



THE CITIZENS' CO-OPERATIVE BANK LTD.,

ADMINISTRATIVE OFFICE; 68-B/D GANDHI NAGAR, JAMMU.

Website: www.citizenscooperativebankjammu.com

E-mail: info@citizenscooperativebankjammu.com

EPBAX: 2432058, FAX NO: 0191 2432036

Ref.No.Adm/Per/ 84

Dated: 04 APR 2025

Sub: Renewal of Group Health Insurance Policy of the employees of the Bank and their dependents.

Sir,

Short Term Quotations in a sealed cover addressed to the Managing Director The Citizens Cooperative Bank Ltd 68 BD Gandhi Nagar Jammu are invited by the bank from reputed Health Insurance Companies by 9th of April upto 4 P.M Sharp for Group Health Insurance Policy of its employees(Both in service and retired) falling due for renewal. The copies of below noted detail of existing policy are attached herewith

1. Copy of existing policy(four leaves)
2. List of number of employees/retired employees along with their dependents(7 leaves)
3. Detail of claim settled and pending under existing policy
4. Dependents and unmarried children (Boys & Girls) above 25 years of age who are already covered in the existing policy shall be covered under the policy.

Further number of employees/ex-employees to be covered under the policy may vary at the time of finalization of the policy.

Besides this claim settlement ratio of the company be also mentioned for the last three financial years.

Agents are not eligible to participate in the bid.

MANAGING DIRECTOR



GROUP MEDICLAIM SCHEDULE

Address of Issuing Office : Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai - 400 063. Issuing Branch Code: 9201	Flat No-10-15 14th Floor, Vijaya Building, 17, Barakhamba Road, DELHI
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Policyholder Details	
Policy Number:	Proposal No:
Name: M/S THE CITIZENS CO-OP BANK LTD	Policy Issue Date: 24/04/2024
Correspondence Address & Place of Supply: H.NO.- 688D GANDHI NAGAR JAMMU AND KASHMIR JAMMU 180004	Email Id: info@citizenscooperativebankjammu.com
Period of Insurance: From 18/04/2024 to mid night on 17/04/2025	Contact No: 9906109797
Tax Invoice No. & Date:	Date of proposal: 24/04/2024
GSTIN/UIN of Policyholder: 01AAABT0043J1Z1	Policy Branch Office Code:

Details of previous policy (In case of renewal)	
Previous policy No:	Date of expiry: 17/04/2024

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

Risk details	
Total No of Employees Covered	146
Total No of Lives Covered	478
Basis of Sum Insured	Family Floater
Family Covered	As Per Annexure
Total Sum Insured (Rs)	40300000.00
Coverage Details and List of members covered as per Schedule attached.	

Premium Details	
Premium (Rs)	Amount (Rs)
IGST (@18.00%)	
Total Premium (Rs)	

Branch GSTIN :07AABCR6747B1Z1; HSN Code :997133; Description Of Services :Accident and Health Insurance Service;
Consolidated Stamp duty Paid vide Letter of Authorisation "NO LOA/ENF-1/CSD/62/2024/(Validity Period Dt.01/03/2024 to Dt.01/12/2025)/1501 Date 28-02- 2024" at General Stamp Office, Mumbai. ** Not Applicable for the State of Jammu & Kashmir.

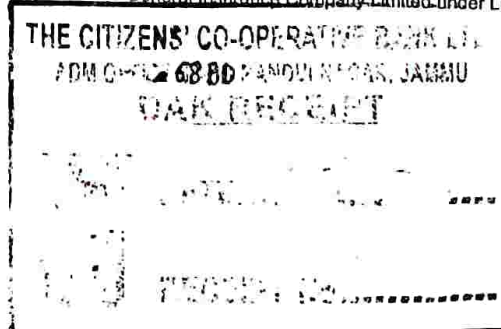
Coverage Details

Reliance General Insurance Company Limited. IRDAI Registration No. 103
Registered Office & Corporate Office/Policy Issuing Office: Reliance General Insurance Company Limited 6th Floor, Oberoi Commerz, International Business Park, Oberoi Garden City, Off Western Express Highway, Goregaon (East), Mumbai -400 063.
Corporate Identity No: U66603MH2000PLC128300. MEDICLAIM GROUP INSURANCE - EMPLOYER EMPLOYEE GROUP. UIN : RELHLGP21523V022021
*Trade Logo displayed above belongs to Anil Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.
RGI/MCOM/CO/ 2812 /PS/Ver.1.0/151020

