6.3.1: The institution has effective welfare measures for teaching and non-teaching staff

The following document includes:

1. MoU with Lifeline Hospital, Wagholi, Pune.
2. HR Policy for Faculty
3. Insurance Policy for Faculty

ONKAR HOSPITAL

Dr. Prakash P. Shinde
CMO

Dr. Mrs. Ashwini P. Shinde
AMO

583, Onkar Hospital, Near Datta Mandir, Koregaon Bhima, Shirur, Pune - 412 216.
☎ : (02137) 252741 / 7720081741 Email :- onkarhospital1996@gmail.com

Visiting Consultant

Dr. Bhushan Vidhate
General Physician

Dr. Khaire N. D.
General Surgeon

Dr. Narawade Shivaji
Gynac & Obst.

Dr. Bora Mahesh
ENT Dept.

Dr. Avasti
Urosurgeon

Dr. Ram Pote
Ortho. Surgeon

Dr. Birasdar D. B.
Skin Dept.

Dr. Vivek Kanade
Opthal Dept.

Dr. Prashant Ghorpade
Anaesthesia

Dr. Uday Jadhav
Anaesthesia

Dr. Ashish Goyal
Consulting Physician

Dr. Amol Shinde
Ortho. Surgeon

MEMORANDUM OF UNDERSTANDING

Date : / /
Date 06/ 06 /2022

This MEMORANDUM OF UNDERSTANDING (MOU) is made at Wagholi Pune on this, between **Onkar Hospital** Koregaon Bhima Shirur Pune 412216, Phone no 7720081741 ,of the one part and Shree Ramchandra College Of Engineering Lonikand , Pune 412216

Whereas **Onkar Hospital** desires to provide the services for First-Aid, Various Investigations. Operative Procedures, Hospitalization and Indoor Treatment as and when required by the college on the following terms and conditions :

NOW THEREFORE, it is hereby agreed by and between **Onkar Hospital** and Shree

Ramchandra College Of Engineering , Lonikand, Pune 412216

That during the continuance of this MOU Onkar Hospital undertakes the responsibility to

provide all Medical Treatment as First-Aid, Various Investigations, Operative Procedures,

Hospitalization and Indoor Treatment.

The charges for First-Aid, Various Investigations, Operative Procedures, Hospitalization and Indoor Treatment provided by **Onkar Hospital** will be as per quotation submitted to Shree Ramchandra College Of Engineering , Lonikand, Pune 412216 Before undertaking any operative procedure for the patient's **Onkar Hospital** will inform the Company /Collage about the estimate and take prior sanction for the same. Medicines supplied by **Onkar Hospital** will be paid by the Company / Collage as per actual bills

Onkar Hospital will submit the bill for the Medical Services provided and the Medicine Bills to the company /collage within 15 days from the date of discharge and, will make the payments towards the bills within 15 days from the date of receipt.

This MOU shall come in to force from 6th June 2022 and shall be valid for a period of Three years .i.e. till 5th June 2025 The MOU can be terminated by either party without assigning any reasons by giving 30 days notice in writing.

In witness there of the parties here under have signed this MOU this 6th June 2022 at Koregaon Bhima Shirur Pune.

Onkar Hospital

Authorised Signatory

Shree Ramchandra Collage Of Engineering

Authorised Signatory

Principal
Shree Ramchandra Education Soci
Shree Ramchandra College of Engine
Pune-Nagar Road, Lonikand, Pune-4

For appointment and emergency contact - 7720081738/ 7720081741.

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LIFELINE HOSPITAL
Gat No. 648/2, Kesnand Phata, Pune-Nagar Road, Wagholi, Pune. Tal. Haveli, Dist. Pune-412207

MEMORANDUM OF UNDERSTSNDING

Date 06/ 06 /2022

This MEMORANDUM OF UNDERSTSNDING **(MOU)** is made at Wagholi Pune on this, between **Lifeline Hospital, Kesnand Phata ,Wagholi Pune 412207 Phone 020-30400400, 8007040805** of the one part and the other part **Shree Ramchandra Collage Of Engineering, Lonikand, Pune 412216.**

Whereas **Lifeline Hospital** desires to provide the services for First-Aid, Various Investigations, Operative Procedures, Hospitalization and Indoor Treatment as and when required by the company on the following terms and conditions :

NOW THEREFORE, it is hereby agreed by and between **Lifeline Hospital** and **Shree Ramchandra Collage Of Engineering , Lonikand Pune 412216** as under

1. That during the continuance of this MOU **Lifeline Hospital** undertakes the responsibility to provide all Medical Treatment as First-Aid, Various Investigations, Operative Procedures, Hospitalization and Indoor Treatment. & **24*7 Ambulance service also available.**

The charges for First-Aid, Various Investigations, Operative Procedures, Hospitalization and Indoor Treatment provided by **Lifeline Hospital** will be as per quotation submitted to **Shree Ramchandra Collage Of Engineering , Lonikand Pune 412216.** Before undertaking any operative procedure for the patient's **Lifeline Hospital** will inform the company about the estimate and take prior sanction for the same. Medicines supplied by **Lifeline Hospital** will be paid by the company as per actual bills

Lifeline Hospital will submit the bill for the Medical Services provided and the Medicine Bills to the company within 15 days from the date of discharge and, will make the payments towards the bills within 15 days from the date of receipt.

This MOU shall come in to force from 6th June 2022 and shall be valid for a period of **Three years** .i.e. till 5th June 2025 The MOU can be terminated by either party without assigning any reasons by giving 30 days notice in writing.

In witness there of the parties hereunder have signed this MOU this 06 June 2022 at Wagholi Pune.

Lifeline Hospital

6/6/2022

Authorized Signatory

Shree Ramchandra Collage Of Engineering

Authorized Signatory

Scanned with CamScanner

Ref. No. SRCOE/ 2951B Date:14/12/2016

Human Resource/Recruitment Policy for Faculty
&
Staff Welfare Policies

Objective:

Effectiveness of an institution depends on the competence and quality of its human resource. The objective is to ensure a systematic recruitment process in identifying and hiring best qualified and experience candidates for all given positions in the institute.

The Governing Body of SRCOE has formulated the H.R. policy of the college for teaching & non-teaching staff. All the rules, regulations regarding service conditions are as per the AICTE/DTE/MSBTE/Affiliating university (SPPU) guidelines. However the H.R. policy is formulated and circulated among the staff; which is given here as under.

For institutional effectiveness and employee satisfaction, it is utmost important to have sound set of H.R. policies which are dynamic and accommodative in creating conductive work environment where employee can work happily and in concurrence with achieving mission, vision, objectives/goals and quality policies of the institute. The institute encourages its employees to share and provide suggestion their views which will facilitate while taking decision by middle as well as top management for overall development of the institute. Such an approach is noble one in recognition of the staff member. The institute recognize the fact that the ethical values, culture, commitment, sincerity, motivation and involvement of each of the staff member is an omen/good sign for an healthy growth, both for the employees and institution and SRCOE encourages the same and emphasis more on human relations and inclusiveness in sustainable growth.

1. **Nucleus Or Kingpins of H. R. Policy :-** SRCOE emphasize on following key aspects of this policy.

- Capacity built –up of staff through workshops, seminars, training sessions, FDPs and SDPs (Staff Development Programme)
- Industry interactions and memberships of professional bodies.
- Opportunity for career development.
- Sharing personnel and professional issues.
- Team work and Team building/spirit in institutes and all Programme.
- Dedication, Commitment, Integrity, discipline and ethical values of the staff.
- Commitment towards overall development of its human resource and to extend all possible support to the staff.

Shree Ramchandra College of Engineering

2. HUMAN RESOURCE MANAGEMENT: -

2.1 Working days and working Hrs.:

The institute works for six days in a week (Monday to Saturday) except on few occasions of 1st & 3rd Saturday. The working hours are from 9AM to 4PM with a lunch break of 45 minutes.
The working hours will vary marginally depending upon the necessity. In certain cases the employees have to discharge their duties for some extra time/days, and the same shall be compensated suitably.

2.2 Public Holidays:

The institute shall remain closed on all Sundays, public holidays-as declared by affiliating University/MSBTE and on certain *1st and *3rd Saturdays and holidays declared under negotiable instrument act. (* it shall be notified well in advance)

3. Procedure of Appointment:

3.1 The roster of institute and its approval by statutory authority is a pre-requisite for all recruitments in the institute as well as requirement of teachers as per AICTE norms, that includes the number of teachers required, post/position and programme wise. Number of faculties required, programme wise is calculated as per the guidelines given in AICTE-Hand Book.

