

THE CITIZENS' CO-OPERATIVE BANK LTD.,

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

Web Site: www.citizenscooperativebankjammu.com

Email : info@citizenscooperativebankjammu.com

EPBAX: 2432058, FAX NO: 0191-2432036,

Ref.No./Adm/124

Dated : 4 APR 2020

SHORT TERM QUOTATION

Short term quotations are invited by the bank from reputed Health Insurance companies with Pan India presence in health insurance sector and having their office at Jammu, for Group Health Insurance Policy of its employees (both in service and retiring) falling due for renewal shortly. Interested Health Insurance Companies can submit their quotation in sealed cover addressed to Managing Director The Citizens Cooperative Bank Ltd., Administrative Office: 68BD, Gandhi Nagar, Jammu by 9th of April 2020 upto 05:00P.M.

Details of employees along with their D.O.B. and sum insured, last year's policy and last year's claim settled amount are uploaded on the website of the bank (www.citizenscooperativebankjammu.com) for information of the concerned. The bank reserve its write to accept/reject any or all quotations without assigning any reason thereof.


CHIEF MANAGER (ADM)

RELIANCE
**GENERAL
INSURANCE**
A RELIANCE CAPITAL COMPANY

reliancegeneral.co.in
1800 3009

Schedule attached to and forming part of Policy No.13013192812000096

Cover Name	Sum Insured	Co-pay	Special Conditions
Hospitalization			Covered. Minimum 24 hours hospitalization required.
Pre Hospitalization			30 days prior to date of admission to hospital.
Post Hospitalization			60 days from date of discharge from hospital.
Maternity Cover			Maternity Benefit applicable for First two children. Maternity Benefits-Normal delivery: Rs. 25,000 & C section Delivery: Rs. 35,000. Maternity applicable for employee & spouse only. Exclusion No. 3.11 stands deleted.
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. 10 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.
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.
Domiciliary hospitalization			Not covered.

Reliance General Insurance Company Limited. IRDAI Registration No. 103.

Registered Office: H Block, 1st Floor, Dhirubhai Ambani Knowledge City, Navi Mumbai 400710

Corporate Office: Reliance Centre, 4th Floor, South Wing, Off. Western Express Highway, Santacruz (East), Mumbai - 400 055

Corporate Identity Number U56503MH2000PLC128300. UIN No.: IRDA/NL/HLT/REGUP-HV/131713-14

RGI/WDG/2012/PS/VER. 01/310118

*Trade Logo displayed above belongs to And Dhirubhai Ambani Ventures Private Limited and used by Reliance General Insurance Company Limited under License.

An ISO 9001:2008 Certified Company

RELIANCE**GENERAL
INSURANCE**

A RELIANCE CAPITAL COMPANY

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Schedule attached to and forming part of Policy No.130131928120000096

Cover Name	Sum Insured	Co-pay	Special Conditions
Day care procedure			Covered as per RGI/CI Day Care Procedure list.
Pre-existing illness cover			Pre-existing Diseases covered. Exclusion no 3.1 stands deleted.
Cover for first year excluded diseases			First year excluded diseases covered. Exclusion no 3.3 stands deleted.
Cover for first 30 days Exclusion			30 days waiting period waived off. Exclusion no 3.2 stands deleted.
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.
Member Addition and Deletion Process			Addition-deletion will be done on pro-rata premium basis for employees (for addition of lives DCU 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 CO balance. No refund will be processed in case of claims against employee or dependent. Dependents to be declared at inception of policy only. Mid-term 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 RMC 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/CCU. In the event of insured person getting admitted in a room/ICU/CCU 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/CCU actually incurred - Room Rent / ICU/CCU as per capping / type)] / Room Rent / ICU/CCU actually incurred. This shall be applicable to all the Medical Expenses incurred during the stay in Hospital.

Reliance General Insurance Company Limited, IRDAI Registration No. 103.

Registered Office: 11 Block, 1st Floor, Chhatrapati Ambabai Knowledge City, Near Mumbai 400710

Corporate Office: Reliance Centre, 4th Floor, South Wing, OIL Western Express Highway, Santacruz (East), Mumbai - 400 055.

Corporate Identity Number U66030MH2005PL1216300. UN No. IRDANI-HLTGIP-HV131713-14

RGIUWCD 2812 835NER 61010114

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An ISO 9001:2005 Certified Company

RELIANCE**GENERAL
INSURANCE**

A RELIANCE CAPITAL COMPANY

reliancegeneral.co.in
1800 3009**General Conditions: 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: Caretaker, cashier, clerk, daftri, Driver, gunman, peon, Chowidar, typist, Manager I (Officialing)- Sum Insured Rs 2 lacs

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

(iii) For Designation: MD, GM, Chairman, Chief manager & Manager III; Sum Insured Rs 4 lacs

2. Ailment capping:

The company's maximum liability for the following surgeries should be restricted to the amount as mentioned against the surgeries, subject to maximum upto family floater sum insured whichever is less:

(i) Appendix- Rs 25,000

(ii) Surgery for Hernia - Rs 40,000

(iii) Surgery for Hydrocele- Rs 30,000

(iv) Hysterectomy - Rs 30,000

(v) Gall bladder- Rs 40,000

(vi) Cataract (Per Eye)- Rs 40,000

(vii) Piles Surgery- Rs 30,000

(viii) Kidney stone / Urinary Stones- Rs 40,000

(ix) Joint Replacement including vertebral Joints: Rs 65,000

(x) Liability for nasal sinus surgeries : Rs 35,000

(xi) Hospitalization arising out of psychiatric ailment upto Rs 30,000

(xii) 50% Copayment for cyberknife treatment / stem cell transplantation

(xiii) Cochlear implant treatment shall be restricted to 50% of the Sum Insured

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

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

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

6. 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.

