



SRES's
SHREE RAMCHANDRA COLLEGE OF ENGINEERING
Lonikand, Pune – 412216

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





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

MEMORANDUM OF UNDERSTANDING

Date 5/ 06 /2019

This MEMORANDUM OF UNDERSTANDING (MOU) is made at Wagholi Pune on this, between Life Line Hospital, Kesnand Phata, Wagholi Pune 412207 Phone 020-30400400, of the one part and Shree Ramchandra College 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 college on the following terms and conditions :

NOW THEREFORE, it is hereby agreed by and between Lifeline Hospital and Shree Ramchandra College Of Engineering, Lonikand, Pune 412216

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,

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 College 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 2019 and shall be valid for a period of Three years .i.e. till 5th June 2022 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 5th June 2019 at Wagholi Pune.

Life Line Hospital

Shree Ramchandra College Of Engineering

Authorized Signatory

Authorized Signatory



Shree Ramchandra Education Society's Shree Ramchandra College of Engineering

Inward No. : 912 For OPD Appointment 020 - 30400400 / 8007040806 / 8007040807 In Emergency : 304004057-8007040805

E : lifelinehospital2013@gmail.com / lifelinehospitalmediclaim@gmail.com

W : lifelinehospitalwagholi.com

Fax No.:



SRES's

Shree Ramchandra College of Engineering, Pune

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 conducive 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.



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.

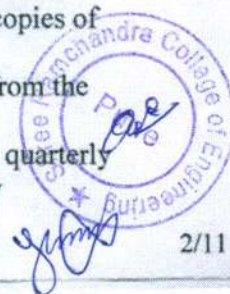
The working hours will vary marginally depending upon the necessity. In certain cases the employees have to discharge their duties for some extra time/days, and the same shall be compensated suitably.

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.

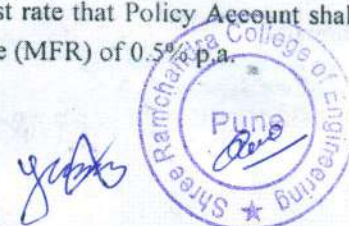
All the Contributions paid by employer/ trustees will be credited to the Policy Account maintained in the name of employer/trustees.

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.



- 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.



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%



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 crore 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, 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 LIC 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

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.

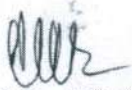
- 9.9 Subject to the maximum period of absence from duty on leave not exceeding three years, study leave may be combined with earned leave or vacation, provided that the earned leave at the credit of the teacher shall be availed at the discretion of the teacher. A teacher, who is selected to a higher 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





UNITED INDIA INSURANCE COMPANY LIMITED

KUBERA CHAMBERS J.M. ROAD, SHIVAJINAGAR PUNE, PUNE, MAHARASHTRA

PUNE - 411005 MAHARASHTRA

PH: (020) 25534699,(020) 25533667 FAX: (20) 25534964 EMAIL:

GROUP PERSONAL ACCIDENT POLICY

POLICY NO.: 1610004221P108794763

(DUPLICATE)

PERIOD OF INSURANCE
From 00:00 Hrs of 30/09/2021
To Midnight of 29/09/2022

Insured

SHRI. RAMCHANDRA COLLEGE OF ENGINEERING PUNE

GAT NO 351 & 333/1,LONIKAND, BEHIND BJS COLLEGE, OFF PUNE NAGAR ROAD, PUNE

412216

PUNE

MAHARASHTRA

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

Agent Name : RA 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

Download Customer App(www.uiic.co.in). REGD. & HEAD OFFICE, 24, WHITES ROAD, CHENNAI - 600014.

Website: <http://www.uiic.co.in>

Printed By : MAD47372 @ 21/01/2022 10:29:09 AM

Staff Policy 2021-22



Alb

Principal

Shree Ramchandra Education Society's
Shree Ramchandra College of Engineering
Pune-Nagar Road, Lonikand, Pune-412216



**GROUP PERSONAL ACCIDENT POLICY
SCHEDULE**

Policy No.:	1610004221P108794763			Prev.Pol.No.:	
Name of Customer/ID	SHRI. RAMCHANDRA COLLEGE OF ENGINEERING PUNE /23119571705				
Tel.(O):		Fax:		Tel.(R):	
Business/Occupation :	None			Mobile:	8055575539
Period of Insurance:	From 00:00 Hours of 30/09/2021 To MIDNIGHT of 29/09/2022				

Coinsurance	UIIC 161000 : 100%
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Premium : Thirty thousand nine hundred sixty rupees only

INSURED DETAILS:

As Per Annexure Attached.