3.2 The policy and procedure for appointments of faculties is explained as under.

3.3 The Concerned HOD is to get in touch with Registrar/ Principal with all the details of the manpower required. Then the institute will seek approvals to these posts from University/MSBTE etc. and Welfare Dept. Govt. of Maharashtra.

3.4 An advertisement is published in leading news papers and the applications are invited.

3.5 Registrar & his team along with principal & concerned HoD's will co-ordinate the entire process of conducting the interviews. The list of staff selection committee/panel, is given by University/MSBTE and then the dates of timings of interviews are decided in consultation with the chairman of the said selection committee.

3.6 Registrar/HoD's will screen and shortlist the profiles depending on their suitability and eligibility for the concerned position(s). The qualifications and other guide lines are as per AICTE – norms. The list of shortlisted candidates will be communicated to the concerned Dept and principal. The interview call letters will be sent to short listed candidates by Registrar and his staff. All the testimonials are checked/verified prior to interviews.

3.7 Through the interviews and Demo lectures, the eligible and qualified faculty is selected, either by statutory selection committee of affiliating university or committee constituted by *LMC, now the said committee is called as *College Development Committee.

3.8 The Institute shall be an equal-opportunity employer, with affirmative action towards socio-economically weaker section of societies. The faculty is selected/appointed by strictly adhering to Reservation policy of Govt. of Maharashtra.

3.9 The Candidates thus selected will be informed accordingly and they will be issued appointment order(s).

3.10 The candidate has to sign on a photocopy of an appointment order as a token of acceptance of assignment.

3.11 At the time of joining he/she will submit the joining report along with photocopies of relevant testimonials, photographs, medical & character certificate etc.

3.12 The faculty newly appointment will be on a probation period of 12 months from the date of joining.

3.13 The concerned HoD/Principal will review the performance of probationer at quarterly intervals and upon successful completion of probation period & satisfactory

performance, he/she will continue in the services of SRCOE, else the probation period can be extended by 6 to 12 months (based on case to case basis) or his/her services can be terminated by giving one month notice period from either side.

3.14 In case the probationer/employee or employer wants to terminate the services with SRCOE, the notice is to be served on either side.

3.15 Upon clearances / submission of No-Dues certificate from all departments, the faculty leaving SRCOE will be relieved from his/ her duties.

3.16 All the faculties serving SRCOE for more than one year and whose performance is satisfactory, he/ she will be confirmed in the services of SRCOE as per the terms and conditions mentioned in the appointment order.

3.17 Upon confirmation, notice period on either side will be of three months.

4. **Gratuity:-** A staff who has put in minimum of 5 years satisfactory and continuous service is entitled for Gratuity payable to the employee. It will be paid after a staff retires from his services of SRCOE or as stated in this Para above, as per Govt. of India, norms/act of gratuity.

The group gratuity scheme of SRCOE is as per the L.I.C. of (India) Policy as given below:

LIC's New Group Gratuity Cash Accumulation Plan (UIN: 512N281V01)

1. **Introduction:**

LIC's New Group Gratuity Cash Accumulation Plan is a non–linked non-participating, fund based Variable Insurance Product.. This plan helps to meet the employer's obligation for statutory Gratuity Benefit to their employees. The plan also offers Life Cover Benefit so that in case of death of a group member an amount equal to sum assured in respect of that member will be paid. The amount of life cover in respect of each member shall be guided by the scheme rules of the employer.

2. **Contribution:**

Each policy year a Policyholder shall pay Contributions to secure Gratuity Benefit as per Scheme Rules and also to provide Life Cover Benefit.

The Contributions received under the scheme may include Contributions towards the past service liability and the Contributions in respect of that year. The employer/trustees may pay the Contributions at any time during the year.

All the Contributions paid by employer/ trustees will be credited to the Policy Account maintained in the name of employer/trustees.

3. **Policy Account:**

A single Policy Account shall be maintained in respect of all Contributions received from policyholder.

For a new scheme, a Policy Account will be created in respect of a scheme as soon as the Policyholder pays the first Contribution. The Policyholder's Account shall be credited with interest amount by providing the following types of interest rates:

i) **Minimum Floor Rate (MFR):** MFR is a guaranteed interest rate that Policy Account shall earn during the entire policy term. This plan offers a Minimum Floor Rate (MFR) of 0.5% p.a.

Shree Ramchandra College of Engineering Pune

ii) **Additional Interest Rate (AIR):** In addition to MFR, the Corporation shall also declare a non zero-positive Additional Interest Rate (AIR) at the beginning of each financial quarter on the Policy Account. This AIR shall remain guaranteed for that quarter.

iii) **Residual Addition (RA):** Starting from the fifth policy anniversary, in addition to MFR and AIR, the Corporation may also declare a non zero- positive Residual Addition (RA) on Policy Account at the end of each policy year.

The Residual Addition shall be determined as below:

1) Gross Investment Yield earned in the shadow policy account at the end of each policy year less

2) Actual yield earned in the policy account, at the end of each policy year less
3) Yield referred in the maximum reduction in yield at that duration (stipulated by the regulator, IRDA) in accordance with the table below:

Number of years elapsed since inception	Maximum Reduction in Yield (Difference between Gross and Net Yield (%p.a.)
5	4.00 %
6	3.75 %
7	3.50 %
8	3.30 %
9	3.15 %
10	3.00 %
11 and 12	2.75 %
13 and 14	2.50 %
15 and thereafter	2.25 %

Note:

1. A Shadow Policy Account shall be maintained on a daily basis and shall be computed based on the actual accruals of all income elements for the Corporation like contributions, income from investments as and when received and all actual debits i.e. partial withdrawals to the policy account value as and when debited, to arrive at the actual gross investment return and reduction in yield to the policy account value, at the end of each year starting from policy year 5.

2. The yield earned on each of the policy account shall be calculated using the money weighted rate of return method at end of each policy year.

The interest amount earned by way of MFR and AIR will be credited to the Policy Account at the end of each financial quarter/at the time of exit. The interest amount earned by way of RA, if any, will be credited to the Policy Account at the end of each policy year starting from policy year 5.

4. Benefits:

a) **Benefits payable on death of a member while in service:** The benefit payable will be equal to the sum of following:

i) Sum assured and
ii) Gratuity Benefit as per the scheme rules.

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b) **Benefits payable on retirement / leaving service before Retirement:** The Gratuity Benefits shall be payable as specified in the scheme rules.

5. **Charges:**

a) **Mortality Charges:** Mortality Charge is the amount required to secure the Life Cover Benefits to the members from year to year as per scheme rules. Mortality Charges will be deducted from Policy Account Value on monthly basis in advance.

The total Mortality Charge to be deducted from Policy Account Value shall be the sum of Mortality Charges in respect of each member covered under the policy.

The Mortality Charge Table to be applied to a group will depend on the size, mortality experience and risk profile including occupation of the group.

b) **Policy Administration Charges:** The Policy Administration Charge per year shall be Rs. 0.15 per Rs.1000/- of total Life Cover Benefit under the policy at the time of deduction of the charge. This charge will be a deducted from Policy Account on monthly basis in advance.

c) **Fund Management Charge:** The Fund Management Charge (FMC) shall be deducted from Policy Account Value at the end of each quarter/ at the time of exit based on daily Policy Account Value during that quarter. This percentage of the Fund Management Charge shall vary depending on the size of Policy Account Value of the scheme and are as under:

Fund Management Charge: (per annum)	
Size of Policy Account Value of the Scheme	**Fund Management Charge(FMC) (p.a.)**
Initial amount upto 1 crore	0.50%
On subsequent amount above 1 crore but less than or equal to 5 crores	0.45%
On subsequent amount above 5 crores but less than or equal to 25 crores	0.40%
On subsequent amount above 25 crores but less than or equal to 100 crores	0.35%
On subsequent amount above 100 crores but less than or equal to 200 crores	0.30%
On subsequent amount above 200 crores but less than or equal to 400 crores	0.25%
On subsequent amount above 400 crores but less than or equal to 800 crores	0.20%
On subsequent amount above 800 crores but less than or equal to 2000 crores	0.15%
On subsequent amount above 2000 crores	0.10%

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Pune

For example, in case of Policy Account Value of Rs. 1.5 crores the charges that would apply would be Rs. 72,500, being 50,000 (0.5%) on the first one core of the Policy Account Value and Rs 22,500 (0.45%) on the balance 50 lacks of the Policy Account Value.

d) **Market Value Adjustment:** A Market Value Adjustment (MVA) will be applicable on Bulk Exits and complete surrender of the policy. The MVA will be applicable on withdrawal amount which is over and above 25% of the Policy Account Value. The MVA amount shall be derived at the time of exit using the following formula.

