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RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED

Tender Notification No: KRIDE/2024-25/SE0003

TENDER DOCUMENT ON

Tender for implementation of

Group Medical Insurance Policy for all Employees/Officers & Dependent Family Members of K-RIDE and Group Personal Accident Insurance Policy to all Employees/Officers of K-RIDE

Through e-procurement Portal only

GENERAL MANAGER/Procurement

RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED

#8, 1st Floor, Samparka Soudha, Dr. Rajkumar Road,

Opposite Orion Mall, Rajajinagar 1st Block, Bengaluru-560010

Tel: 080-24482800, E-mail: gmprocurement@kride.in

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1. Bid Enquiry No.	**No.** KRIDE/2024-25/SE0003
2. Tender Processing Fee	**Refer Karnataka e-procurement Portal website.** www.kppp.karnataka.gov.in
3. Amount put to Tender	Rs.45.5 lakhs (Group Medical Insurance & Group Personal Accident)
3(A) EMD Amount put to Tender	Rs.45,000/- (Rupees Forty-Five thousand only)
4. Tender System	One Cover Tender
5 The Method of Selection	Fulfillment of Technical Criteria and Least Cost Selection
6. Last Date & Time for Seeking Clarifications	**12-06-2024 (Upto 15.00 hours)**
7. Last Date & Time of Bid Submission	**20-06-2024 (Upto 15.30 hours)**
8. Date of Opening of Technical and Financial Bid.	**21-06-2024 (16.30 hours)**
9. Price Bid	The Bidder shall quote the premium as follows: 1. For Group Medical Insurance on per family as per data provided and total amount for the entire group of K-RIDE including applicable GST in e-procurement portal only. 2. For Group Personal accident per employee/officers of K-RIDE including applicable GST in Karnataka e-procurement portal only. 3. Executive Medical checkup for K-RIDE employees/Officer (once in a year)

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Instruction to Bidders

Invitation of Tender for implementation

e-Tender for Group Medical Insurance Policy and dependent family members and Group Personal Accident Insurance Policy to all employees/Officers of K-RIDE

01	**Group Medical Insurance Policy (GMI) for all employees/Officers and dependent family members of K-RIDE**
02	**Group Personal Accident Insurance (GPA) Policy to all employees/Officers of K-RIDE**

K-RIDE invites tenders from the IRDA Licensed General Insurance Companies holding a valid Certificate of Registration / License to quote for the following.

1. Group Medical Insurance Policy for all employees/Officers and dependent family members of K-RIDE
    a. GMI - Sum Insured as per Annexure – 1 on Family Floater Basis.
    b. GMI - Scope of Cover & Benefit Schedule as per Annexure – 2.
2. Group Personal Accident Insurance Policy to all employees/Officers of K-RIDE
    a. GPA - Sum Insured of Annexure – 3 Per Employee / Officer
    b. GPA - Scope of Cover & Benefit Schedule as per Annexure - 4

For a period of 12 calendar months from the time of payment of premium & the same shall be subject to renewal for one more year or part thereof, on the same terms and conditions with mutual consent.

Two-part tender system is being followed and tenderers are required to submit their Qualifying Requirement in Technical Bid (1st Electronic document) and financial bid in e-procurement portal only (2nd Electronic document).

Tender documents may be downloaded from Government of Karnataka e-Procurement website https://kppp.karnataka.gov.in/ under log in for contractors. The tender can be downloaded from the portal as per the prescribed date and time published in the portal. Only eligible and interested tenderers who wish to participate should remit on line tender processing fee, after registering in the portal. The tender processing fee / transaction fee is non-refundable.

Tenders must be electronically submitted (on line through internet through e-procurement portal) within the date and time published in e-Procurement portal. Tenders will be opened after the prescribed time and date in the e-Procurement portal.

Tenderers are advised to study the tender document carefully before submitting their proposals in response to the tender notification. Submission of a proposal to this notice shall be deemed to have been done after careful study and examination of this document with full understanding of the terms, conditions and implications.

