MAHARASHTRA	MUMBAI-MIRA ROAD	6TH FLOOR, UNIT NO-604, SAI ARPAN, B-11,SAI COMPLEX, P G VORA ROAD, OPP: SHANTI VIHAR, MIRA ROAD EAST,THANE,MAHARASHTRA,PIN-401107
WEST	GUJARAT	AHMEDABAD	OFFICE NO. 202, 2ND FLOOR, AURUM AVENUE, MITHAKHALI SIX ROAD, NAVARANGPURA,AHMEDABAD,GUJARAT,PIN-380006