An ISO 9001:2015 Certified Company



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Cover Name	Sum Insured	Co-pay	Special Conditions
Hospitalization			Covered. Minimum 24 hours hospitalization required
Pre Hospitalization			30 days prior from date of admission to hospital.
Post Hospitalization			60 days from date of discharge from hospital.
Maternity Cover			Maternity Benefit applicable for First two children. Maternity Benefits Normal delivery: Rs. 25,000 & C section Delivery:Rs 35,000.Maternity applicable for employee & spouse only.
Waiver of Maternity waiting period			Waiting period of 9 months in maternity waived off
Corporate buffer			The Company shall reimburse the Insured Person such usual and necessary medical expense incurred in-hospital for a period of minimum 24 hours for the treatment of the Critical illness (as listed under), after the exhausting the Sum Insured as covered under the policy. The Company shall provide additional Sum Insured over and above Sum Insured for an amount of maximum or equal to family floater sum insured as applicable. The Aggregate Liability of the Company in respect of all such claims for treatment relating to Ailments shall not exceed Rs. 15 lacs for all the Insured Families, as applicable during the period of insurance.
Family sub limit for corporate buffer			Corporate buffer is restricted to family floater sum insured for following critical illness : 1. Cancer, 2.End stage renal failure, 3. Multiple sclerosis Major organ transplant, 4. Heart valve replacement , 5.Coronary artery bypass Graft/angioplasty (PTCA), 6. Stroke excluding transient ischemic attack (TIA), 7. Paralysis, 8.Myocardial Infarction, 9. brain surgery, 10.road accident with head injury or fractures in two or more limbs (upper/Lower) or RTA injury requiring ventilation support 11. Knee/Hip/Joint replacement
Ambulance charges			Emergency road ambulance service payable for inward (Emergency ambulance charges payable - Only Carrying the patient to Hospital for admission) cases to hospital – Rs.10,000, whichever is lower ,per Person.
Day care procedure			Covered as per RGICL Day Care Procedure list
Pre-existing illness cover			Pre-existing Diseases covered.
Cover for first year excluded diseases			First year excluded diseases covered
Cover for first 30 days Exclusion			30 days waiting period waived off

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Cover Name	Sum insured	Co-pay	Special Conditions
Family Definition			It is agreed that only the following members & Relationships are covered under the policy. 1. Employee of the Organisation 2. Legally Wedded Spouse 3. Two number of Dependent Children up to age of 25 years. (Unmarried financially dependent daughter, Widowed financially dependent daughter, Physically handicapped child will be covered. (Dependent children age above 25 years and 3 dependent children covered as an exception)
Member Addition and Deletion Process			Addition-deletion will be done on pro-rata premium basis for employees (for addition of lives DOJ of employee will be considered as effective date and for deletion of lives DOL will be considered as effective date) along with dependants once in a month only, subject to all relevant details being forwarded to insurer before 7th day of succeeding month & availability of sufficient CD balance. No refund will be processed in case of claims against employee or dependent. Dependents to be declared at inception of policy only. Midterm change/addition not allowed except spouse by marriage and child by birth but after 91 day from date of birth subject to not more than two children.
Room Rent			Room rent eligibility including RMO and Nursing charges and other associated charges capped at 2 % of Sum Insured per day for Normal (Room Rent) and 3% of Sum Insured Per day for ICU/ICCU. In the event of insured person getting admitted in a room/ICU/ICCU where Room rent is higher than the capped amount or higher category, as mentioned above, the insured person shall bear proportion amount (Difference amount) of the entire hospital Bill/ Medical Expenses in proportion of the [(Room Rent / ICU/ICCU actually incurred Room Rent / ICU/ICCU as per capping / type) / Room Rent / ICU/ICCU actually incurred]. This shall be applicable to all the Medical Expenses incurred during the stay in Hospital.