Tender documents may be downloaded from e-procurement website http://kppp.karnataka.gov.in Interested tenderers may obtain further information at K-RIDE corporate office, Samparka Soudha, 1st Floor, Dr. Rajkumar Road, Bangalore-10. The K-RIDE will not be held responsible for the website problems if any, also may contact Help line No +91-8046010000, +91-8068948777, email: support[at]eprochelpdesk[dot]com

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Part-1

1. **RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED** has decided to provide relief to the families of the Employees/Officers of K-RIDE, under Group Personal Accident Insurance Policy due to loss of life/Permanent/Partial disablement in an accident. It is proposed to provide a relief of sum assured to the dependents of deceased/disabled employee. The Compensation for deceased employee is 100% and for permanent total/partial disablement, the percentage of compensation is as defined in Schedule-1 of Employee Compensation Act, 1923 (uploaded as Annexure-A). Bids are invited for implementation of Group Personal Accident Insurance to all Employees/Officers of K-RIDE.

2. **Scope of the proposal:**

   The Insurance Company shall implement Group Medical Insurance and Group Personal Accident Insurance to all Employees/Officers of K-RIDE for a period of one year and further extendable for one more year or part thereof, on the same terms and conditions with mutual consent.

   Bids not covering the specified scope of the tender are treated as incomplete and liable for rejection.

3. **Important Note To Bidders:**

   1.) The bidder shall quote for all the Three services (Inclusive of all taxes, duties, etc) and the evaluation will be done for the total quoted premium amount considering all the Three services, as such incomplete quote shall not be considered for evaluation considering it as incomplete offer.

   2.) K-RIDE shall analyses all quotations received through this tender, exclusion and inclusion in the policies, negotiations of price terms and conditions and claims management.

   3.) Additional members if any to be added subsequently during the policy period (not exceeding 06 members including employee and only direct dependents), it is the responsibility of the Insurance Company (successful insurance company) to issue the insurance policy at an additional premium amount, to be paid by concerned employee. Same applies to new born baby (born after issuance of insurance policy)

   4.) The incomplete quote, omissions, deletion of clauses etc., – Such tender shall be liable for rejection at the discretion of GM Procurement, K-RIDE.

   5.) The time period required to settle the Claims – Mediclaim, shall be clearly mentioned in the technical tender

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The Documents furnished in the bid document under clause 3 are mandatory any bidder fails to submit the envisazed document need to summaraly rejected

6.) The Purchaser reserves the right at the time of award of Contract or during the validity of contract to increase or decrease by up to 25 percent of the quantity of services originally specified in the Schedule of Requirements without any change in unit price or other terms and conditions.

3. Qualifying Requirements:

a. Insurance Company should be registered with IRDA or enabled by a Central legislation to undertake insurance related activities dealing with accident insurance to provide accident cover for the past Four years. The Insurer shall upload copies of the renewal of the license (for previous Four years) as a proof of its currency of Registration..

b. The bidder should have experience in the field of providing accident and Medical insurance cover for a period of not less than three years (Work award copies to be uploaded).

c. The bidder should have provided the services of Group Medical Insurance & Group Personal Accident Insurance satisfactorily to at least two Organizations (minimum employees of 90) for a minimum period of One year.

d. The bidder should have an annual turnover of Rs.30 Crores per annum in the preceding two years (Copies of audited balance sheets certified by a Chartered Accountant to be uploaded).

e. Insurance company PAN & GST details.

Audited Balance Sheet of the firm for past three years-Extract.
Details for orders executed to reputed companies for the last 3 years.

f. The offer of the bidders taking deviations in following clauses will be summarily rejected.

1. Validity of offer.
2. Contract performance security.
3. Payment terms.
4. Penalty.
5. Price Basis.
6. Past performance of the insurer
7. Period of claim disposal by the insurance company.
8. Total number of employees under insurance cover

Notwithstanding anything stated above, in the overall interest of the company K-RIDE reserves the right to assess the Bidders capability to perform the work, should the circumstances warrant.

g. The Bidder shall upload the power of attorney in the prescribed format on Rs.100/- Bond paper. Further, power of attorney shall be sent in original to GM Procurement, K-RIDE,

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Bengaluru so as to reach after the last submission date & on or before the date & time of opening Technical Bids.

The offer of the bidder shall be rejected in the following cases

1) If the Power of Attorney is furnished on the stamp paper of value below Rs. 100/-.
2) In case the date of execution of Power of Attorney is not mentioned.
3) In case the date of execution of Power of Attorney is prior to the date of purchase of Stamp paper.
4) In case the Power of Attorney is submitted without the signature of the Power of Attorney holder and signature of the person who has authorized the Power of Attorney holder.
5) In case tender documents including techno commercial sheets are signed by the different person other than the attorney holder or the person who has authorized the attorney holder

h. The Bidder who has been blacklisted by any Government/ Central/ State Government Department/ Universities/ Educational Institutions/ Organization/ Board owing to non-performance after the award of work/contract with regards to the contract/works executed by it from the last 5 years as on the date of bid submission is not eligible to participate in the Bidding process.