MVA amount = [Maximum (0, Policy Account Value – Market Value) / Policy Account Value] * (Net amount which is over and above the amount representing Bulk Exit)

Where, Market Value is derived from the revaluation of assets at the time when MVA is carried out. The assets will be earmarked separately for this product. The MVA amount, if any, will be deducted from the Policy Account Value.

e) **Surrender Charges:** If the policy is surrendered within three policy years from the date of commencement, the surrender charge shall be 0.05% of the Policy Account Value subject to maximum of Rs.500,000/-.

No surrender charge will be levied if a policy is surrendered after completion of third policy anniversary.

f) **Service Tax Charge:** Service tax, if any, shall be as per the Service Tax laws and the rate of service tax as applicable from time to time.

g) **Right to revise charges :** The Corporation reserves the right to revise the Fund Management Charges and Policy Administration Charges. The modification in Fund Management Charges and Policy Administration Charges will be done prospectively with effect from next Annual Renewal Date with the prior approval from IRDA after giving the Policyholder a notice of one month. However, the maximum Fund Management Charges shall not exceed 1% p.a. The Policy Administration Charges shall not exceed Rs. 0.30 p.a per thousand of Life Cover Benefit, subject to a maximum of Rs. 500 per annum per member.

In case the Policyholder does not agree with the revision of charges the Policyholder shall have the option to withdraw the Policy Account Value. However such withdrawal shall not be treated as surrender.

6. **Bulk Exits:** If the amount to be paid on total exits in any event exceeds 25% of the total fund of the scheme at the beginning of the year, such transactions shall be treated as bulk exits, where exits shall mean exit of the member from the group. If the withdrawal amount exceeds 25% of the total Policy Account Value of the scheme at the beginning of that policy year then it will be considered as Bulk Exit. Market Value Adjustment (MVA) will be applicable on such Bulk Exits.

7. **Surrender Value:** The Policy can be surrendered by the Policyholder at any time by giving an advance notice of 3 months. The benefit available on surrender shall be Guaranteed Surrender Value. The Corporation may, however, pay Special Surrender Value if it is favorable to the policyholder.

The Life Cover Benefit will not acquire any surrender value.

Guaranteed Surrender Value:
The Guaranteed Surrender Value shall be equal to the 90% of the total Contributions (net of Mortality Charges and Policy Administration Charges already deducted till date) paid less all the benefits paid since the inception of the policy.

Special Surrender Value:

The Special Surrender Value shall be equal to the Policy Account Value on the day of surrender less the applicable surrender charges less Market Value Adjustment, if any.

10. **Cooling-off period:**

The Policyholder may review the terms and conditions of the Master Policy and choose to return the Master Policy within 15 days to the Corporation in case of any objection with a written communication stating the reasons of their objection. The period of 15 days shall be reckoned from the date of receipt of Master Policy by the Policyholder.

On receipt of such a communication, the Master Policy shall be cancelled and the amounts received shall be refunded to Policyholder after deduction in respect of following.

a) Stamp duty expenses.
b) Proportionate Mortality Charges for the period on cover .

11. **Loan:**

No loan will be available under the policy.

Benefit Illustration:

Statutory warning

"Some benefits are guaranteed and some benefits are variable with returns based on the future performance of your life insurance company. If your policy offers guaranteed returns then these will be clearly marked "guaranteed" in the illustration table on this page. If your policy offers variable returns then the illustrations on this page will show two different rates of assumed investment returns. These assumed rates of return are not guaranteed and they are not upper or lower limits of what you might get back as the value of your policy is dependent on a number of factors including future investment performance."

Notes:

- *The above illustration is applicable to a non-smoker male/female standard (from medical, life style and occupation point of view) life.*
- *The bonuses/non-guaranteed benefits in above illustration are calculated so that they are consistent with the Projected Investment Rate of Return assumption of 4% p.a and 8% p.a. respectively. In other words, in preparing this benefit illustration, it is assumed that the Projected Investment Rate of Return that LICI will be able to earn **throughout the term of the policy** will be 4% p.a. or 8% p.a., as the case may be.*
- *The main objective of the illustration is that the client is able to appreciate the features of the product and the flow of benefits in different circumstances with some level of quantification.*

SECTION 45 OF INSURANCE ACT, 1938:

No policy of life insurance shall after the expiry of two years from the date on which it was effected, be called in question by an insurer on the ground that a statement made in the proposal for insurance or in any report of a medical officer, or referee, or friend of the insured, or in any other document leading to the issue of the policy, was inaccurate or false, unless the insurer shows that such statement was on a material matter or suppressed facts which it was material to disclose and that it was fraudulently made by the policyholder and that the policyholder knew at the time of making it that the statement was false or that it suppressed facts which it was material to disclose.

Provided that nothing in this section shall prevent the insurer from calling for proof of age at any time if he is entitled to do so, and no policy shall be deemed to be called in question merely because the terms of the policy are adjusted on subsequent proof that the age of the life assured was incorrectly stated in the proposal.

Prohibition of Rebates (Section 41 of Insurance Act, 1938) :

(1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such

8. **Compulsory Termination:** If at any point of time, the Policyholder's Account Value is not sufficient to cover the relevant charges as given in Para 5, the policy shall be compulsorily terminated. In such a case, the balance in the Policyholder's Account, if any, shall be refunded to the Policyholder.

9. **Eligibility Criteria :**

Minimum Entry Age:	18 years (completed)
Maximum Entry Age	75 years
Maximum Age at Renewal:	No Restriction
Minimum Contribution	The total amount required to provide gratuity Benefit as per AS-15 (Revised) (subject to a minimum of Rs.10000/- at the time of inception of the policy) along with total mortality charges and other applicable charges to be deducted during the policy year
Maximum Contribution	No limit. The maximum contribution shall be the amount required to provide Gratuity benefit as per AS -15 (Revised) along with total mortality charges and other applicable charges to be deducted during the policy year
Minimum Group Size for existing scheme	No restriction
Minimum Group Size for new scheme	10
Maximum Group Size	No restriction
Minimum Sum Assured	Rs.1000
Maximum Sum Assured	No restriction
Policy Term	Annually renewable

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7. Maternity Leave :

a) The Regular University approved lady staff with the minimum one year continuous service, having not more than two living children, shall be entitled to a maternity leave on full pay and allowances, for a maximum period of 180 days, subject to production of Medical Certificate along with application for Maternity Leave.

b) The lady staff may prefix suffix this leave to earned leave to her credit.

8. Provident Fund :

a) A staff is entitled for PF whose salary P. M. is below Rs.15600/-. Also a faculty whose performance is satisfactory, renders additional services, but has salary above 15600/- PM. Can also be given P.F. but it is optional.

a) P.F. is applicable to all staff members @12% on wages as per wage limit Para 2 (f) of EPF Scheme 1952 declared by EPFO on its web portal.

b) Newly recruited staff shall submit the Form No.11 duly filled in to administration office along with the required KYC documents mentioned in the form, immediately after joining the Institute.

c) Each Staff shall submit the nomination form for P.F. along with necessary documents mentioned in it.

d) Each staff shall activate the allotted UAN number immediately using EPFO web portal.

9. Study Leave :-

9.1 Study leave may be granted with Pay to the appointees such as Assistant Professor/Assistant Librarian/Assistant Director of Physical Education (Degree level) or in equivalent cadre (Diploma level), to pursue higher study (M.E./M. Tech./ Ph. D) or research in the discipline directly related to his/her work.

9.2 A faculty who has put in minimum of three years regular & satisfactory service including the probation period, is entitled for study leave. However keeping in mind the availability of teachers in the discipline and the vacant positions. Study leave will be granted by HoD & Principal.

9.3 The paid period of study leave should be two/three years for Master/ Doctorial level respectively. Two years may be given in the first instance, extendable by one more year for Ph. D program, if there is satisfactory progress report by the Research Guide. Care should be taken to see that the regular academic work is not disturbed while granting study leave. Explanation: in computing the length of service, the time during which a person was on probation or engaged as a research assistant may be recognised.

(i) The person is a teacher on the date of the application;

(ii) He/She should have completed his/her probation period as specified in the appointment order of concerned.

(iii) There is no break in service; and

(iv) The leave is requested for undertaking the M. Tech./Ph. D research work only.

9.4 Study leave shall be granted by the Institution on the recommendation of the concerned Head of the Department.

9.5 Study leave shall not be granted to a teacher who is due to retire within five years of the date on which he/she is expected to return to duty.