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General Conditions: 1. Family floater sum insured Restricted to Rs 2 lacs, Rs 3 lacs & Rs 4 lacs.
Basis of Sum Insured is as under:

Designation: Sum Insured

(i) For Designation: CASHIER/CLERK, Cashier/Clerk (N/F), DAFTRI, DRIVER, EX-CARE TAKER, Gunman/Nightwatchman, GUNMAN/NWM & PEON/CHOWKIDAR - Sum Insured Rs 2 lacs

(ii) For Designation: Manager I, Ex-MANAGER-I - Sum Insured Rs 3 lacs

(iii) For Designation: CHIEF MANAGER, EX-CHIEF MANAGER, EX-Manager-III, MANAGER-III, MANAGING DIRECTOR & OFFICER(U/S) - Sum Insured Rs 4 lacs

2. Employee & spouse entry age will be upto the age of 65 years

3. Mid-term increase in sum insured is not allowed

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

5. Claim intimation:

a. Planned Hospitalization, the policyholder/Insured person with intimate such admission at least 48 hr prior to the planned date of admission
b. Emergency hospitalization, the policy holder / insured person will intimate such admission within 24 hrs of such admission.

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

7. Mid-term increase in Sum Insured is not permitted

8. Policy will cease to be in effect from the date of termination of relationship with Reliance General Insurance Co. Ltd.

9. Ailment/ Conditions not covered:

(i) Robotic surgery/treatment done using this technology/Robotically assisted Surgery

(ii) RFQMR - Rotational Field Quantum Magnetic Resonance Device - Cytotron

(iii) C3R,

(iv) Balloon Sinuplasty,

(v) Bariatric surgery

(vi) Inj Avastin /Lucentis/Macugen

(vii) Ozone Therapy.

(viii) Enhanced External Counter Pulsation Therapy. (EECP)

(ix) Rejuvenation therapy

(x) Lasik Surgery

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

Warranted that the exclusions mentioned below stand deleted:

30 day Exclusion	
First Year exclusion	
Pre- existing illness	
Maternity	<input checked="" type="checkbox"/>
Maternity waiting period	<input checked="" type="checkbox"/>

Direct	Direct	
Intermediary Code	Intermediary Name	Intermediary Contact No.

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FOR THE YEAR 2025-26								
S NO	NAME OF EMPLOYEE(self)	Employee Code	DESIGNATION	SUM INSURED (IN LACS)	AGE	DEPENDENT (relation)	DEPENDENT (name)	DEPENDANT AGE
1	SH SANJEEV KHAJURIA	13162	MANAGER-I	3	57	(Wife)	Bindu Sharma	51
						Daughter	Sukruti Khajuria	25
2	SH TARSEM GUPTA	13174	MANAGER-I	3	54	Wife	Puja Mahajan	47
						Daughter	Anshika	22
						Son	Udesh	15
3	SH SANJEEV KUMAR GUPTA	13182	MANAGER-I	3	54	Wife	Shweta Mahajan	48
						Son	Dhananjay Mahajan	24
						Daughter	Bhavya Mahajan	18
4	MR ASHUTOSH DUBEY	13183	MANAGER-I	3	55	Wife	Sunita Dubey	48
						Daughter	Arshi Dubey	19
						Son	Amav Dubey	24
5	SH KEWAL KRISHAN	13145	MANAGER-I	3	59	Wife	Kiran Choudhary	51
						Daughter	Taniya Choudhary	25
						Daughter	Janvi Choudhary	21
6	SH CHANDER PARKASH	13102	CASHIER/CLERK	2	53	Wife	Swarna devi	51
7	SH SHAM LAL	40626	DRIVER	2	54	Wife	Bimla Devi	45
						Son	Vikash	26
8	MRS SUDESH KUMARI	107440	ATTENDANT	2	51			
9	SH SURJEET SINGH	107441	ATTENDANT	2	44	Wife	Meenakshi	40
						Daughter	Aku Rajput	16
						Son	Additya Rajput	14
10	SH MANMOHAN LAL	13199	CASHIER/CLERK	2	52	(Wife)	Sunita Devi	42
						Son	Abhi	19
						Daughter	Kashish	20
11	SH.BIKRAM SINGH	13230	DRIVER	2	58	Wife	Suman Lata	51
						Son	Gourav Charak	26
						Son	Raghav Charak	24
12	SH.VED PARKASH SHARMA	13212	MANAGER-I	3	58	Wife	Madhu Sharma	55
						Daughter	Ananya Sharma	26
						Son	Govind Sharma	27
13	MRS SHABNAM SHARMA	13215	MANAGER-I	3	57	Husband	Sushil Khajuria	61
14	MR VIJAY KUMAR	40615	CASHIER/CLERK	2	51	Wife	Sharda Kuman	49
						Son	Naman Kumar	22
15	MRS SUMAN NARGOTRA	40611	MANAGER-I	3	55	Husband	Manoj Nargotra	59
						Daughter	Kanika Nargotra	26
						Son	Raghav Nargotra	20
16	MR ARUN BHARTI	13238	MANAGER-I	3	51	Wife	Neeru Bharti	50
						Son	Aryan Bharti	21
17	SH DALER SINGH	40613	MANAGER-I	3	54	Wife	Asha Kuman	47
						Son	Mridul Charak	25
						son	Kanwar Chark	12
18	MR RAJESH KUMAR KAKKAR	13136	MANAGER-I	3	59	Wife	Saroj Kakkar	55
						Daughter	Paranika Kakkar	23
						Son	Pranav Kakkar	20
19	SH ANIL BALGOTRA	13205	MANAGER-I	3	57	Wife	Poonam Balgotra	49
						Son	Aryan Balgotra	25
20	MRS SHEETAL SHARMA	40620	MANAGER-I	3	49	Husband	Goutam Kotwal	50
						Daughter	Vanshika	20
						Son	Vihaan	15