7. 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.

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

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

11. 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) 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 rgci.services@relianceada.com or contact us on 1800 3009 (toll free) within 15 days of receipt of this policy. This policy Schedule in original must be surrendered to the company, in case of cancellation of the policy. In the event of any incorrect representation, the liability shall be upon the policy holder.

Warranted that the exclusions mentioned below stand deleted : PolicyNo. 130131923120000096

Reliance General Insurance Company Limited. IRDAI Registration No. 103.

Registered Office: H Block, 1st Floor, Dhruv Ambani Knowledge City, Navi Mumbai 400710

Corporate Office: Reliance Centre, 4th Floor, South Wing, C-1, Western Express Highway, Santacruz (East), Mumbai - 400 055.

Corporate Identity Number U66603MH2000PLC128320. UIN No. IRDANL-HLTRGP-15V-E31713-14

RGUWCD 2512 /PS/VER. 01/01/11

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S.NO.	NAME OF EMPLOYEE(S)	Employee Code	DESIGNATION	SUM INSURED (IN LACS)	SELF AGE	DEPENDENT (relation)	DEPENDENT (name)	DEPENDENT AGE
1	SH LASHOK GOSWAMY	12973	MANAGING DIRECTOR	4	60	Wife	Mrs Sapna Goswamy	54
						Son	Agnish Goswamy	25
						Daughter	Yashvini Goswamy	21
2	SH KULDEEP KUMAR GUPTA	13027	OFFICER (US)	4	56	Wife	Mrs Sumita Gupta	47
						Daughter	Kajal Mahajan	23
						Son	Vansh Mahajan	21
3	SH RAJESH TANDON	13028	MANAGER-II	4	57	Wife	Anuradha Pandey Tandon	49
						Daughter	Anshuma Tandon	21
						Son	Ashay Tandon	17
4	SH SANJEEV KUMAR	13029	MANAGER-II	4	55	Wife	Arpi	44
						Daughter	Mervi	24
						Son	Sanjeet	18
5	SH PAWAN KUMAR	13052	MANAGER-II	4	57	Wife	Vijay Kumar	51
						Daughter	Darshika	24
6	SH SOM SINGH MANHAS	13053	MANAGER-II	4	59	Wife	Mrs Karanish Manhas	52
						Son	Rishabh Manhas	23
						Daughter	Surabhi Manhas	25
7	SH PAVAN KUMAR	13114	MANAGER-I	3	57	Wife	Shalini Gupta	53
						Daughter	Kritika Gupta	20
						Daughter	Nidhi Gupta	17
8	SH SANJEEV KHATUNJA	13162	MANAGER-I	3	62	Wife	Mrs Bindu Sharma	46
						Daughter	Sumit Khajuria	20
9	SH SHAM LAL GUPTA	13166	MANAGER-I	3	69	Wife	Anita Gupta	52
						Daughter	Nishi	23
10	SH TARSEN GUPTA	13174	MANAGER-I	3	49	Wife	Pooja Mahajan	42
						Daughter	Anshika	17
						Son	Jash	10
11	SH SANJEEV KUMAR GUPTA	13182	MANAGER-I	3	49	Wife	Shweta Marjani	43
						Son	Chandray	19
						Daughter	Shruti	13
12	MR ASHUTOSH DUBEY	13183	MANAGER-I	3	50	Wife	Sumita Dubey	43
						Daughter	Anita Dubey	14
						Son	Amit Dubey	19
13	SH NEHAL KRISHAN	13145	MANAGER-I	3	54	Wife	Kiran Choudhary	46
						Daughter	Tanya Choudhary	20
						Daughter	Jenni Choudhary	16
14	SH CHANDER PARKASH	13102	CASHER/CLERK	2	45	Wife	Swamida	46
						Son	Manoj	23
						Daughter	Sheetal	25
15	SH ASHOK KUMAR (SG SH MILKHIRAM)	13225	CASHER/CLERK	2	55	Wife	Mrs Rishi Sharma	46
						Son	Alok Sharma	20
						Daughter	Pooja Sharma	16
16	SH SHAM LAL	40526	DRIVER	2	45	Wife	Mrs Bina Devi	40
						Son	Vikash	21
17	MRS SUDESH KUMARI	107440	PEON/CHOWKIDAR	2	45			
18	SH SURJEET SINGH	107441	PEON/CHOWKIDAR	2	39	Wife	Meenakshi	35
19	SH MANMOHAN LAL	13199	CASHER/CLERK/US	2	47	Wife	Mrs. Sumita Devi	37
						Son	Ash	14
						Daughter	Kashish	15
20	SH IKRAM SINGH	13210	DRIVER	2	53	Wife	Suman Lata	46
						Son	Gourav Chandra	21
						Son	Raghav Chandra	19