9.6 Study leave may be granted not more than twice during one's career. The maximum study leave admissible during the entire service should not exceed five years.

9.7 No teacher, who has been granted study leave, shall be permitted to alter substantially the course of study or the programme of research without the prior permission of the Executive Council/Syndicate/ State Technical Education Department. Any extension beyond the stipulated period shall be treated as leave without Pay.

9.8 The amount of scholarship, fellowship or other financial assistance that a teacher is granted during the study leave by any other agency, shall not preclude his/her being

rebate as may be allowed in accordance with the published prospectuses or tables of the insurer: provided that acceptance by an insurance agent of commission in connection with a policy of life insurance taken out by himself on his own life shall not be deemed to be acceptance of a rebate of premium within the meaning of this sub-section if at the time of such acceptance the insurance agent satisfies the prescribed conditions establishing that he is a bona fide insurance agent employed by the insurer.

(2) Any person making default in complying with the provisions of this section shall be punishable with fine which may extend

Note: "Conditions apply" for which please refer to the Policy document or contact our nearest Branch Office.

"Insurance is the subject matter of solicitation."

Registered Office:
Life Insurance Corporation of India
Central Office, Yogakshema ,
Jeevan Bima Marg,
Mumbai-400021
Website: www.licindia.in
Registration Number: 512
to five hundred rupees.

Note :

Above L.I.C. policy and the subsequent changes made by L.I.C. from time to time is also acceptable to SRCOE

5. Earn leave :-

a) The non-vocational staff having completed one year continuous service in the Institute shall be entitled to earned leave at the rate of 30 days per year subject to his/her accumulating, maximum 240 days of leave.
b) The staff other than the one included in (*a*) above shall be entitled to one day earned leave for every three days of full working during vacation period, for any additional work assigned during the vacation to him/her.
c) Prior approval of the HoD and the Principal shall be obtained by the staff, before proceeding on Earned leave.
d) Earned leave shall be availed of minimum 02 days, however if no Casual Leave is available on credit, 01 day Earned Leave can be availed as per point (c) above.
e) The fraction in the earned leave shall be rounded off to the nearest day, that is fraction below half shall be ignored and half or more shall be reckoned as one day.

6. Medical Leave :-

a) The staff having completed one year continuous service in the Institute shall be entitled to Medical Leave at the rate of 10 days or 20 half days per year.
b) The Medical Leave shall be granted on the production of medical certificate from the Registered Medical Practitioner. The staff shall produce another certificate at the time of rejoining the duty that he/she is medically fit.
c) The grant of a medical certificate under this rule does not in itself confer upon the staff concerned any right to leave; the medical certificate shall be forwarded to the competent authority to grant the leave and orders of that authority awaited.
d) Medical Certificate shall not be required for half day Medical Leave.

granted study leave with Pay and allowances but the scholarship etc., so received, shall be taken into account in determining the Pay and allowance on which the study leave may be granted.

The scholarship/fellowship National/Foreign would be set off against Pay only if the fellowship is above a specified amount, which shall be determined according to Government of India rules, from time to time applicable and based on the cost of living for a family in the country in which the study is to be undertaken. In the case of an Indian fellowship, which exceeds the salary of the teacher, the salary would be forfeited.

9.9 Subject to the maximum period of absence from duty on leave not exceeding three years, study leave may be combined with earned leave or vacation, provided that the earned leave at the credit of the teacher shall be availed at the discretion of the teacher. A teacher, who is selected to a higher post during study leave, will be placed in that position and get the higher scale only after joining the post.

9.10 A teacher granted study leave shall on his/her return and re-joining the service of the Institute be eligible to the benefit(s) of the annual increment(s) which he/she would have earned in the course of time if he/she had not proceeded on study leave. No teacher shall however, be eligible to receive arrears of increments.

9.11 Study leave shall count as service for pension/contributory provident fund purposes, provided the teacher joins back in the Institute on the expiry of his/her study leave.

9.12 Study leave granted to a teacher shall be deemed to be cancelled in case it is not availed of within 12 months of its sanction. Provided that where study leave granted has been so cancelled, the teacher may apply again for such leave.

9.13 A teacher availing himself/herself of study leave shall undertake that he/she shall serve the Institute for a continuous period of at least three years to be calculated from the date of his/her resuming duty on expiry of the study leave.

9.14 After the leave has been sanctioned, the teacher shall execute a bond in favour of the Institute, binding himself/herself for the due fulfillment of the conditions laid down in Sub clauses above and given security of immovable property to the satisfaction of the Finance Officer/Treasurer or a fidelity bond of an insurance company or a guarantee by a Scheduled bank or furnish security of two permanent teachers for the amount which might become refundable to the Institute in accordance with sub-clause (xiii) above. o) The teacher shall submit to the Head of the Institution, the progress report at a frequent interval of 6 months in his/her studies through his/her supervisor. This report shall reach the Head of the Institution, within one month of the expiry of every six months term of the study leave. If the report does not reach within the specified time, the payment of leave salary may be deferred till the receipt of such report.

10. Leave without Pay :

10.1 Leave without pay shall be granted in case no any kind of leave balance is available on credit.

10.2 Staff shall submit the leave applications to Administration Office as stated above, before 25th day of every month, failing which it shall be treated as Leave without Pay / available leave shall be debited.

Note: i) All the necessary formats required for the appointments of faculties viz. Appointment order, interview call letter, joining report etc., are available in soft-form with registrar of the institute. The flow chart of this entire process is also separately available with Registrar.

ii) Calculation of leaves will be, in a given calendar year i.e. from Jan-December only.

Prof. Dr. A.D. Desai
Principal

Shree Ramchandra College of Engineering Pune

Shree Ramchandra College of Engineering Pune

UNITED INDIA INSURANCE COMPANY LIMITED

KUBERA CHAMBERS J.M. ROAD, SHIVAJINAGAR PUNE, PUNE, MAHARASTRA
PUNE - 411005 MAHARASHTRA
PH: (020) 25534699,(020) 25533667 FAX: (20) 25534964 EMAIL:

GROUP PERSONAL ACCIDENT POLICY

POLICY NO.:1610004222P108895590

PERIOD OF INSURANCE
From 14:30 Hrs of 05/12/2022
To Midnight of 04/12/2023

Insured

M/s SHREE RAMCHANDRA COLLEGE OF ENGINEERING

351, 333/1, 329 & 353, LONIKAND, NEAR BAKORI PHATA WAGHOLI, OFF PUNE- NAGAR ROAD

412216
PUNE
MAHARASHTRA

IMPORTANT NOTICE: KINDLY UPDATE YOUR AADHAAR NO. AND PAN/FORM 60. PLEASE IGNORE IF ALREADY UPDATED.

Agent Name	:	**R A PATIL**
Agent Code	:	**AGN1004772**
Mobile/Landline Number/Email	:	**8055575539** **rapatil85@yahoo.com**

The genuineness of the policy can be verified through "Verify Your Policy" link at www.uiic.co.in.

For any Information, Service Requests, Claim intimation and Grievances please write to 161000@uiic.co.in

GROUP PERSONAL ACCIDENT POLICY
SCHEDULE

Policy No.:	**1610004222P108895590**			Prev.Pol.No.:			
Name of Customer/ID	**M/s SHREE RAMCHANDRA COLLEGE OF ENGINEERING /23188629275**						
Tel.(O):		Fax:		Tel.(R):		Mobile:	9011500001
Business/Occupation :	None			Email:	srcoepune@gmail.com		
Period of Insurance:	From 14:30 Hours of 05/12/2022 To MIDNIGHT of 04/12/2023						

Coinsurance	UIIC 161000 : 100%

Premium : Thirty-three thousand eight hundred thirty-nine rupees only

INSURED DETAILS:
As Per Annexure Attached.

Risk Category	No. of Person/Category	Covers	Premium	Loading/Discount	Caculated Amount
RiskCategory I	94	Table IV DEATH PTD PPD TTD	28,200.00		
		Medical Expenses	5,640.00		

Total No Of Person	**94**	**Total Sum Insured for the Group**	**₹18800000**

Special Conditions	

Net Premium:	₹ 33,839.00
CGST(9%):	₹ 3,046.00
SGST(9%):	₹ 3,046.00
Stamp Duty:	₹ 10.00
Total :	**₹39,931.00**
Receipt Number :	10116100022110216716
Receipt Date:	06/12/2022
Agency/Broker Code :	AGN1004772
Dev. Officer Code :	
Direct Business :	OTHERS

Customer GST/UIN No.:		**Office GST No.:**	27AAACU5552C1ZJ
SAC Code:	997133	**Invoice No. & Date:**	4222I108895590 & 06/12/2022
Amount Subject to Reverse Charges-NIL			

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 prepare an invoice in terms of the provisions of the said sub-rule.