(Must furnish a declaration that the bidder has not been blacklisted by any regulator in the last 5 years.)

i. The bidder should provide detailed information on any litigation or arbitration arising out of contracts completed or under execution by it over the last five years with K-RIDE. A history of awards involving litigations against the bidder or any part or JV (Joint venture) may result in rejection of bid.

Bidders should furnish the self –declaration stating the above and upload the same along with the other documents in the relevant field in the e-procurement portal, failing which the offer is liable to be rejected.

j. The performance of the bidder in the past would also be reckoned for considering the offers.

k. Any bidder, OEM, vendor from a country which shares a land border with India will be eligible to bid/become vendor in this tender only if the bidder, OEM, vendor is registered with the Competent Authority. Such bidder, OEM, vendor shall meet the eligibility clauses specified in Qualified criteria of the tender documents under the heading “Eligibility clauses in respect of restrictions on procurement from a bidder, OEM, vendor of a country which shares a land border with India”. A certificate for having read the clauses specified in Annexure-7 is required to be submitted and uploaded along with the offer by the bidder, OEM, vendor in the following format:

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"I have read the clause regarding restrictions on procurement from a bidder, OEM, vendor of a country which shares a land border with India; I certify that this bidder, OEM, vendor is not from such a country or, if from such a country, has been registered with the Competent Authority. I hereby certify that this bidder, OEM, vendor fulfills all requirements in this regard and is eligible to be considered". (Where applicable, evidence of valid registration by the Competent Authority shall be attached/uploaded.)

Note: Documentary proof for the above (a to j) QR shall be uploaded.

4. NAME:

The name of the scheme shall be "GROUP MEDICAL INSURANCE AND GROUP PERSONAL ACCIDENT INSURANCE POLICY"

5. OBJECTIVE:

A Group Insurance Scheme to provide Group Medical Insurance for Sum Insured as per Annexure -1 & Annexure -2 on Family Floater Basis and Group Personal Accident Insurance coverage as per Annexure -3 & Annexure - 4 per insured person of K-RIDE against Death/Permanent total Disability sustained by any of the insured person attributable solely & directly to any accident caused by external violent & visible means.

5.1 **BENEFICIARIES:**

Personal Accident Insurance coverage will be provided to all the Employees/Officers of K-RIDE engaged in administrative/technical activities including duties/functions of Field/ Site.

The details of employees under coverage are provided in Annexure 03.

5.2 **PRICES:**

The prices quoted for Premium per Employee shall be *"Firm price basis"* and no enhancement in prices is allowed during the contract period.

The intending bidders shall quote the premium per employee including applicable taxes (GST).

5.3 **TAXES**:

Any changes/variation in the statutory taxes (GST) during the contract period will be borne by K-RIDE.

5.4 **UNIT OF ENROLMENT**:

The unit of enrolment for Group Personal Accident Insurance Policy is for all the Employees/officers of K-RIDE. The coverage will be for Personnel under service of the K-RIDE till the date of superannuation or till the date of dismissal or termination. Additions

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or deletions are to be effect ted during the currency of the policy and the same shall be affected on pro-rata basis. Such additions/deletions list shall be furnished as a periodical list as mutually agreed & will be tendered by K-RIDE along with appropriate premium & duly acknowledged by the INSURER for commencement of risk under the scheme.

5.5 **BENEFITS:**

Group Personal Accident Insurance Scheme to K-RIDE should provide the following benefits.

Sl. no.	Particulars	For Rs.25 lakhs insurance coverage
1	Death only	Rs.25,00,000/-
2	Loss of two limbs or two eyes or one limb and one eye	Rs.25,00,000/-
3	Loss of one limb or one eye	Rs.25,00,000/-
4	Permanent Total Disability (PTD) from Injuries other than those named above	Rs.25,00,000/-
5	Permanent Partial Disability	Percentage of benefits as per annexure-A (As per Schedule-1 of Employee Compensation Act, 1923)
6	Temporarily total Disability	1% of CSI (Rs.50,000/-) up to 104 weeks.
PERSONAL ACCIDENT COVER IS WORLDWIDE. 24 Hrs /365 Days cover in respect of Employees of K-RIDE. All Accidental death/disability shall be covered for a maximum capital sum insured value indicated above.		