Risk Category	No. of Person/Category	Covers	Premium	Loading/Discount	Calculated Amount
RiskCategory I	86	Table IV DEATH PTD PPD TTD	25,800.00		
		Medical Expenses	5,160.00		

Total No Of Person	86	Total Sum Insured for the Group	₹17200000
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Special Conditions	Medical Expenses due to accident are covered upto 10% of sum insured OR 50% of Admissible claim OR actual expenses,Whichever is Less.
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Net Premium:	30,960.00
CGST(9%):	2,786.00
SGST(9%):	2,786.00
Stamp Duty:	10.00
Total :	₹36,532.00
Receipt Number :	10116100021109821945
Receipt Date:	30/11/2021
Agency/Broker Code :	AGN1004772
Dev. Officer Code :	
Direct Business :	OTHERS

Customer GST/UIN No.:		Office GST No.:	27AAACU5552C1ZJ
SAC Code:	997133	Invoice No. & Date:	42211108794763 & 30/11/2021
Amount Subject to Reverse Charges-NIL			

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: 30/09/2021

IN WITNESS WHEREOF, the undersigned being duly authorised has hereunto set his/her hand at DO 3 PUNE 161000 on this 18th day of November 2021 .

For and On behalf of
United India Insurance Co. Ltd.

Affix Policy
Stamp here.

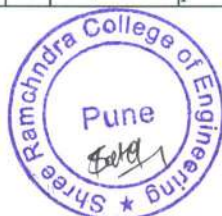
Duly Constituted Attorney(s)

Underwritten By - MAN47458 (DO UNDERWRITER)

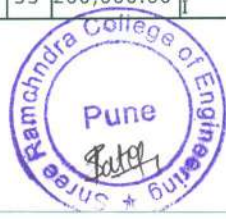
Principal

Annexure:

Sl. No.	Employee Id	Name Of Insured	Occupation	Age	Sum Insured	Risk Category	AssigneeName	AssigneeRelationship
1	1	Mr. RAMESH SIDHAPPA BOLADE	Service	34	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
2	2	Mrs. NUTAN SIDRAM KHAJURE	Service	31	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
3	3	Mr. SACHIN PRALHAD GODASE	Service	30	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
4	4	Mr. PRAMOD RAMNATH WALUNJ	Service	28	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
5	5	Miss RASHMI SURYAPRAKASH DAHATRE	Service	29	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
6	6	Mr. RAMKRUSHNA PRABHAKAR GUNAWARE	Service	35	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
7	7	Mr. GANESH BHIMRAO JADHAV	Service	33	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
8	8	Mr. YOUVAN SHIVAPPA RAJGIRE	Service	36	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
9	9	Mr. BHIMRAO GULABRAO BORUDE	Service	56	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
10	10	Mr. VIDHYASAGAR NAMDEV BANDE	Service	32	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
11	11	Dr. SHWETA Atul MISHRA	Service	44	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
12	12	Mr. GANESH Kisan WABLE	Service	31	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
13	13	Mr. AKASH Bapurao GAIKWAD	Service	28	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
14	14	Mr. ONKAR Girish CHAKRAPANI	Service	29	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
15	15	Mr. SATISH Omprakash RATHI	Service	31	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
16	16	Dr. SUSHMA Uddharvo KAWARE	Service	41	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
17	17	Mr. GANESH RAJABHAU KENDRE	Service	29	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
18	18	Mr. AJEET BHAGWAT BHANE	Service	34	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
19	19	Mr. MANOJKUMAR KISHOR JADHAV	Service	30	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
20	20	Mr. VISHAL VINAYAK KHEDKAR	Service	30	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
21	21	Mr. SUJIT KUNDALIK MADANE	Service	32	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
22	22	Mrs. JYOTIRMAYI PUROHIT	Service	35	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
23	23	Mr. VINOD SURESH BADGUJAR	Service	34	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
24	24	Mr. SACHIN PANDURANG GAIKWAD	Service	33	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
25	25	Mr. SHAHAJI PRAKASH PAWAR	Service	28	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
26	26	Mr. SURAJ BHAGWAN VEERKAR	Service	29	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
27	27	Miss SAYALI SUNIL GOTE	Service	26	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
28	28	Mr. ROHIT BHANUDAS PINGALE	Service	31	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
29	29	Miss JYOTI VISHNU PEDRAM	Service	32	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
30	30	Mr. PRADEEP UTTAMRAO PALKAR	Service	31	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
31	31	Mr. BABAN PRABHAKAR LONDHE	Service	34	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
32	32	Mrs. RUPA BABURAO GHODKE	Service	36	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
33	33	Mr. SANDEEP DATTUSA KANGIRI	Service	31	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
34	34	Miss DIPALI nagnath HODADE	Service	34	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
35	35	Mr. BABASO SHINDE	Service	32	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
36	36	Mr. RAKESH KAWALE	Service	40	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
37	37	Mrs. VAISHNAVI KULKARNI	Service	31	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
38	38	Mrs. MAYURA PANCHBHAI	Service	39	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
39	39	Mr. AKASH CHOURE	Service	26	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
40	40	Miss SNEHAL BARAVKAR	Service	33	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
41	41	Miss PRIYA PATIL	Service	36	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer



42	42	Mr. . PRABHULING	Service	33	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
43	43	Mr. DHIRAJ TIKAR	Service	29	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
44	44	Mr. ABHIJEET SHITOLE	Service	34	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
45	45	Miss GIRISHA RAMHARI BOMBALE	Service	33	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
46	46	Miss ARCHANA GORAVE	Service	39	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
47	47	Mr. AJAY SALUNKE	Service	31	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
48	48	Mrs. GULNAJ BAPU SAYYAD	Service	22	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
49	49	Mrs. ASHWINI R SALI	Service	30	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
50	50	Miss ASHWINI raosaheb TAKSAL	Service	29	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
51	51	Mr. UMESH TRAMBAKRAO KUTE	Service	41	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
52	52	Miss GAYATRI KASHINATH PATEL	Service	27	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
53	53	Mr. SANKET DATTATRAY BOROLE	Service	23	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
54	54	Ms. ROHINI TRIMBAKRAO DESHMUKH	Service	35	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
55	55	Prof. NITIN RAGHUNATH ZINZURKE	Service	36	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
56	56	Mr. ARUN ZUMBER RAYKAR	Service	33	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
57	57	Prof. AJIT Maruti BORHADE	Service	33	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
58	58	Prof. SWATI SHANKAR BHANGALE	Service	34	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
59	59	Prof. SHUBHAM DNYANDEO FULSOUNDAR	Service	23	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
60	60	Mr. BABAN HARICHANDRA THOMBARE	Service	37	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
61	61	Mr. SUSHIL GHANSHYAM NIKAM	Service	35	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
62	62	Miss VAISHALI PARAS MALI	Service	42	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
63	63	Mr. VIKAS GULAB GAIKWAD	Service	34	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
64	64	Mr. GANGARAM TANAJI SAWANT	Service	31	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
65	65	Mr. DATTATRAYA BALASO ZURUNGE	Service	34	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
66	66	Dr. AVINASH DATTATRAY DESAI	Service	59	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
67	67	Miss KANCHAN SITARAM PRADHAN	Service	35	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
68	68	Mr. SUNEEL KUMAR Mallikarjun BAMBARY	Service	53	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
69	69	Ms. SHUBHANGI PARMESHWAR ARBALE	Service	38	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
70	70	Mr. SHIVSHANKAR SAKHARAM PATIL	Service	40	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
71	71	Mr. VENKATESWARA RAO RAO VELLIGARAM	Service	35	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
72	72	Dr. SUJATHA CHANDRA KONDKINDA	Service	36	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
73	73	Miss MINAL MOHAN UNDALE	Service	31	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
74	74	Mr. JAMDAD ANIL DATTATRAY	Service	39	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
75	75	Mr. PATEL SIRAJ HASAN	Service	31	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
76	76	Mr. KANCHE ANKUSH DEVCHAND	Service	22	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
77	77	Mr. CHAVAN RAMESH TUKARAM	Service	30	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
78	78	Mr. PACHARNE RAJENDRA HARIBHAU	Service	29	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
79	79	Mr. KININGE YUVRAJ ANNASO	Service	41	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
80	80	Mr. GAIKWAD SATISH MAHADU	Service	27	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
81	81	Mr. SURVE SHIVLAL SHRIPATI	Service	23	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
82	82	Mr. RAMANE VIVEK VIJAY	Service	35	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
83	83	Mr. JAWALE ASHOK MOHAN	Service	36	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer
84	84	Mrs. AIWALE ARCHANA BALASAHEB	Service	33	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINEERING PUNE	Employer



85	85	Mr. PANCHAL SOHAN RANGNATH	Service	33	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINNERING PUNE	Employer
86	86	Mr. TATHE RAJARAM DEVRAM	Service	34	200,000.00	RiskCategory I	SHREE RAMCHANDRA COLLEGE OF ENGINNERING PUNE	Employer