Anti Money Laundering Clause:-In the event of a claim under the policy exceeding ₹ 1 lakh or a claim for refund of premium exceeding ₹ 1 lakh, the insured will comply with the provisions of AML policy of the company. The AML policy is available in all our operating offices as well as Company's web site.

LET US JOIN THE FIGHT AGAINST CORRUPTION. PLEASE TAKE THE PLEDGE AT https://pledge.cvc.nic.in.

Date of Proposal and Declaration:05/12/2022
WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO 3 PUNE on this 06 th day of

December 2022

For United India Insurance Co. Ltd.

Affix Policy Stamp here.

Authorized Signatory.
Underwritten By - GAY47524 (DO UNDERWRITER)

Annexure:

Sl. No.	Employee Id	Name Of Insured	Occupation	Age	Sum Insured	Risk Category	AssigneeName	AssigneeRelationShip
1	1	PROF. DR. AVINASH DATTATRAY DESAI	Service	61	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
2	2	MANOJKUMAR KISHOR JADHAV	Service	32	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
3	3	AJEET BHAGWAT BHANE	Service	34	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
4	4	ABHIJEET SHARAD SHITOLE	Service	35	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
5	5	DR SAGAR DATTATRAY SHINDE	Service	44	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
6	6	ROHIT BHANUDAS PINGALE	Service	32	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
7	7	SUJIT KUNDALIK MADANE	Service	32	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
8	8	AKASH BAPURAO GAIKWAD	Service	29	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
9	9	SACHIN PRALHAD GODASE	Service	30	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
10	10	GANESH KISAN WABLE	Service	33	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
11	11	PRABHULING GURANNA SARASAMBI	Service	34	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
12	12	GANGARAM TANAJI SAWANT	Service	33	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
13	13	PADEKAR AKSHAY UJJWAL	Service	34	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
14	14	SHAHAJI PRAKASH PAWAR	Service	30	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
15	15	SANDEEP DATTUSA KANGIRI	Service	33	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
16	16	SUJEET RAMESH HANCHATE	Service	25	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
17	17	MAHESH DINKAR YELBHAR	Service	29	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
18	18	VAISHALI RAMA TURAI	Service	30	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
19	19	SHIVSHANKAR SAKHARAM PATIL	Service	42	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
20	20	VIDHYASAGAR NAMDEV BANDE	Service	34	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
21	21	NISHA VISHAL GUNDALE	Service	33	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
22	22	RASHMI SURYAPRAKASH DAHATRE	Service	30	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
23	23	SHUBHRA MUKHERJEE MATHUR	Service	39	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others

24	24	DHANASHRI ROHIDAS LONDHE	Service	31	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
25	25	BABASO ANANDA SHINDE	Service	32	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
26	26	KOMAL LAXMIKANT YADAV	Service	30	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
27	27	EKTA . PATEL	Service	32	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
28	28	TRUPTI BALASAHEB FARANDE	Service	27	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
29	29	GITANJALI ANIL KADLAG	Service	28	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
30	30	GANESH RAJABHAU KENDRE	Service	30	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
31	31	GIRISHA RAMHARI BOMBALE	Service	34	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
32	32	SUJATHA CHANDRA KONDAKINDA	Service	37	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
33	33	TEJASWI KIRAN HUDE	Service	39	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
34	34	JYOTIRMAYI NIRANJAN PUROHIT	Service	35	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
35	35	V M VENKATESWARA RAO	Service	37	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
36	36	DATTATRAYA BALASO ZURUNGE	Service	36	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
37	37	VAISHNAVI KALYAN KULKARNI	Service	33	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
38	38	DIPALI NAGNATH HODADE	Service	35	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
39	39	DR SUSHMA UDDHAV RAO TAYDE	Service	42	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
40	40	BHIMRAO GULABRAO BORUDE	Service	58	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
41	41	SANKET DATTATRAY BOROLE	Service	24	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
42	42	SHUBHAM DNYANDEO FULSOUNDAR	Service	24	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
43	43	ARUN ZUMBAR RAYKAR	Service	34	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
44	44	AKASH SOMNATH CHOURE	Service	28	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
45	45	GULNAJ BAPU SAYYAD	Service	33	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
46	46	VANSHIKA BRAVISH BAWANEY	Service	30	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
47	47	SANDEEP KUMAR PANDEY	Service	39	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others

48	48	SUMEDHA MAHESH BHUMKAR	Service	26	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
49	49	SAYALI SUNIL GOTE	Service	29	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
50	50	ASHWINI RAMAKANT SALI	Service	32	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
51	51	RAMKRUSHNA PRABHAKAR GUNAWARE	Service	36	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
52	52	PRADEEP UTTAMRAO PALKAR	Service	32	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
53	53	SURESH MAHADEO MALI	Service	59	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
54	54	SACHIN PANDURANG GAIKWAD	Service	34	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
55	55	SURAJ BHAGWAN VIRKAR	Service	32	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
56	56	PRAMOD RAMNATH WALUNJ	Service	30	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
57	57	ONKAR GIRISH CHAKRAPANI	Service	31	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
58	58	VISHAL VINAYAK KHEDEKAR	Service	31	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
59	59	RAKESH MANOHAR KAWALE	Service	42	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
60	60	RAMESH SIDHAPPA BOLADE	Service	35	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
61	61	UJWALA BHARAT ABHALE	Service	33	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
62	62	MAYURA UJJWAL PANDE	Service	41	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
63	63	SNEHAL MACHHINDRA DIWATE	Service	30	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
64	64	SHANKAR HARIBHAU DHAMANE	Service	32	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
65	65	ANIKET SHANKAR JADHAV	Service	30	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
66	66	ARCHANA EKNATH GORAVE	Service	40	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
67	67	YUVRAJ ANNASO KININGE	Service	35	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
68	68	SOHAN RANGNATH PANCHAL	Service	47	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
69	69	ANIL DATTATRAY JAMDADE	Service	48	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
70	70	SHIVLAL SHRIPATI SURVE	Service	30	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
71	71	SIRAJ HASAN PATEL	Service	37	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others

72	72	RAMESH TUKARAM CHAVAN	Service	39	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
73	73	PACHARNE RAJENDRA HARIBHAU	Service	36	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
74	74	ANKUSH DEVCHAND KANCHE	Service	38	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
75	75	VINOD CHUDAMAN MAHAJAN	Service	39	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
76	76	SNEHAL SHASHIKANT MALWADKAR	Service	44	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
77	77	SUNIL MAHADEO CHAVAN	Service	60	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
78	78	AJAY ARVIND SALUNKE	Service	32	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
79	79	SATISH MAHADU GAIKWAD	Service	28	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
80	80	MAHESH MACHHINDRA KHARPUDE	Service	28	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
81	81	VISHAL SUBHASH PAWALE	Service	33	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
82	82	SANJIVAN BALU RANDIVE	Service	27	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
83	83	SOMNATH VISHVANATH YEVLE	Service	23	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
84	84	MAHADEO RAMHARI GODASE	Service	34	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
85	85	RUPESH TULSHIRAM RATHOD	Service	32	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
86	86	PRADIP DNYANDEO BHANGALE	Service	41	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
87	87	NILESH PANDURANG PINGALE	Service	39	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
88	88	MANGESH BHARAT PHULE	Service	29	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
89	89	SUPRIYA SANJAY SIDANKAR	Service	23	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
90	90	PRIYA RAMESH PATIL	Service	37	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
91	91	VIKAS GULAB GAIKWAD	Service	35	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
92	92	SANDIP VITTHAL WAGH	Service	33	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
93	93	DHOKALE BALASAHEB MARTAND	Service	57	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others
94	94	TATHE RAJARAM DEVARAM	Service	52	200,000.00	RiskCategory I	M/S SHREE RAMCHANDRA COLLEGE OF ENGINEERING	Others

Name Of Insured	SI(Tbl-I)	SI(Tbl-II)	SI(Tbl-III)	SI(Tbl-IV)	SI(Tbl-Va)	SI(Tbl-Vb)	SI(Tbl-Vc)
PROF. DR. AVINASH DATTATRAY DESAI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00