22	SH SURINDER SINGH	13211	CASHIER/CLERK	2	57	Wife Son	Babita Devi Sumit Singh	50 26
23	SH VISHAL SINGH	40625	CASHIER/CLERK(n/f)	2	46	Wife Son	Asha Rani Aryan	42 23
23	SH MANVEER KUMAR ANAND	13139	MANAGER-I	3	54	Wife Daughter Daughter Son	Suman Anand Muskaan Anand Harshita Inesh Anand	47 24 19 15
24	MR EDWIN KHOKHAR	13178	MANAGER-I	3	56	Wife Daughter Son	Nanuta Nar Ashima Khokhar Asher Khokhar	51 24 26
25	SH MUNEEESH BALI	13213	MANAGER-I	3	54	Wife Son Son	Sonia Bali Aadeesh Bali Aadwitya Bali	47 23 15
26	SH JATINDER SHARMA	13151	MANAGER-I	3	52	Wife Son Son	Bharti Sharma Vanshaj Sharma Sarthak Sharma	50 22 19
27	SH RAJ KUMAR	13098	MANAGER-I	3	54	Wife Son Son Son	Santosh Kuman Sanyam Manav Jatin	51 22 21 18
28	SH RAKESH KUMAR	13124	ATTENDANT	2	54	Wife Son Daughter	Anuradha Vivek Khajuna Poonam Khajuna	50 21 25
29	MR RACHHPAL SINGH	13202	MANAGER-I	3	53	Wife Daughter Daughter	Manisha Bhinder Ridhima Choudhary Samiddhi chowdhary	47 22 14
30	MRS JYOTSNA GUPTA	13158	MANAGER-I	3	53	(Husband) Son	Jyoti Kumar Divyansh	56 11
31	SH PRITAM PAL	13105	MANAGER-I	3	57	Wife Son	Veena Devi Anshuman Jakhotra	52 26
32	MR JOGINDER PAUL	13127	CASHIER/CLERK	2	54	Wife Son Daughter	Tripta Devi Harsh Dhotra Chakshu Dhotra	50 24 23
33	SH BAHADUR SINGH	13091	MANAGER-I	3	59	Wife Son Daughter	Rajani Jamwal Prajwal Jamwal Tejaswani	51 22 15
34	MRS RENU GUPTA	13160	MANAGER-I	3	51	Husband Daughter Son	Rajesh Gupta Apranji Mahajan Manan Mahajan	55 27 22
35	MR SANDOOR CHAND	13227	ATTENDANT	2	52	Wife Son Daughter Daughter	Veena Devi Sachin Kumar Renu Devi Palak	47 25 23 20
36	SH SHAKTI DUTT SHARMA	13223	MANAGER-I	3	56	Wife Son Daughter	Anuradha Sharma Arunanshu Seth Vashundra Seth	49 22 15
37	SH SUKHJEET SINGH	13224	MANAGER-I	3	54	Wife Daughter Son	Ranju Slathia Shreya Jamwal Uday Jamwal	47 22 18
38	SH JATINDER KUMAR SAWHNEY	13146	MANAGER-I	3	53	Wife Daughter Daughter	Vishav kirti Kritima Ridham	53 24 19
39	SH DINESH KUMAR	13141	MANAGER-I	3	58	Wife Daughter Son	Jyotsana Sharma Shringarika Sharma Adhayan Sharma	50 25 22
40	SH RAMNAM SHARMA	13167	MANAGER-I	3	50	Wife Son	Anju Sharma Astiva Raman	48 18