21	MR SUDERSHAN SINGH	13013	MANAGER-II	4	53	Wife	Mrs Rewa Rajput	52
						Son	Rohan Sambyal	23
						Son	Nikhil Sambyal	21
22	SH VED PARKASH SHARMA	13212	MANAGER-I	3	53	Wife	Mrs Madhu Sharma	50
						Daughter	Ananya Sharma	21
						Son	Govind Sharma	22
23	MRS SHABNAM SHARMA	13215	MANAGER-I	3	52	Husband	Mr Sushil Khajuria	55
						Daughter	Sugandh Khajuria	24
						Daughter	Khushboo Khajuria	19
24	MR VIJAY KUMAR	40615	CASHIER/CLERK(nf)	2	46	Wife	Mrs Sharda Kumari	44
						Son	Naman Kumar	17
25	MRS SUMAN NARGOTRA	40611	MANAGER-I	3	50	Husband	Mr Manoj Nargotra	54
						Daughter	Kanika Nargotra	21
						Son	Raghav Nargotra	15
26	SH JAGDISH SINGH SLATHIA	13266	MANAGER-I	3	55	Wife	Mrs Rohini Slathia	47
						Son	Aakashdeep Singh	20
						Son	Lakshdeep Singh	15
27	SH BEHARI LAL	13074	MANAGER-I	3	55	Wife	Mrs Subash Lata	53
						Son	Aniket	18
						Daughter	Shweta	16
28	SH SUBASH SINGH	13019	MANAGER-I	3	54	Wife	Mrs. (Saroosh) Kumari	47
						Son	Buban	24
29	SH MANJIT SINGH	13240	CASHIER/CLERK	2	54	Wife	Mrs Anu Kaur	45
						Daughter	Ishpreet Kaur	16
30	SH MUKESH KUMAR	13041	MANAGER-I	3	50	Wife	Mrs Sanka Sharma	44
						Son	Pansangh Sharma	16
						Daughter	Bhoomi Sharma	12
31	MR ARUN BHARTI	13238	MANAGER-I	3	46	Wife	Mrs Manu Bharti	41
						Son	Aryan Bharti	16
32	SH DALER SINGH	40613	MANAGER-I	3	49	Wife	Mrs Asha Chakr	42
						Son	Mridul Chakr	20
						Son	Kanwar Chakr	7
33	MRS RAJNI GUPTA	13001	MANAGER-II	4	59	Husband	Sh Gulshan Rai Gupta	65
34	MR RAJESH KUMAR KAKKAR	13136	MANAGER-I	3	54	Wife	Mrs Samj Kakkar	50
						Daughter	Parenika Kakkar	18
						Son	Priyav Kakkar	15
35	SH ANIL BALGOTRA	13205	MANAGER-I	3	52	Wife	Mrs Poonam Balgotra	44
						Son	Aryan Balgotra	20
36	MISS SHEETAL SHARMA	40620	MANAGER-I	3	44	Husband	Sh Goutam Kotwal	45
						Daughter	Vanshika	15
						Son	Vibhans	10
37	SH SURINDER SINGH	13231	CASHIER/CLERK	2	52	Wife	Babita Devi	45
						Son	Shubam Naranya	25
						Son	Sumit Singh	21
38	SH ARUN SHARMA	13063	MANAGER-II	4	54	Wife	Smt Meena Kumari	45
						Daughter	Shreya Sharma	23
						Son	Shrey Sharma	19
39	SH VISHAL SINGH	40625	CASHIER/CLERK(nf)	2	45	Wife	Mrs Asta Rani	37
						Son	Aryan	17
40	SH ANIL MCOI	13087	MANAGER-I	3	54	(Wife)	Mrs Anjana Anil	50
						Daughter	Abhinavshi	20
						Son	Anshuman	21