MANOJKUMAR KISHOR JADHAV	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
AJEET BHAGWAT BHANE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
ABHIJEET SHARAD SHITOLE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
DR SAGAR DATTATRAY SHINDE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
ROHIT BHANUDAS PINGALE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SUJIT KUNDALIK MADANE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
AKASH BAPURAO GAIKWAD	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SACHIN PRALHAD GODASE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
GANESH KISAN WABLE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
PRABHULING GURANNA SARASAMBI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
GANGARAM TANAJI SAWANT	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
PADEKAR AKSHAY UJJWAL	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SHAHAJI PRAKASH PAWAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SANDEEP DATTUSA KANGIRI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SUJEET RAMESH HANCHATE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
MAHESH DINKAR YELBHAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
VAISHALI RAMA TURAI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SHIVSHANKAR SAKHARAM PATIL	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
VIDHYASAGAR NAMDEV BANDE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
NISHA VISHAL GUNDALE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
RASHMI SURYAPRAKASH DAHATRE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SHUBHRA MUKHERJEE MATHUR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
DHANASHRI ROHIDAS LONDHE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
BABASO ANANDA SHINDE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
KOMAL LAXMIKANT YADAV	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
EKTA . PATEL	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
TRUPTI BALASAHEB FARANDE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
GITANJALI ANIL KADLAG	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
GANESH RAJABHAU KENDRE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
GIRISHA RAMHARI BOMBALE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SUJATHA CHANDRA KONDAKINDA	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
TEJASWI KIRAN HUDE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
JYOTIRMAYI NIRANJAN PUROHIT	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
V M VENKATESWARA RAO	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
DATTATRAYA BALASO ZURUNGE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
VAISHNAVI KALYAN KULKARNI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
DIPALI NAGNATH HODADE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
DR SUSHMA UDDHAV RAO TAYDE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
BHIMRAO GULABRAO BORUDE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SANKET DATTATRAY BOROLE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SHUBHAM DNYANDEO FULSOUNDAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
ARUN ZUMBAR RAYKAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
AKASH SOMNATH CHOURE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
GULNAJ BAPU SAYYAD	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
VANSHIKA BRAVISH BAWANEY	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SANDEEP KUMAR PANDEY	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SUMEDHA MAHESH BHUMKAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SAYALI SUNIL GOTE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
ASHWINI RAMAKANT SALI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
RAMKRUSHNA PRABHAKAR GUNAWARE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
PRADEEP UTTAMRAO PALKAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SURESH MAHADEO MALI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SACHIN PANDURANG GAIKWAD	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SURAJ BHAGWAN VIRKAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
PRAMOD RAMNATH WALUNJ	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
ONKAR GIRISH CHAKRAPANI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
VISHAL VINAYAK KHEDEKAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
RAKESH MANOHAR KAWALE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
RAMESH SIDHAPPA BOLADE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
UJWALA BHARAT ABHALE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
MAYURA UJJWAL PANDE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SNEHAL MACHHINDRA DIWATE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SHANKAR HARIBHAU DHAMANE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
ANIKET SHANKAR JADHAV	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
ARCHANA EKNATH GORAVE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
YUVRAJ ANNASO KININGE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SOHAN RANGNATH PANCHAL	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
ANIL DATTATRAY JAMDADE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SHIVLAL SHRIPATI SURVE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00

	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
RAMESH TUKARAM CHAVAN	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
PACHARNE RAJENDRA HARIBHAU	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
ANKUSH DEVCHAND KANCHE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
VINOD CHUDAMAN MAHAJAN	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SNEHAL SHASHIKANT MALWADKAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SUNIL MAHADEO CHAVAN	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
AJAY ARVIND SALUNKE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SATISH MAHADU GAIKWAD	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
MAHESH MACHHINDRA KHARPUDE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
VISHAL SUBHASH PAWALE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SANJIVAN BALU RANDIVE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SOMNATH VISHVANATH YEVLE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
MAHADEO RAMHARI GODASE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
RUPESH TULSHIRAM RATHOD	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
PRADIP DNYANDEO BHANGALE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
NILESH PANDURANG PINGALE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
MANGESH BHARAT PHULE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SUPRIYA SANJAY SIDANKAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
PRIYA RAMESH PATIL	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
VIKAS GULAB GAIKWAD	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
SANDIP VITTHAL WAGH	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
DHOKALE BALASAHEB MARTAND	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
TATHE RAJARAM DEVARAM	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00

POLICY NO.: 1610004222P108895590

GROUP PERSONAL ACCIDENT POLICY

WHEREAS the Insured named in the Schedule herein (herein after called the insured) has made/had made and/ or caused to be made to the United India Insurance Co. Ltd., (herein after called 'the Company') proposals and/or declaration dated as stated in Schedule hereto which together with any statements and warranties contained therein shall be the basis of this contract and is /are deemed to be incorporated herein for the insurance hereinafter se t forth in respect of persons detailed in the Schedule of insured persons (herein after called the 'Insured Persons').

NOW THIS POLICY WITNESSETH that subject to and in consideration of the payment made to the Company the premium for the period stated in the schedule or for any further period for which the Company, may accept payment and subject to the terms, provisions, exclusions, definitions and conditions contained herein or endorsed or otherwise expressed hereon the Company shall pay the insured to the extent and in the manner hereinafter provided that if any of the insured persons shall :

1. Sustain any bodily injury resulting solely and directly from accident caused by external violent and visible means, then the company shall pay to the insured or his legal personal representative(s) as the case may be the sum or sums hereinafter set forth in respect of any of the insured persons specified in the schedule :-

   a) If such injury shall within twelve calendar month of its occurrence be the sole and direct cause to the death of the insured persons the Capital Sum insured stated in the Schedule hereto applicable to such insured person.

   b) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of :

      i. Sight of both eyes, or the actual loss by physical separation of two entire hands or two entire feet, or one-entire hand and one entire foot or of such loss of sight of one eye and such loss of one entire hand or loss of one entire foot, the capital sum insured stated in the Schedule hereto applicable to such insured person.

      ii. Use of two hands or two feet, or of one hand and one foot or of such loss of sight of one eye and such loss of use of one hand or one foot, the capital sum insured stated in the Schedule hereto.

   c) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and irrecoverable loss of :

      i. The sight of one eye or of the actual loss by physical separation of one entire hand or one entire foot, fifty percent (50%) of the capital sum insured stated in the Schedule hereto applicable to such insured person.

      ii. Total and irrecoverable loss of use of a hand or a foot without physical separation, fifty percent (50%) of the capital sum insured stated in the Schedule hereto applicable to such insured person.

   Note : For the purpose of clause (b) and (c) above, physical separation of a hand or feet means separation of hands at or above the wrist and or of the foot at or above the ankle.

   d) If such injury shall as a direct consequence thereof immediately permanently totally and absolutely, disable the insured person from engaging in any employment or occupation of any description whatsoever, then a lump sum equal to hundred percent (100%) of the Capital Sun insured stated in the schedule hereto applicable to such insured person.

   e) If such injury shall within twelve calendar months of its occurrence be the sole and direct cause of the total and/or partial irrecoverable loss of use or the actual loss by physical separation of the following then the percentage of the Capital Sum insured applicable to such insured person in the manner indicated below:

Sl No.	Item	% of Capital Sum Insured
i	a. Loss of toes -all b. Greet -both phalanges c. Greet -one phalanx d. Other than greet, of more than one toe lost each	20 5 2 1
ii	Loss of hearing -both ears	50
iii	Loss of hearing -one ear	15
iv	Loss of 4 fingers and thumb of one hand	40
v	Loss of 4 fingers	35
vi	a. Loss of thumb -both phalanges b. Loss of thumb -one phalanx	25 10
vii	a. Loss of index finger -three phalanges b. Loss of index finger -two phalanges c. Greet -one phalanx	10 8 4
viii	a. Loss of middle finger - 3 phalanges b. Loss of middle finger - 2 phalanges c. Loss of middle finger - 1 phalanx	6 4 2
ix	a. Loss of ring finger - 3 phalanges b. Loss of ring finger - 2 phalanges c. Loss of ring finger - 1 phalanx	5 4 2

x	a. Loss of little finger - 3 phalanges b. Loss of little finger - 2 phalanges c. Loss of little finger - 1 phalanx	4 3 2
xi	a. Loss of metacarpals - first or second (additional) b. Loss of metacarpals - third, fourth or fifth (additional)	3 2
xii.	any other permanent partial disablement	% as assessed by the Doctor

f) If such injury shall be the sole and direct cause of temporary total disablement, then so long as the insured person shall be totally disabled from engaging in any employment or occupation of any description whatsoever a sum at the rate of one percent (1%) of the capital sum insured stated in the schedule hereto per week, but in any case not exceeding Rs.5000/- per week or 25% of the monthly salary whichever is lowest in all under all PA policies covering such insured person.