41	SH NEERAJ GUPTA	63420	MANAGER-I	3	57	Wife	Navita Gupta	54
						Son	Moksh Gupta	21
						Son	Manik Gupta	18
42	SH ASHWANI BAKSHI	13239	MANAGER-I	3	52	Wife	Sunanda Sharma	44
						Daughter	Esha Bakshi	23
43	SH NEERAJ SHARMA	13220	MANAGER-I	3	55	Wife	Sonia Sharma	51
						Son	Raman Sharma	24
						Daughter	Anjanan Sharma	21
44	SH RAKESH ARORA	13164	MANAGER-I	3	51	Wife	Pooja Verma	47
						Son	Ayush Arora	19
45	SH SANJEEV KUMAR	13204	MANAGER-I	3	54	Wife	Sunita Kumari	52
						Daughter	Mehak	24
						Daughter	Vaihabhi	21
						Son	Vasudev	18
46	SH RAJESH MAGOTRA	13144	MANAGER-I	3	56	Wife	Neena Sharma	50
						Son	Raajaaryan Magotra	23
						Son	Pratyush Magotra	19
47	MRS KANCHAN BALA	13134	MANAGER-I	3	51	Husband	Romesh Dogra	57
						Son	Adhikansh	21
48	MR RAJESH GUPTA	13168	MANAGER-I	3	53	Wife	Jyoti Gupta	47
						Son	Sayam Mahajan	21
						Daughter	Kritika Mahajan	22
49	SH SATISH KUMAR	40624	CASHIER/CLERK	2	50	Wife	Geeta Sharma	42
						Daughter	Siya Sharma	19
						Son	Yogesh Sharma	16
50	SH MUNISH KUMAR ANGURANA	13188	MANAGER-I	3	53	Wife	Neetu Angurana	51
						Daughter	Tanvi Angurana	20
						Son	Bhavin Angurana	16
51	SH RAM LAL	13118	CASHIER/CLERK(n/f)	2	50	Wife	Sonika Sharma	46
						Son	Ayuash Sharma	25
						Son	Anurag Sharma	22
52	SH BIKRAM SINGH	13094	MANAGER-I	3	57	Wife	Amandeep	52
						Son	Akhil Choudhary	27
53	SH PARSHOTAM LAL	13194	CASHIER/CLERK	2	57	Wife	Pummy Saini	45
						Daughter	Lavia Saini	21
						Daughter	Krishana	19
						SON	Abhinav	18
54	SH GOGA RAM	13122	CASHIER/CLERK	2	52	Wife	Asha Gupta	42
						Daughter	Muskan	23
						Son	Kansh	19
55	MRS SANDHYA GOUR	10742	CASHIER/CLERK	2	57	Son	Aman Gour	27
56	SH GURVINDER SINGH	40616	CASHIER/CLERK	2	45	Wife	Daljeet Kaur	41
						Son	Tanveer Singh	19
						Son	Harshdeep Singh	14
57	MRS RAMA SHARMA	13236	MANAGER-I	3	55	Husband	Suresh Sharma	62
						Daughter	Bhabya Bhardhwaj	24
						Son	Uddyan Bhardhwaj	22
58	SH AJAY KUMAR	13156	MANAGER-I	3	55	Wife	Jyoti Sharma	48
						Son	Akshat Ajay	24
						Son	Saksham Ajay	19
59	SH RAMA NAND SAINI	13079	MANAGER-I	3	58	Wife	Sunshita Kuman	49
						Daughter	Mehak Saini	27
						Son	Abhinandan Saini	25
60	SH VISHAL SHARMA	40623	CASHIER/CLERK	2	46	Wife	Monika Sharma	37
						SON	Agarv	6