41	SH MANVEER KUMAR	13130	MANAGER-I	3	43	Wife	Suran	42
						Daughter	Muskan	19
						Daughter	Harenda	14
						Son	Inest	10
42	SH MOHINDER PAL SHARMA	13176	MANAGER-I	3	55	Wife	Mrs Renu Sharma	52
						Daughter	Suruchi	27
43	SH DINESH GUPTA	13062	MANAGER-I	3	52	Wife	Mrs Shaehi Gupta	46
						Son	Amitesh Gupta	23
						Son	Ashish Gupta	18
44	MR EDWIN KHOKHAR	13178	MANAGER-I	3	51	Wife	Mrs Nandini Nar	46
						Daughter	Ashina Khokhar	19
						Son	Asher Khokhar	21
45	SH MUNEEESH DALI	13213	MANAGER-I	3	49	Wife	Mrs Soma Bala	42
						Son	Aadresh Dali	18
						Son	Vasu	10
46	SH JATINDER SHARMA	13151	MANAGER-I	3	47	Wife	Mrs Bharti Sharma	45
						Son	Vanshaj Sharma	18
						Son	Satish Sharma	14
47	SH SURRENDER MOHAN AID	13011	MANAGER-I	3	55	Wife	Smt Madhu Bala	50
48	MRS NEELAM SAMYAL	13042	MANAGER-II	4	55	Son	Divya Dhool	18
						Son	Divya veer	18
49	SH RAJ KUMAR	13098	MANAGER-I	3	48	Wife	Mrs Santosh Kumar	46
						Son	Sanyam	17
						Son	Manav	16
						Son	Jatin	13
50	SH RAKESH KUMAR	13124	CASHIER/CLERK(II)	2	49	Wife	Mrs Anuradha	45
						Son	Vivek Khajuria	16
						Daughter	Poojam Khajuria	20
51	MR VIVEK MAHAJAN	13133	MANAGER-I	3	49	Wife	Mrs Sheela Mahajan	45
						Son	Fayaz Mahajan	20
						Son	Parth Mahajan	5
52	MR RACHHPAL SINGH	13202	MANAGER-I	3	48	Wife	Mrs. Manisha Brander	43
						Daughter	Ratna Choudhary	17
						Daughter	Samriddhi choudhary	9
53	MRS JYOTSNA GUPTA	13158	MANAGER-I	3	48	(Husband)	Mr Jyoti Kumar	51
						Son	Chayansh	6
54	SH PRITAM PAL	13105	MANAGER-I	3	52	Wife	Mrs Veena Devi	47
						Son	Surmit Jyothra	24
						Son	Anshuman Jyothra	21
55	MR VARINDER SINGH	13055	MANAGER-II	4	57	Wife	Mrs Veena Rani	56
56	MR JOGINDER PAUL	13127	CASHIER/CLERK	2	49	Wife	Mrs Tople Devi	45
						Son	Harsh Chotra	19
						Daughter	Chakshu Chotra	18
57	SH RAMESH KUMAR	12975	MANAGER-I	3	55	Wife	Seema Sharma	51
						Son	Bhupom Sharma	22
						Daughter	Suneel Sharma	25
58	SH MOHINDER GUPTA	13219	MANAGER-I	3	52	Wife	Anjana Gupta	49
						Son	Aryan Gupta	19
						Daughter	Muskan Gupta	21
59	SH BHANUJ SINGH	13093	MANAGER-II	3	54	Wife	Raja Jermol	48
						Son	Prasav Jermol	17
						Daughter	Tejasvini	10
60	MRS RENU GUPTA	13160	MANAGER-I	3	48	Husband	Sh Rajesh Gupta	50
						Daughter	Aparna Gupta	22
						Son	Manan Gupta	17

61	MR SANJEEV GUPTA	13232	MANAGER-I	3	63	Wife	Smita Gupta	45
						Son	Sanyam Gupta	18
						Son	Little Gupta	11
62	SH SHYAM LAL	13115	CASHIER/CLERK	2	67	Wife	Mrs Rupa Sharma	50
						Son	Rohit Sharma	27
						Daughter	Prerna Sharma	20
63	MR SANDOOR CHAND	13227	PEON/CLOWN	2	47	Wife	Mrs Veena Devi	42
						Son	Sachin Kumar	20
						Daughter	Itanu Devi	18
						Daughter	Pank	15
64	SH NARINDER PAL SINGH	13228	MANAGER-I	3	54	Wife	Supreet Kour	48
						Son	Gurtej Singh	19
						Son	Jashan Pal Singh	24
65	SH SHAKTI DUTT SHARMA	13223	MANAGER-I	3	51	Wife	Anuradha Sharma	44
						Son	Anuranshu Seth	18
						Daughter	Vishvendra Seth	10
66	SH SUKHEET SINGH	13224	MANAGER-I	3	49	Wife	Ranju Jambwal	42
						Daughter	Shreyas Jambwal	17
						Son	Uday Jambwal	13
67	SH SANJAY RAMA	13217	MANAGER-I	3	56	Son	Shubam Rama	24
						Daughter	Shreya Rama	21
68	SH JATINDER KUMAR SAWH	13148	MANAGER-I	3	48	Wife	Yashvika	48
						Daughter	Kritika	19
						Daughter	Rishon	14
69	SH DINESH KUMAR	13141	MANAGER-I	3	63	Wife	Jyotsana Sharma	45
						Daughter	Shringanka Sharma	20
						Son	Ashwan Sharma	17
70	SH RAJ SINGH	12977	DRIVER	2	58	Wife	Mrs Sonosh Kumar	47
71	MR THORU RAM	12989	DAFTER	2	57	Wife	Mrs Kamlesh Sharma	52
						Daughter	Tanya Sharma	21
72	MR RAKESH GUPTA	13055	MANAGER-II	4	56	Wife	Mrs Madhu Gupta	54
						Son	Anuranshu Mahajan	25
73	SH RAMNAM SHARMA	13167	MANAGER-I	3	45	Wife	Arpu Sharma	43
						Son	Aastha Ramani	13
74	SH NEERAJ GUPTA	63420	MANAGER-I	3	62	Wife	Mrs Nandita Gupta	49
						Son	Mohit Gupta	16
						Son	Manik Gupta	13
75	SH ASHWANI BAKSHI	13239	MANAGER-I	3	47	Wife	Mrs Sundara Sharma	39
						Daughter	Ekta Bakshi	18
76	SH RAVINDER SINGH JAMWA	13209	MANAGER-I	3	55	Wife	Mrs. Suran Sambyal	55
						Son	Aksh Jambwal	23
77	SH NEERAJ SHARMA	13220	MANAGER-I	3	60	Wife	Mrs. Sonia Sharma	46
						Son	Raman Sharma	19
						Daughter	Arijan Sharma	16
78	SH RAKESH ARORA	13164	MANAGER-I	3	46	Wife	Mrs Pooja Verma	42
						Son	Aayush Arora	14
79	SH SANJEEV KUMAR	13204	MANAGER-I	3	43	Wife	Mrs. Sunita Kumar	47
						Daughter	Mehak	19
						Daughter	Vishachi	16
						Son	Varudev	13
80	SH OM PAL THAMMATT	12998	MANAGER-II	4	56	Wife	Mrs. Sharda Sharma	54
81	SH SAT PARKASH GUPTA	13059	MANAGER-II	4	56	WIFE	Mrs. Pooja Gupta	52
						Daughter	Shrusi Gupta	22