Provided that the compensation payable under the foregoing sub-clauses (f) shall not be payable for more than 100 weeks in respect of any one injury calculated from the date of commencement of the disablement and in no case shall exceed the Capital sum insured applicable to such insured person.

g) In the event of Death of the insured person due to accident as defined in the policy outside her/his residence the company shall reimburse expenses in addition to the amount payable under sub clause(a) to (f) expenses incurred for transportation of insured 'persons dead body to the place of residence subject to a maximum of 2% of capital sum insured or Rs.2,500/- which ever is less.

EXCEPTION

PROVIDED ALWAYS THAT
The company shall not be liable under this policy for:

1. Compensation under more than one of the foregoing sub-clauses in respect of the same period of disablement.
2. Any other payment to the same person after a claim under one of the sub-clauses (a), (b), (c) or (d) has been admitted and become payable.
3. Any payment in case of more than one claim in respect of such insured person under this Policy during any one period of insurance by which the maximum liability of the company in that period would exceed the sum payable under sub-clause (a) of the Policy to such insured person.
4. Payment of weekly compensation until the total amount shall have been ascertained and agreed.
5. Payment of compensation in respect of death, injury or disablement of insured person (a) from intentional self-injury, suicide or attempted suicide (b) whilst under the influence of intoxicating liquor or drugs (c) whilst engaging in aviation of Ballooning, whilst mounting into dismounting from or traveling in any Balloon or aircraft other than as a passenger (fare-paying or otherwise) in any duly Licensed Standard type of aircraft anywhere in the world (d) directly or indirectly caused by venereal disease or insanity (e) arising or resulting from the insured committing any breach of the law with criminal intent.

   Standard type of aircraft means any aircraft duly licensed to carry passengers (for hire or otherwise) by appropriate authority irrespective of whether such an aircraft is privately owned or chartered or operated by a regular airline or whether such an aircraft has a single engine or multiengine.
6. Payment of compensation in respect of Death, Injury or disablement of the insured person due to arising out of or directly or indirectly connected with or traceable to war invasion, act of foreign enemy, Hostilities (whether war be declared or not) Civil War, Rebellion, Revolution, Insurrection, Mutiny, Military or usurped Power, Seizure, Capture Arrests, Restraints and Detainment of all Kings, Princes and people of whatever nation, condition or quality so ever.
7. Payment of compensation in respect of Death of, or bodily injury or any disease or illness of the insured persons

   a) directly or indirectly caused by or contributed to by or arising from ionising radiation or contamination by radio activty from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel. For the purpose of this exception combustion shall include any self sustaining process of nuclear fission.

   b) directly or indirectly caused by or contributed to by or arising from nuclear weapon/ materials.

   Provided also that the due observance and fulfillment of the terms and conditions of this Policy (which conditions and all endorsements 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 the insured be a condition precedent to any liability of the company under this Policy.
8. **Pregnancy Exclusion Clause :** The Insurance under this Policy shall not extend to cover death disablement resulting directly or indirectly caused, contributed to or aggravated or prolonged by childbirth or pregnancy or in consequence thereof.

CONDITION

1. Upon the happening of any event, which may give rise to claim under this Policy, written notice with full particulars must be given to the company immediately. In case of death, written notice also of the death must, unless reasonable cause is shown, be so given before internment, cremation and in any case, within one calendar month after the death, and in the event of loss of sight or amputation of limbs, written notice thereof must also be given within one calendar month after such loss of a sight or amputation.

2. Satisfactory Proof to the Company shall be furnished of all matter upon which a claim is based. Any medical or other agent of the Company shall be allowed to examine the Persons insured on the occasion of any alleged injury or disablement when and so often as the same may reasonably be required on behalf of the company and in the event of death to make a post-mortem examination of the body of the insured persons. Such evidence as the company may from time to time require shall be furnished and a post-mortem examination report if necessary be furnished within the space of fourteen days after demand in writing and in the event of a claim in respect of loss of sight of the insured person(s) shall undergo at the insured's expense such operation or treatment as the company may reasonably deem desirable .

   No sum payable under this policy shall carry interest.

3. The Company shall not be liable to make any payment under this policy in respect of any claim if such claim be in any manner fraudulent or supported by any fraudulent statement or device, whether by the insured or by any person on behalf of the insured persons.

4. a) The Insured shall give immediate notice to the Company on any change of the insured persons, business or occupation.

   b) The insured shall on tendering any premium for the renewal of this policy give notice in writing to the Company of any disease physical defect or infirmity with which any of the insured person(s) have become affected since the Payment of the last preceding premium.

5. This policy may be renewed by mutual consent every year and in such event, the renewal premium shall be paid to the Company on or before the date of expiry of the policy or of the subsequent renewal thereof. The Company shall not, however be bound to give notice that such Renewal Premium is due.

6. The Company may at any time cancel the Policy on grounds of misrepresentation, fraud, non-disclosure of material fact or non-cooperation by the insured by sending fifteen days notice in writing by Registered A/D to the insured at his last known address in which case the Company shall return to the insured a proportion of the last premium corresponding to the unexpired period of insurance if no claim has been paid under the policy. The insured may at any time cancel this policy and in such event the Company shall allow refund of premium at Company's short period rates provided no claim has occurred upto the date of cancellation.

7. If any dispute or difference shall arise as to the quantum to be paid under this policy (liability being otherwise admitted) such difference shall independently of all other questions be referred to the decision of a sole arbitrator to be appointed in writing by the parties to or if they cannot agree upon a single arbitrator within 30 days of any party invoking arbitrators, comprising of two arbitrators, one to be appointed by each of the parties to the dispute/difference and the third arbitrator to be appointed by such two arbitrators and arbitration shall be conducted under and in accordance with the provisions of the Arbitration and Conciliation Act, 1996.

   It is clearly agreed and understood that no difference or dispute shall be referable to arbitration as hereinbefore provided, if the Company has disputed or not accepted liability under or in respect of this policy.

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

8. The insured shall throughout the period of insurance keep and maintain a proper record of register containing the names of all the insured persons and other relevant details as are normally kept in any institution/ oranisation. The insured shall declare to the company any additions in the number of insured persons as and when arising during theperiod of insurance and shall pay the additional premium as agreed.Unless otherwise expressly declared and agreed to be covered by the company all the insured persons covered within under this policy are free from any diability /defect which shall be the subject matter of laiability under the policy.

DEFINITIONS:

1 ACCIDENT

Accident - An accident is a sudden, unforeseen and involuntary event caused by external and visible and violent means

"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 -

i. it needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests -

ii. it needs ongoing or long-term control or relief of symptoms

iii. it requires your rehabilitation or for you to be specially trained to cope with it

iv. it continues indefinitely

v. it comes back or is likely to come back.

2 CONGENITAL ANOMALY

Congenital Anomaly refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.

a. Internal Congenital Anomaly
   Which is not in the visible and accessible parts of the body.
b. External Congenital Anomaly
   Which is in the visible and accessible parts of the body.

3 CONDITION PRECEDENT

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

4 CONTRIBUTION

Contribution is essentially the right of an insurer to call upon other insurers liable to the same insured to share the cost of an indemnity claim on a rateable proportion.

5 DAY CARE CENTRE

Day Care centre means any institution established for day care treatment of illness and/or injuries or a medical set-up within a hospital and which has been registered with the local authorities, wherever applicable, and is under the supervision of a registered and qualified medical practitioner AND must comply with all minimum criteria as under :

a. Has qualified nursing staff under its employment
b. Has qualified Medical Practitioner(s) in charge
c. Has a fully equipped operation theatre of its own where surgical procedures are carried out-
d. Maintains daily records of patients and will make these accessible to the Insurance Company's authorized personnel.

6 DAY CARE TREATMENT - Day Care treatment means the medical treatment and/or surgical procedure which is -(i). Undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological and (ii) which would have otherwise required a hospitalisation of more than 24 hours. Treatment normally taken on an out-patient basis is not included in the scope of this definition.

7 DEDUCTIBLE

Deductible is a cost sharing requirement under a Personal Accident Insurance Policy that provides that the Insurer will not be liable for a specified rupee amount in case of Indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the sum insured.

8 HOSPITAL/NURSING HOME

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 the Clinical establishments (Registration and Regulation) Act, 2010 or under the enactments specified under the Schedule of Section 56(1) of the said Act OR complies with all minimum criteria as under

- Has qualified nursing staff under its employment round the clock.
- Has at least 10 in-patient beds in towns having a population of less than 10 lacs and at least 15 in-patient beds in all other places;
- Has qualified medical practitioner(s) in charge round the clock;
- Has a fully equipped Operation Theatre of its own where surgical procedures are carried out;
- Maintains daily records of patients and makes these accessible to the insurance company's authorized personnel.