Name Of Insured	SI(Tbl-I)	SI(Tbl-II)	SI(Tbl-III)	SI(Tbl-IV)	SI(Tbl-Va)	SI(Tbl-Vb)	SI(Tbl-Vc)
Mr. RAMESH SIDHAPPA BOLADE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mrs. NUTAN SIDRAM KHAJURE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. SACHIN PRALHAD GODASE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. PRAMOD RAMNATH WALUNJ	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Miss RASHMI SURYAPRAKASH DAHATRE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. RAMKRUSHNA PRABHAKAR GUNAWARE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. GANESH BHIMRAO JADHAV	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. YOUVAN SHIVAPPA RAJGIRE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. BHIMRAO GULABRAO BORUDE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. VIDHYASAGAR NAMDEV BANDE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Dr. SHWETA Atul MISHRA	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. GANESH Kisan WABLE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. AKASH Bapurao GAIKWAD	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. ONKAR Girish CHAKRAPANI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. SATISH Omprakash RATHI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Dr. SUSHMA Uddharvo KAWARE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. GANESH RAJABHAU KENDRE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. AJEET BHAGWAT BHANE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. MANOJKUMAR KISHOR JADHAV	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. VISHAL VINAYAK KHEDKAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. SUJIT KUNDALIK MADANE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mrs. JYOTIRMAYI PUROHIT	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. VINOD SURESH BADGUJAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. SACHIN PANDURANG GAIKWAD	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. SHAHAJI PRAKASH PAWAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. SURAJ BHAGWAN VEERKAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Miss SAYALI SUNIL GOTE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. ROHIT BHANUDAS PINGALE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Miss JYOTI VISHNU PEDRAM	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. PRADEEP UTTAMRAO PALKAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. BABAN PRABHAKAR LONDHE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mrs. RUPA BABURAO GHODKE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. SANDEEP DATTUSA KANGIRI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Miss DIPALI nagnath HODADE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. BABASO SHINDE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. RAKESH KAWALE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mrs. VAISHNAVI KULKARNI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mrs. MAYURA PANCHBHAI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. AKASH CHOURE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Miss SNEHAL BARAVKAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Miss PRIYA PATIL	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. . PRABHULING	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. DHIRAJ TIKAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. ABHIJEET SHITOLE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Miss GIRISHA RAMHARI BOMBALÉ	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Miss ARCHANA GORAVE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. AJAY SALUNKE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mrs. GULNAJ BAPU SAYYAD	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mrs. ASHWINI R SALI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Miss ASHWINI raosaheb TAKSAL	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. UMESH TRAMBAKRAO KUTE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Miss GAYATRI KASHINATH PATEL	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. SANKET DATTATRAY BOROLE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Ms. ROHINI TRIMBAKRAO DESHMUKH	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Prof. NITIN RAGHUNATH ZINZURKE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. ARUN ZUMBER RAYKAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Prof. AJIT Maruti BORHADE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Prof. SWATI SHANKAR BHANGALE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Prof. SHUBHAM DNYANDEO FULSOUNDAR	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. BABAN HARICHANDRA THOMBARE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. SUSHIL GHANSHYAM NIKAM	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Miss VAISHALI PARAS MALI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. VIKAS GULAB GAIKWAD	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. GANGARAM TANAJI SAWANT	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. DATTATRAYA BALASO ZURUNGE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Dr. AVINASH DATTATRAY DESAI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Miss KANCHAN SITARAM PRADHAN	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. SUNEEL KUMAR Mallikarjun BAMBARY	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Ms. SHUBHANGI PARMESHWAR ARBALE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. SHIVSHANKAR SAKHARAM PATIL	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. VENKATESWARA RAO RAO VELLIGARAM	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Dr. SUJATHA CHANDRA KONDKINDA	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Miss MINAL MOHAN UNDALE	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. JAMDADE ANIL DATTATRAY	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. PATEL SIRAJ HASAN	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. KANCHE ANKUSH DEVCHAND	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. CHAVAN RAMESH TUKARAM	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00



Mr. PACHARNE RAJENDRA HARIBHAU	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. KININGE YUVRAJ ANNASO	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. GAIKWAD SATISH MAHADU	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. SURVE SHIVLAL SHRIPATI	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. RAMANE VIVEK VIJAY	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. JAWALE ASHOK MOHAN	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mrs. AIWALE ARCHANA BALASAHEB	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. PANCHAL SOHAN RANGNATH	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00
Mr. TATHE RAJARAM DEVRAM	0.00	0.00	0.00	200,000.00	0.00	0.00	0.00



all

Principal

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