	SH PERVINDER KUMAR	13185	CASHIER/CLERK(n/f)	2	52	Wife	Amita Devi	42
						Son	Harsh Chagotra	22
						Son	Vansh Chagotra	18
62	SH TARSEM KUMAR	13121	MANAGER-I	3	51	Wife	Pranka Sharma	42
						Son	Arvind Sharma	19
						Daughter	Arushi Sharma	16
63	SH RAJESH GUPTA	13077	MANAGER-I	3	53	Wife	Poonam Gupta	52
						Son	Pratham Gupta	24
						Daughter	Arshiya Mahajan	19
64	SH JOGINDER LAL	40961	CASHIER/CLERK	2	56	Wife	Rekha Rani	48
						Son	Akshit Bandhora	21
						Daughter	Sunali Bandhora	23
65	S GURCHARAN SINGH	40960	CASHIER/CLERK	2	43	Wife	Prabot Kour	39
						Son	Rajveer Singh	14
66	SH GOVIND RAM	13070	RECORD KEEPER	2	56	Wife	Jyoti Sharma	52
						Son	Sahil Sharma	24
67	SH RAM JI	40962	ATTENDANT	2	48	Wife	Rekha Devi	42
68	SH DEVINDER KUMAR	40607	CASHIER/CLERK	2	47	Wife	Leela Devi	43
						Daughter	Mrigaanka	18
69	SH DEVINDER PAUL SINGH	13117	RECORD KEEPER	2	53	Wife	Som Lata	45
						Son	Abhay Raj Singh	18
						Daughter	Vanshika	21
70	SH GOPAL DASS	13218	MANAGER-I	3	59			
71	SH RANJIT SINGH	13200	CASHIER/CLERK	2	51	Wife	Bindu Bogal	45
						Son	Harshdev Singh	23
						Daughter	Janvi Rajput	18
72	SH KULDEEP KUMAR	13051	MANAGER-I	3	57	Wife	Anita Devi	52
73	MRS ANJANA MANHAS	176749	PEON/CHOWKIDAR	2	51	Son	Narain Dev Singh Manhas	21
74	SH PANKAJ SHARMA	13153	MANAGER-I	3	53	Wife	Sonika Sharma	47
						Daughter	Edhaa Badyal	15
						Son	Himanish Badyal	17
75	SH YASH PAL SINGH	13161	MANAGER-I	3	58	Wife	Jyoti Jamwal	49
						Daughter	Ganima Singh	20
						Son	Abhiraj Singh	26
76	SH RAMAN KUMAR	13112	MANAGER-I	3	57	Wife	Anju Bala	51
						Daughter	Parul Sharma	25
						Daughter	Samndhi Sharma	20
77	SH RAJU GANJOO	13229	CASHIER/CLERK	2	50	Wife	Simi Ganjoo	46
						Daughter	Vanshika Ganjoo	20
78	SH NAVDEEPAK SINGH BLOURIA	40604	MANAGER-I	3	54	Wife	Jyoti Blouna	46
						Daughter	Deepakshi Singh	23
						Daughter	Shivika Singh	14
79	SH UTTAM CHAND	13191	CASHIER/CLERK	2	47	Wife	Seema Devi	42
						Daughter	Lakshita Sharma	19
						Son	Raghav Magotra	17
80	SH SANJAY SHARMA	40605	ATTENDANT	2	52	Wife	Nisha Sharma	46
						Daughter	Roshi Sharma	24
						Son	Raghav Sharma	19