The term 'Hospital / Nursing Home ' shall not include an establishment which is a place of rest, a place for the aged, a place for drug-addicts or place for alcoholics, a hotel or a similar place.

9 HOSPITALISATION

Means admission in a Hospital/Nursing Home for a minimum period of 24 In-patient care consecutive hours except for specified procedures/treatments, where such admission could be for a period of less than 24 consecutive hours.

10 INJURY

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

11 IN-PATIENT CARE

In-patient care means treatment for which the insured person has to stay in a hospital for more than 24 hours for a covered

event.

12 INTENSIVE CARE UNIT

The term "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.

13 MEDICAL ADVISE

Medical Advise - Any consultation or advice from a Medical Practitioner including the issue of a any prescription or repeat prescription.

14 MEDICAL EXPENSES

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.

15 MEDICALLY NECESARY

Medically Necessary treatment is defined as any treatment, tests, medication, or stay in hospital or part of a stay in hospital which

a. Is required for the medical management of the illness or injury suffered by the insured;
b. Must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration or intensity;
c. Must have been prescribed by a Medical Practitioner;
d. Must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

16 MEDICAL PRACTITIONER

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

The term Medical Practitioner would include Physician, Specialist and Surgeon. (The Registered Practitioner should not be the insured or close family members such as parents, in-laws, spouse and children).

17 NOTIFICATION OF CLAIM

Notification of claim is the process of notifying a claim to the insurer or TPA by specifying the timelines as well as the address/telephone number to which it should be notified.

18 ROOM RENT

Room rent shall mean the amount charged by a hospital for the Occupancy of a bed on per day (24 hours) basis and shall include associated medical expenses.

19 SUBROGATION

Subrogation shall mean the right of the insurer to assume the rights of the insured person to recover expenses paid out under the policy that may be recovered from any other source.

20 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 of suffering or prolongation of life, performed in a hospital or day care centre by a Medical Practitioner.

Communicable Disease Exclusion Clause:

1. Notwithstanding any provision, clause or term of this insurance contract to the contrary, this insurance Contract excludes any loss, cost, damage, liability, claim, fines, penalty or expense or any other amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, related to, caused by, contributed to by, resulting from, as a result of, as a consequence of, attributable to, arising out of, arising under, in connection with, or in any way involving (this includes all other terms commonly used and/or understood to reflect or describe nexus and/or connection from one thing to another whether direct or indirect):
1.1 a Communicable Disease and/or the fear or threat (whether actual or perceived) of a Communicable Disease and/or the actual or alleged transmission of a Communicable Disease regardless of any other cause or event contributing and/ or occurring concurrently or in any sequence thereto, and
1.2 a pandemic or epidemic, as declared by the World Health Organisation or any governmental authority.
2. As used herein, Communicable Disease means: any infectious, contagious or communicable substance or agent and/or any infectious, contagious or communicable disease which can be caused and/or transmitted by means of substance or agent where:
2.1 the disease includes, but is not limited an illness, sickness, condition or an interruption or disorder of body functions, systems or organs, and

2.2 the substance or agent includes, but is not limited to, a virus, bacterium, parasite, other organism or other micro-organism (whether asymptomatic or not); including any variation or mutation thereof, whether deemed living or not, and
2.3 the method of transmission, whether direct or indirect, includes but not limited to, airborne transmission, bodily fluid transmission, transmission through contact with human fluids, waste or the like, transmission from or to any surface or object, solid, liquid or gas or between organisms including between humans, animals, or from any animal to any human or from any human to any animal, and
2.4 the disease, substance or agent is such:
2.4.1 that causes or threatens damage or can cause or threaten damage to human health or human welfare, or
2.4.2 that causes or threatens damage to or can cause or threaten damage to, deterioration to, contamination of, loss of value of, loss of marketability of or loss of use or usefulness of, tangible or intangible property. For avoidance of doubt, Communicable Disease includes but is not limited to Coronavirus Disease 2019 (Covid -19) and any variation or mutation thereof.
3. For further avoidance of doubt, any contingent or other business interruption loss, cost, damage, loss of income, loss of use, increased cost of working and/or extra expense arising out of or attributable to:
3.1 any partial or complete closure of and/or slowdown in, including but not limited to any closure by or under the advisories of public, military, government or civil authorities, or any denial of access to insured premises, or customer and or supplier premises (including service / utility providers), or
3.2 change in consumer behaviour, or
3.3 an absence of infected employees or employees suspected of being infected shall not be covered by this insurance Contract. .
4. For still further avoidance of doubt, loss, cost, damage, liability, claim, fines, penalty or expense or any other amount excluded hereby, includes but is not limited to any cost to identify, clean-up, detoxify, disinfect, decontaminate, mitigate, remove, evacuate, repair, replace, monitor, sanitize or test: (1) for a Communicable Disease or (2) any tangible or intangible property covered by this [insurance Contract] that is affected by such Communicable Disease.
5. It is clarified that (1) no other prior, concurrent or subsequent provision, clause, term or exception of this insurance Contract (including (but not limited to) any prior, concurrent or subsequent endorsement and/or any provision, clause, term, buy back or exception that operates, or is intended to operate, to extend the coverage of, or protections provided by, this insurance Contract] by whatever name called like any coverage extension, additional coverage, global extension, exception to any exclusion); (2) any change in the law, clause or similar provision; (3) any follow the fortunes clause or similar provision; and/or (4) no change in the law or any regulation (to the extent permitted by applicable law), shall operate to provide any insurance, coverage or protection under this insurance Contract that would otherwise be excluded through the exclusion set forth in this [Endorsement][Clause].
6. If the insurer alleges that by reason of this [Endorsement][Clause] any amount is not covered by this insurance Contract the burden of proving the contrary shall rest in the insured.

Pandemic /Epidemic Specific Exclusion Clause:
Notwithstanding any provision, clause or term of this Contract, this insurance Contract excludes any first party and/or third party actual or alleged loss, injury, sickness, disease, death, medical payment, defence cost, cost, damage, liability, claim, fines, penalty, compensation, expenses or any amount of whatsoever nature, whether directly or indirectly and/or in whole or in part, arising out of (this includes all other terms commonly used and/or understood to reflect or describe, direct or indirect nexus and/or connection between one thing and another), intentional or unintentional violation of
a. The provisions of Disaster Management Act, 2005 as amended from time to time
b. The provisions of The Epidemic Diseases Act 1897 as amended from time to time
c. The provisions of any act dealing with public health and/or public safety
d. The rules, regulations, orders, guidelines, policies, notification etc issued from time to time under any of the above acts.

Disclosure to Information Norm

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

UNITED INDIA INSURANCE COMPANY LIMITED

RECEIPT

[Duplicate Copy]

Issuing Office code/Address :	161000 / DO 3 PUNE KUBERA CHAMBERSJ.M. ROAD, SHIVAJINAGAR411005	Receipt Number :	10116100022110216716
		Collection Date :	06/12/2022

Received with thanks from SHREE RAMCHANDRA COLLEGE OF ENGINEERING (Customer ID : 23188629275, Customer GST/UIN No :Not Available) a sum of Rs. 39931.00(Thirty-nine thousand nine hundred thirty-one rupees only) as per detail given hereunder:

SL No	Policy Number	Policy Type	Endt/Ren/Clm/Decln No	Particulars	Total Amount
1	1610004222P108895590	GroupPersonalAccident	0	Final Premium	33,839.00
2	1610004222P108895590	GroupPersonalAccident	0	CGST	3,046.00
3	1610004222P108895590	GroupPersonalAccident	0	SGST	3,046.00

Total (Rounded Off) :	**39,931.00**
Stamp Duty :	**0.00**
Bank Charges :	**0.00**
Total Amount :	**39,931.00**

Instrument Details

SL No	Payment ID	Mode of Payment	Instrument Number	Instrument Date	Bank Name	Branch Name	Tagged Amount
1	122161000107401364	CHEQUE	110023	29/11/2022	AXIS BANK LTD.	BAVDHAN,PUNE	39,931.00

Particulars :

GSTIN (UIIC) : 27AAACU5552C1ZJ

for UNITED INDIA INSURANCE COMPANY LIMITED

Cashier Initial

AUTHORISED SIGNATORY

Note:

1. Receipt valid subject to realisation of cheque
2. Please quote policy no., collection no., and date in all correspondences.