82	S. INDERJEET SINGH	40603	MANAGER-I	3	58	Wife	Mrs. Sumnder Kaur	54
						Son	Gurkirat Singh	16
83	SH RAJESH MAGOTRA	13144	MANAGER-I	5	61	Wife	Neena Sharma	45
						Son	Rajdeep Singh Magotra	18
						Son	Pratyush Magotra	14
84	MRS SHAMMA CHADHA	13036	MANAGER-II	4	59	Husband	Sh Yoginder Paul Abrol	60
85	SH TILAK RAJ CHOWDHARY	13065	MANAGER-III	4	55	Wife	Mrs. Badma Devi	51
86	MRS KANCHAN BALA	13134	MANAGER-I	3	46	Husband	Mr. Ramesh Dogra	52
						Son	Adhikansh	15
87	MR RAJESH GUPTA	13165	MANAGER-I	3	48	Wife	Mrs. Jyoti Gupta	42
						Son	Sayant Mahajan	16
						Daughter	Kritika Mahajan	17
88	SH SATISH KUMAR	40624	CASHIER/CLERK	2	46	Wife	Mrs. Geeta Sharma	37
						Daughter	Siya Sharma	14
89	SH MUNISH KUMAR	13188	MANAGER-I	3	48	Wife	Mrs. Neetu Angurana	46
						Daughter	Tarvati Angurana	15
						Son	Bhavan Angurana	11
90	SH RAJESH KUMAR	13195	PEON/CHOWKIDAR	2	46	Wife	Mrs. Radha Kumari	42
						Son	Chirish	17
						Daughter	Shreha	15
91	SH NARINDER KUMAR	40621	MANAGER-I	3	48	Wife	Mrs. Rajni	39
						Son	Kushaagar	17
						Daughter	Baby Nity	11
92	MR ARUN GUPTA	13026	MANAGER-II	4	57	Wife	Smt. Poonam Gupta	53
						Son	Akhilash Gupta	25
						Daughter	Aarshya Gupta	22
93	SH RAM LAL	13118	CASHIER/CLERK(VI)	2	46	Wife	Mrs. Sonika Sharma	41
						Son	Ayush Sharma	20
						Son	Anurag Sharma	18
94	MR SONU	40627	CASHIER/CLERK	2	37	Wife	Catherine	29
						Son	Emedh	4
95	SH BIKRAM SINGH	13094	MANAGER-I	3	62	Wife	Amandeep	47
						Daughter	Aayushi Choudhary	24
						Son	Aksh Choudhary	22
96	SH MADAN LAL	13000	DAFTRI	2	52	Wife	Mrs. Sushama Sharma	47
						Son	Nishal	25
97	SH PARSHOTAM LAL	13194	CASHIER/CLERK(VI)	2	52	Wife	Purnima Saini	40
						Daughter	Janvi Saini	16
						Daughter	Krishana	14
						SON	Abhinav	13
98	SH OMKAR MALHOTRA	12954	MANAGER-III	4	53	Wife	Mrs. Sanyas Malhotra	52
99	SH SURINDER GUPTA	13180	MANAGER-I	3	47	Wife	Mrs. Shashi Gupta	40
						Son	Akshay Gupta	18
						Son	Amav	15
100	SH GOGA RAM	13122	CASHIER/CLERK	2	47	Wife	Mrs. Asha Gupta	37
						Daughter	Muskan	18
						Son	Karish	14
101	MRS SANDHYA GOUR	107442	CASHIER/CLERK	2	52	Son	Aman Gour	22
102	SH GURVINDER SINGH	40616	CASHIER/CLERK	2	40	Wife	Mrs. Daljeet Kaur	36
						Son	Tanveer Singh	14
						Son	Harender Singh	9