82	MRS KAVITA SHARMA	13135	MANAGER-I	3	54	Husband Son	Rajesh Khajuna Rachit Khajuna	58 17
83	SH SRESHAT BHANOTRA	13172	MANAGER-I	3	53	Wife Daughter Son	Sonal Khajuna Pratishtha Davik Sharma	44 13 4
83	SH SUBASH CHANDER	13128	ATTENDANT	2	59	Wife Son Son Son	Sushama Kuman Arjun Rajat Nikhil	51 24 23 18
84	SH ANADHI BHUSHAN	13197	CASHIER/CLERK	2	51	Wife Daughter Son	Savita Niyam Amanchay	46 18 13
85	SH RAKESH KUMAR	13034	MANAGER-I	3	59	Wife Son	Pholi Devi Sahil	56 28
86	SH RASHPAL SINGH	13071	RECORD KEEPER	2	58	WIFE Son	Neelam Devi Sahil Singh	53 26
87	SH SANJAY KUMAR	13107	DRIVER	2	55	wife son son	Sushma Sharma Varun Sharma Tarun Sharma	47 27 25
88	MRS ANU SHARMA	13207	MANAGER-I	3	52	Husband daughter son	Sita Ram Sharma Shubanghni Vatsh Shubang Kesar	55 24 18
89	SH ANGREGZ SINGH	13234	CASHIER/CLERK	2	56	wife daughter	Sudesh Kumari Jahnvi Thakur	51 21
90	SH SARDARI LAL	13003	RECORD KEEPER	2	60	wife	Anju Kumari	56
91	MRS SURESHA DEVI	13226	MANAGER-I	3	58	Husband	Kulbir Singh	65
92	SH JANAK RAJ	40618	CASHIER/CLERK(nf)	2	59	wife daughter	Santosh Kumari Veenu	50 28
93	SH MANNAT SHARMA	462305	PEON/CHOWKIDAR	2	27			
94	Sh PAYRA LAL THAKUR	13196	ATTENDANT	2	52	wife son daughter son	Reeta Devi Mohit Sheetal Sohit	49 24 22 17
95	SH NARESH BASOTRA	40619	DRIVER	2	49	wife daughter son	Savita Kumari Payal Sharma Vansh Basotra	42 21 20
96	SH SURJEET SINGH	40628	ATTENDANT	2	49	wife son son	Sunita Devi Sanjay Kumar Aakash Thakur	46 24 22
97	SH KAOUSHAL GUPTA	13142	MANAGER-I	3	52	wife son daughter	Bindu Gupta Krish Gupta Krishika Gupta	47 21 16
98	SH VIRENDER GUPTA	13150	MANAGER-I	3	54	wife Son Son	Mridhu Bala Akshem Gupta Akarshan Gupta	52 25 18
99	SH ROOP CHAND	13233	CASHIER/CLERK	2	49	wife Son Daughter	Chanchala Devi Vasudev Ambika Sharma	48 20 15
100	MRS SANYOGITA SLATHIA	13193	MANAGER-I	3	55	Husband Daughter Son	Raman Singh Meghna Rydhm	61 29 20



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91	SH BALDEV SINGH	13101	DRIVER	2	53	wife	Seema Devi	49
						Son	Sushant Singh	22
						Daughter	Shivani Rajput	24
102	SH ASHOK KUMAR	40958	ATTENDANT	2	54	wife	Anita Devi	42
						Son	Aryan Thakur	18
						Son	Anand Thakur	17
103	SH RAM PAUL	40614	CASHIER/CLERK	2	56	wife	Meenu Sharma	46
						Son	Manik Sharma	24
						Daughter	Deepika	19
104	SH ANIL SHARMA	13089	MANAGER-I	3	58	wife	Neena Mishra	52
						Son	Yuvraj Upadhyay	23
						Son	Aabhas Upadhyay	18
105	SH SHAMBU SINGH SLATHIA	40609	MANAGER-I	3	54	wife	Surekha Slathia	47
						Son	Sushant Slathia	23
						Daughter	Akshra Slathia	20
106	MRS REKHA RANI	13235	MANAGER-I	3	54	Husband	Jugal Kishore	58
						SON	Himanshu	25
						Daughter	Himani	23
107	SH SHUBAM SHARMA	470004	CASHIER/CLERK	2	28			
108	SH DANISH SANGOTRA	470003	PEON/CHOWKIDAR	2	23			
109	SH CHANCHAL SINGH	40617	CASHIER/CLERK NF	2	55	wife	Ritu Slathia	50
						SON	Reetik Jasrotia	27
						SON	Arun Singh Jasrotia	23
110	SH AKSHIT CHOUDHARY	470002	CASHIER/CLERK	2	27			
111	SH ASHNI KUMAR	470000	PEON/CHOWKIDAR	2	36	wife	Radha Rani	33
						SON	Retish Kumar	10
						Daughter	Diksha	7
112	SH GOPI NATH	42734	ATTENDANT	2	47	Daughter	Girija Rana	16
						SON	Ritik Rana	15
113	MRS CATHERINE SANDHU	470006	PEON/CHOWKIDAR	2	30	SON	ENOCH	9
114	SH RAVI KANT	1	MANAGING DIRECTOR	4	54	wife	Sushma Rani	51
						SON	Ritvij Purnoor	18