Note: For the subject tender, insurance coverage of Rs.25 Lakhs is stipulated; accordingly, bidders shall quote annual Premium charges for the insurance coverage of Rs.25 Lakhs.

5.5 **ADDITIONAL BENEFITS:**

Rs. 5000/-towards expenses incurred for carriage of mortal remains of the insured to place of residence. It is further clarified that, this is the charges which should be payable insurer based on the actual expenses.

5.6 **PERIOD OF CONTRACT and INSURANCE COVERAGE:**

The period of this Insurance contract shall be for 12 calendar months from the time of payment of premium & the same shall be subject to renewal for one more year or part thereof, on the same terms and conditions with mutual consent.

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5.7 **ENROLMENT PROCEDURE:**

K-RIDE will provide list of employees/officers of K-RIDE to the successful bidder (both in soft/hard copy) in the standard format from the offices of K-RIDE and the same shall be forming part of the insurance contract.

6. PAYMENT OF PREMIUM:

K-RIDE will make payment of one-time Annual Premium including GST to the successful insurance company in respect of beneficiaries as mentioned in clause 5.1 above & duly acknowledged by the insurance company for commencement of risk under the scheme.

Further, additions or deletions are to be effected during the currency of the policy as may be required on periodical basis as mutually agreed & the same shall be effected by the Insurance Company on pro-rata basis.

7. COMMITMENTS BY KRIDL:

K-RIDE will provide the following for successful implementation of the scheme.

1. K-RIDE will authenticate all the Insurance claim documents submitted by the Insurer after claiming by employee.
2. K-RIDE will stand as a facilitator between the Insurer and employees/ officers of K-RIDE.
3. K-RIDE's concerned unit will provide assistance in furnishing the required document for early settlement of claims to the claimants.
4. K-RIDE units will furnish the following list of document

SL No.	Particulars
1	Application
2	Insurance Claim Form
3	Death Certificate
4	Legal heir Certificate
5	FIR Report issued by Police Authority
6	Mahazar Report
7	Panchanama
8	Savings Bank along with cancelled cheque leaf & Account Pass book Copy

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8. COMMITMENTS OF INSURANCE COMPANY:

1. Insurer should cover Group Personal Accident Insurance to workmen and Officers who retire during the currency of the Policy.
2. Insurer should clear the bill of Hospital, if any & inform to this office before entering MOU the required set of documents for the settlement of the claim.
3. Insurer should settle the claim within Fifteen days on receipt of complete set of claim documents from K-RIDE.

9. CLAIM MANAGEMENT:

Insurer should clear the bill of Hospital, if any & Claims under the policy will be routed through the K-RIDE offices with their certification of the coverage of the insured person, duly authenticating the claim & the claimant along with all the relevant documents for processing of the claim.

10. PAYMENT OF CLAIMS AND CLAIM TURNAROUND TIME:

The INSURER/their designated office will pass payment in respect of the valid claim favoring the nominee, within reasonable time & in no case not later than 15 days from the receipt of all valid claim documents through Electronic Clearing Services or any other agreed means between K-RIDE & Insurer. The claim amount shall be settled directly to the claimant/nominee against due discharge under intimation to the GM/HR K-RIDE.

11. RIGHT OF APPEAL AND REOPENING OF CLAIMS:

The Insured person or the representatives of the deceased Insured person shall have a right of appeal to approach K-RIDE if the claim is denied by the Insurer & the insurer is bound to review the decision in this regard or seek further documentary support or initiate investigation through the consent of K-RIDE and the subsequent final decision will be binding on all the parties. This right of appeal will be mentioned by the K-RIDE in every repudiation advice. The Insurer and/or K-RIDE can re-open the claim if proper and relevant documents as required by the Insurer are submitted.

12. DISPUTE:

Any dispute arising out of this agreement or that at which may arise in future will be solved by taking recourse to mutual settlement failing which such dispute will be subject to appropriate courts in Bangalore Jurisdiction.

13. VALIDITY:

Bids shall remain valid for 90 days from the date of bid opening. The K-RIDE will reject a bid valid for a shorter period.

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In exceptional circumstances, the K-RIDE may solicit the bidder's consent to an extension of the period of the validity. The request and the response there to shall be made in writing. A bidder may refuse the request. A bidder granting the request will not be required or permitted to modify its bid.

14. BID SECURITY

14.1 Bidders shall pay Tender Processing Fee as mentioned in the e-Procurement portal through any of the following e-Payment modes.