103	SH AJAY KUMAR	13015	MANAGER-II	4	57	Wife	Mrs. Anita Chanda	54
						Daughter	Mehak Chanda	27
						Daughter	Charak Chanda	18
						Son	Pranav Chanda	18
104	MRS RAMA SHARMA	13356	MANAGER-I	3	52	Husband	Sh. Kuresh Sharma	57
						Daughter	Shalika Bhandhwar	19
						Son	Udayan Bhandhwar	17
105	SH JAGDEEP SINGH	12990	MANAGER-II	4	59	Wife	Mrs. Neema	50
						Son	Ekavysa	24
						Son	Kyush	22
106	SH RAW PARSHAD	13005	MANAGER-I	3	55	Wife	Mrs. Shikanta Devi	54
107	SH AJAY KUMAR	13156	MANAGER-I	3	56	Wife	Mrs. Jyoti Sharma	43
						Son	Ashish Ajay	19
						Son	Saketan Ajay	14
108	SHANIL KHAJURA	13058	MANAGER-II	4	56	Wife	Mrs. Anuradha Khajura	52
						Daughter	Baby Ananya Khajura	19
109	SH RAMA NAND SAINI	13079	MANAGER-I	3	52	Wife	Mrs. Surabhi Saini	44
						Daughter	Saty Mehak Saini	22
						Son	Master Abhinandan Saini	20
110	SH VISHAL SHARMA	40623	CASHER/CLERK	2	41	Wife	Monika Sharma	32
						SON	ARAV	1
111	SH PAVINDER KUMAR	13185	CASHER/CLERK(M)	2	47	Wife	Mrs. Anita Devi	37
						Son	Harish Chagotra	17
						Son	Vansh Chagotra	13
112	SH TARSEM KUMAR	13121	MANAGER-I	3	46	Wife	Mrs. Pranka Sharma	37
						Son	Anand Sharma	14
						Daughter	Anushi Sharma	11
113	SH RAJESH GUPTA S/O SH BISHAN DASS GUPTA	13077	MANAGER-I	3	48	Wife	Mrs. Poonam Gupta	47
						Son	Pratham Gupta	19
						Daughter	Anshika Mahajan	14
114	SH JOGINDER LAL	40961	CASHER/CLERK(M)	2	51	Wife	Mrs. Rashi Rani	43
						Son	Ashish Bandhori	16
						Daughter	Sunzel Bandhori	18
115	SH PRITAM SINGH	13072	CLERK/MANAGER	2	55	Wife	Mrs. Madhu Chis	50
						Son	Akash Singh	25
						Son	Vikas Singh	24
116	SH GURCHARAN SINGH	40960	CASHER/CLERK	2	38	Wife	Mrs. Pradip Kaur	34
						Son	Rajveer Singh	9
117	SH GOVIND RAM	13070	GAFFER	2	61	Wife	Mrs. Jyoti Sharma	47
						Son	Satish Sharma	19
118	SH RAMJI	40962	PEON/CLEANER	2	43	Wife	Mrs. Raksha Devi	37
119	SH DEVINDER KUMAR	40607	CASHER/CLERK(M)	2	42	Wife	Mrs. Leela Devi	38
						Daughter	Meghanka	15
120	SH DEVINDER PALL SINGH	13117	PEON/CLEANER	2	48	Wife	Mrs. Soni Lata	40
						Son	Vansh	13
						Daughter	Vanshika	10
121	SH RASHAL CHAND	13084	MANAGER-I	3	58	Wife	Mrs. Neelam	52
						Son	Shivali Chowdhry	21
						Daughter	Anusha Chowdhry	17
122	SH GOPAL DASS	13218	MANAGER-I	3	54	Son	Aditya Khajura	23
						Daughter	Adi Khajura	19
123	SH SUNIL SACHDEVA	13092	MANAGER-I	2	52	Wife	Mrs. Sangeeta Sachdeva	49
						Daughter	Shravya Sachdeva	10