LIST OF RETIRED EMPLOYEES FOR THE YEAR 2025-26							
Sl. No.	NAME OF EMPLOYEE(self)		DESIGNATION	SUM INSURED (IN LACS)		DEPENDENT (relation)	DEPENDENT (name)
1	SH ASHOK GOSWAMY	12971	Ex-MANAGING DIRECTOR	4	65	Wife	Sapna Kumari
2	SH SOM SINGH MANHAS	13051	EX-Manager-III	4	65	(Wife)	Kamlesh Manhas
3	SH SHAM LAL GUPTA	13166	Ex-MANAGER-I	3	65	Wife	Anita Gupta
4	SH RAJEEV DOGRA	12962	EX-CHIEF MANAGER	4	66	Wife	Kanchan Bala
5	Sh Ram Krishan	13009	EX-CHIEF MANAGER	4	68	wife	Sharda Sharma
6	MRS RAJNI GUPTA	13001	EX-CHIEF MANAGER	4	64	Husband	Gulshan Rai Gupta
7	SH SURRINDER MOHAN ARORA	13011	EX-CHIEF MANAGER	4	64	Wife	Madhu Bala
8	S INDERJEET SINGH	40603	EX-MANAGER-I	3	64	Wife	Surinder Kour
9	MRS SHAMMA ABROL	13036	EX-CHIEF MANAGER	4	64	Husband	Yoginder Paul Abrol
10	MR ARUN GUPTA	13026	EX-CHIEF MANAGER	4	64	Wife	Poonam Gupta
11	SH PAWAN KUMAR	13052	EX-CHIEF MANAGER	4	63	Wife	Vijay Kuman
12	SH ANIL KHAJURIA	13058	EX-CHIEF MANAGER	4	62	Wife	Anuradha Sharma
13	SH AJAY KUMAR	13015	EX-CHIEF MANAGER	4	62	Wife	Anita Chanda
14	SH,PAWAN KUMAR	13114	Ex-MANAGER-I	3	62	Wife	Neelam Gupta
15	SH JAGDISH SINGH SLATHIA	13206	Ex-MANAGER-I	3	60	Wife	Rohini Slathia
16	MR RAJESH KUMAR GUPTA	13055	EX-Manager-III	4	61	Wife	Madhu Bhashni
17	SH RAVINDER SINGH JAMWAL	13209	Ex-MANAGER-I	3	61	Wife	Suman Jamwal
18	SH SAT PARKASH GUPTA	13059	EX-Manager-III	4	60	WIFE	Puja Gupta
19	SH MUKESH KUMAR	13041	Ex-MANAGER-I	3	55	Wife	Sarika Devi
20	SH AJAY SLATHIA	13111	Ex-MANAGER-I	3	57	Wife	Anjoo Slathia
21	SH RAMESH KUMAR SODHI	13080	Ex-MANAGER-I	3	60	Wife	Veena Kuman
22	SH SUNIL SACHDEVA	13092	Ex-MANAGER-I	3	58	Wife	Sangeeta Sachdeva
23	SH RUPESH KUMAR DHAWAN	13210	Ex-MANAGER-I	3	53	Wife	Preeti Dhawan
24	SH KULDEEP KUMAR GUPTA	13027	EX-CHIEF MANAGER	4	61	Wife	Sunita Gupta
25	SH SUBASH SINGH	13019	MANAGER-I	3	60	Wife	Mrs Santosh Kumari



Claims settled during the year.

Member Name	Age	Gender	Sum Insured	Final Requested Amount	Final Sanctioned Amount	Policy Holder Name
MRS.NEERU BHARTI	49	Female	300000	169,334	138,150	MR ARUN BHARTI
MRS. SHEETAL SHARMA	48	Female	300000	57,232	55,477	MRS. SHEETAL SHARMA
SH SRESHAT BHANOTRA	52	Male	300000	52,443	52,149	SH SRESHAT BHANOTRA
SH SRESHAT BHANOTRA	52	Male	300000	7,606	7,518	SH SRESHAT BHANOTRA
MR ARUN GUPTA	63	Male	400000	60,000	60,000	MR ARUN GUPTA
Saniyam Angral	21	Male	300000	42,114	41,414	SH.RAJ KUMAR
ANJU	48	Female	400000	40,328		SH.SANJEEV KUMAR
SH RAVINDER SINGH JAMWAL	60	Male	300000	86,850	86,850	SH RAVINDER SINGH JAMWAL
ANJU	48	Female	400000	60,000	60,000	SH.SANJEEV KUMAR
Saniyam Angral	21	Male	300000	210,256	181,621	SH.RAJ KUMAR
VISHAV KIRTI	52	Female	300000	137,841	135,736	SH.JATINDER KUMAR SAWHNEY
SH.DINESH KUMAR	57	Male	300000	85,000	85,000	SH.DINESH KUMAR
MRS SUMAN NARGOTRA	54	Female	300000	268,405	265,605	MRS SUMAN NARGOTRA