124	MRS ASHA KUMARI	13090	MANAGER-I	9	65	Husband	Dr. Pran Nath Roul	60
125	SH PARSHOTAM KUMAR	13045	MANAGER-I	3	66	Wife	Mrs. Babla Devi	49
						Son	Nikhil Sharma	16
						Daughter	Shalini Sharma	20
						Daughter	Monika Sharma	18
126	SH RAKESH MANCHANDA	13096	MANAGER-II	4	67	Wife	Mrs. Neeru Manchanda	53
						Son	Rajat Manchanda	25
						Son	Raghav Manchanda	22
127	SH RANJIT SINGH	13200	CASHER/CLERK(III)	2	46	Wife	Mrs. Bindu Bopai	40
						Son	Harshdev Singh	18
						Daughter	Kanka Rajput	20
						Daughter	Jasvi Rajput	13
128	SH RULDEEP KUMAR	13051	MANAGER-I	3	62	Wife	Mrs. Anita Devi	47
						Son	Rajeev Khodong	25
						Daughter	Vandana Khodong	26
129	SH KULDEEP SINGH	13049	MANAGER-I	3	65	Wife	Mrs. Soma Jomwal	51
						Son	Danish Sathia	19
						Daughter	Dolly Sathia	25
130	SH NEER SINGH	42732	CASHER/CLERK(III)	2	60	Wife	Mrs. Madhu Sola Chank	41
						Son	Chandreshwar Singh Chank	12
						Daughter	Geetanjali Singh Chank	10
131	MRS ANJANA MANHAS	176749	RECNOHOWKIDAR	2	46	Son	Naman Dev Singh Manhas	16
132	SH RAMESH KR. SODHI	13040	MANAGER-I	3	65	Wife	Mrs. Veena Kulkarni	53
						Son	Shubam Sodhi	25
						Son	Anjan Sodhi	16
133	SH KULWANT SINGH	13108	MANAGER-I	3	68	Wife	Mrs. Manoj Kour	49
						Son	Interpreet Singh	23
134	SH PANKAJ SHARMA	13153	MANAGER-I	3	46	Wife	Mrs. Sonika Sharma	42
						Daughter	Miss Echa Badyal	10
						Son	Himanshi Badyal	12
135	SH YASH PAL SINGH	13161	MANAGER-I	3	63	Wife	Mrs. Jyoti Singh	44
						Daughter	Man Garna Singh	15
						Son	Aashay Singh	21
136	SH RAMAN KUMAR	13112	MANAGER-I	3	62	Wife	Mrs. Anju Bala	46
						Daughter	Miss Parul Sharma	20
						Daughter	Samridhi Sharma	15
137	SH RAJU GANJOO	13229	CASHER/CLERK(III)	2	46	Wife	Mrs. Sini Ganjoo	41
						Daughter	Miss. Varshika Ganjoo	25
138	SH NAVJIT PAK SINGH BAL	40604	MANAGER-I	3	49	Wife	Mrs. Jyoti Balaria	41
						Daughter	Miss. Deepakshi Singh	18
						Daughter	Miss. Shivika Singh	9
139	SH UTTAM CHAND	13191	CASHER/CLERK(III)	2	42	Wife	Mrs. Seema Devi	37
						Daughter	Miss. Lakshita Sharma	14
						Son	Raghav Magotra	12
140	SH SANJAY SHARMA	40605	RECNOHOWKIDAR	2	47	Wife	Mrs. Nisha Sharma	41
						Daughter	Rishi Sharma	19
						Son	Raghav Sharma	14
141	MRS KAVITA SHARMA	13132	MANAGER-I	3	45	Husband	Sh. Rajesh Khajuria	53
						Son	Rachit Khajuria	12
142	SH SRESHTA BHANDRA	13172	MANAGER-I	3	43	Wife	Mrs. Sonali Khajuria	39
						Daughter	Pratishtha	8
143	SH SUBASH CHANDER	13128	RECNOHOWKIDAR	2	64	Wife	Mrs. Swahana Kumari	46
						Son	Arjun	19
						Son	Rajat	18
						Son	Nikhil	13

144	SH. ANADHI BHUSHAN	13197	CASHER/CLERK	2	46	Wife	Mrs. Savita	41
						Daughter	Niyam	13
						Son	Amanchay	8
145	Rajinder Singh Bhandwal	13007	MANAGER-II	4	59	Wife	Mrs. Veena	56
						Daughter	Neha	30
146	SH. AJAY SLATHIA	13111	MANAGER-I	3	62	Wife	Mrs. Anjoor Sattha	48
						Daughter	Aakshi	20
						Son	Anuj	17
147	SH. RAKESH KUMAR	13034	MANAGER-I	3	64	Wife	Mrs. Pholi Devi	51
						Son	Sahil	23
						Daughter	Neha	24
148	SH. KULJEET RAI	13013	CHIEF MANAGER	4	67	Wife	Mrs. Sreshtha Devi	55
						Son	Mr. Sushantjeet Rai	25
149	Sh. Rajinder Kumar	13157	MANAGER-I	3	49	Wife	Mrs. Anjali Sharma	47
						Son	Mr. Aditya Sharma	20
						Daughter	Mr. Ujjwal Sharma	16
150	SH. RASHPAL SINGH	13071	CAFTRI	2	63	WIFE	NEELAM DEVI	48
						Daughter	PRIYA DEVI	23
						Son	SAHIL SINGH	21
151	Sh. Sanjay Kumar	13107	Driver	2	50	wife	Mrs. Sushma Sharma	42
						son	Mr. Arun Sharma	24
						son	Mr. Varun Sharma	22
						son	Mr. Tarun Sharma	20
152	Mrs. Anu Sharma	13207	Manager-1	3	47	Husband	Sita Ram Sharma	50
						daughter	Ms. Shubanghni Varsh	19
						son	Master. Shubang Kesar	13
153	Sh. Angrez Singh	13234	CASHER/CLERK	2	61	wife	Mrs. Sudesh Kumari	46
						son	Sh. Shivam Singh	20
						daughter	Ms. Jahnvi Thakur	16
154	Sh. Sonal Mehta	13163	Manager-1	3	49	wife	Mrs. Nimita Singh	46
						daughter	Ms. Manvi Mehta	16
						daughter	Ms. Nandishika Mehta	13
155	Sh. Sandani Lal	13005	Staff	2	66	wife	Mrs. Anju Kumari	51

156 Sh Ramesh Kapoor	13085	Manager-1	3	57	wife	Suman Kapoor	56
					son	Akarshan	21
					son	Hanshan	20
157 Mrs Sureshta Devi	13226	Manager-1	3	53	Husband	Kulbir Singh	60
					Son	Digvijay	27
					Son	Ajayveer	24
158 Sh Janak Raj	40618	CASHIER/CLERK(NF)	2	54	wife	Santosh Kumari	45
					daughter	Veenu	23
					son	Dheeraj	24
159 Sh Mannat Sharma	462305	Peon/Chowkidar	2	22			
160 Sh PAYRA LAL	13196	Peon/Chowkidar	2	47	wife	Reeta Devi	44
					son	Mohit	15
					daughter	Sheetal	17
					son	Sohit	12
161 Mrs Sunita Gupta	13091	Manager-1	3	56	Husband	Pawan Gupta	64
162 Sh Naresh Basotra	40619	DRIVER	2	44	wife	Savita Kumari	37
					daughter	Payal Sharma	16
					son	Vansh Basotra	15
163 Sh Surjeet Singh	40628	PEON/CHOWKIDAR	2	44	wife	Sunita Devi	41
					son	Sanjay Kumar	19
					son	Aakash Thakur	17
164 Sh Rupesh Kumar Dhawan	13210	MANAGER-I	3	48	wife	Preeti Dhawan	40
					son	Tushar Dhawan	18
					son	Mridul Dhawan	12
165 Sh Kaushal Gupta	13142	MANAGER-I	3	47	wife	Bindu Gupta	42
					son	Krish Gupta	16
					daughter	Krishika Gupta	11
166 MRS ANJU DUBEY	13070	MANAGER-I	3	61	Husband	Sh Janak Raj Sharma	55
					Son	Aryan Sharma	20
					Daughter	Eva Sharma	26
167 Sh Varinder Kumar Gupta		MANAGER-I	3	49	wife	Mridhu Bala	47
					Son	Akshem Gupta	20
					Son	Akarshan Gupta	13
168 Sh Roop Chand		Cashier/Clerk (N/F)	2	44	wife	Chanchala Devi	43
					Son	Vasudev	15
					Daughter	Ambika Sharma	10
169 Sh Raman Sharma		MANAGER-III	4	56	wife	Vandana Aggarwal	55
					Daughter	Kumud Vashisht	20
170 Mrs Sanyogita Salathia		MANAGER-I	3	50	Husband	Raman Singh	56
					Daughter	Meghna	24
					Son	Rydhani	15
171 Sh Rashpal Singh		Gunman/Nightwatchman	2	57	wife	Darshana Slathia	50
172 Sh Baldev Singh		DRIVER	2	48	wife	Seema Devi	44
					Son	Sushant Singh	17
					Daughter	Shivani Rajput	19
173 SH ASHOK KUMAR		PEON/CHOWKIDAR	2	49	wife	Anita Devi	37
					Son	Aryan Thakur	13
					Daughter	Anand Thakur	12
174 SH RAM PAUL		CASHIER/CLERK(N/F)	2	51	wife	Meenu Sharma	41
					Son	Manik Sharma	19
					Daughter	Deepika	14
175 ANIL SHARMA		MANAGER-I	3	53	wife	NEENA MISHRA	47
					Son	YUVRAJ UPADHYAY	18
					Son	AABHAS UPADHYAY	13

LIST OF RETIRED EMPLOYEES							
FOR THE YEAR 2020-21							
S.NO.	NAME OF EMPLOYEE(Self)	DESIGNATION	SUM INSURED SELF (IN LACS)	AGE	DEPENDENT (relation)	DEPENDENT (name)	AGE
1	SH RAJEEV DOGRA	EX-CHIEF MANAGER	4	60	Wife	Mrs Kanishk Bala	51
2	S. KEHAR SINGH	EX-CARE TAKER	2	60	Wife	Mrs. Ravinder Kaur	44
3	Mrs Chandrakala	EX-CHIEF MANAGER	4	60	Husband	S.N Uppal	60
4	Sh Sachin Kumar	EX-Manager-III	4	60	wife	Sanita Sharma	59
5	Sh Ram Krishan	EX-CHIEF MANAGER	4	62	wife	Sharda Sharma	61

Regular employees

	Amount in lacs	Total employees
Manager-III and above	4	26
Manager-I	3	92
Clerical and subordinate staff	2	57
Total		175

Un-married & dependent Children are covered

Retired employees

Manager-III and above	4	4
Clerical staff	2	1
Total		5

TOTAL LIVES -180+461=641

Last year claim settled

Rs 2754114/-