- Credit Card/ Debit card
- Net Banking
- NEFT / RTGS
- Over-the-Counter (OTC)
- IMPS

NOTE: Payment at E-procurement portal is through Nationalized Bank. For further clarification, contact to HELP DESK Contact numbers provided in e-Procurement portal.

14.2 Bids shall be accompanied by Tender Processing Fee, for an amount as mentioned in the e-Procurement platform.

14.3 EMD amount put to Tender is **Rs.45,000/- through E-portal.**

A. Scope of Cover & Benefit : (Group Medical Insurance Policy) Annexure-2

i. Room boarding expenses to 1.5% of the sum assured per day, subjected to maximum of Rs.5000/- in case of ICU as per the actuals.

ii. Cash less hospitalization.

iii. Executive Medical checkup for K-RIDE employee only. (one time per year)

iv. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist fees.

v. Anesthesia, Blood, Blood products, Oxygen, Operation theatre charges, surgical appliances, medicines & drugs, diagnostic materials and X ray, dialysis, chemotherapy, radiotherapy, cost of pacemaker, artificial limbs and cost of organs and similar expenses.

vi. Pre and Post hospitalization expenses. (Operation treatment claim surgical Appliance medical and drugs)

vii. Hospitalization should cover expenses incurred for treatment for Asthma, bronchitis, chronic nephritis and nephritic syndrome, Diarrhea and insidious epilepsy, Hypertension, Influenza, cough and cold. All psychiatric or psychosomatic disorders, pyrexia of unknown origin for less than 10 days. Tonsillitis and upper respiratory tract infection including laryngitis and pharyngitis, arthritis, gout and rheumatism diabetes and any illness that requires minimum 24 hours hospitalization.

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viii. Expenses on Hospitalization for specific treatment such as Dialysis, Chemotherapy, radiotherapy, eye surgery, lithotripsy (Kidney stone removal), tonsillectomy D&C taken in a hospital nursing home/ovarian Surgery and related treatment /hormonal therapy/ Immunotherapy,

ix. Expenses on treatment of diseases such as Cataract, prostate, hypertrophy and hysterectomy for menorrhagia, sinusitis and related disorders even though it is pre-existed. Day care expenses for advanced technological surgeries and procedures requiring less than 24 hours of hospitalization.

x. Expenses for vaccination, inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery as may be necessitated due to any accidents or any illness.

xi. Expenses for diagnostic X - ray laboratory.

xii. Expenses arising from or traceable to pregnancy and child birth (including caesarian)

xiii. The date of admission to the inpatient treatment should be taken into consideration and the period of treatment even if exceeds the period of policy that amount should also be covered.

xiv. Floater Cover

xv. Family = Self + Spouse + 2 Dependent Children + 2 Dependent Parents (No age restriction for parents or maximum age of 100) (3rd Child shall also covered on special cases within the family limit of self + 5)

xvi. Coverage for Employees and their Dependents

xvii. Sum insured Rs. 2 lakhs to Rs. 10 lakhs as detailed in the list.

xviii. Pre-existing diseases are to be covered

xix. (Maternity expenses benefit up to Rs. 25,000/- for Normal Delivery Rs. 1,00,000/-for Caesarian

xx. First 30 days waiting period from the commencement date of the policy to be waived.

xxi. First one year and two years and four years waiting periods for diseases to be waived.

xxii. Pre-hospitalization treatment for a period of 30 days

xxiii. Post hospitalization treatment for a period of 60 days

xxiv. New born baby covered from day one, expenses covered under maternity

xxv. Corporate buffer of Rs. 20 lakhs

xxvi. Ambulance charges

xxvii. Cashless hospitalization

xxviii. Mid-term inclusion / exclusion

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xxix. Mid-term natural additions will be allowed. To be intimated within 45 days. Premium rate to be charges on pro rata Basis.

xxx. Benefits under the policy could be availed all over India.

xxxi. Covid-19 cover from the commencement of the policy.

xxxii. Annual Medical check-up/periodical check to be included at the time of renewal or no claim bonus to be added.

xxxiii. OPD cover and Ayurveda, Homeopathy treatment to be included.

xxxiv. Any other value-added services if the Insurance company wanted to provide Exclusively for K-RIDE.

ANNEXURE- 2 GMI Coverages (401 lives)	
Inusred Name	
Address	
Policy Period	
SECTION A: SUMMARY OF COVER	
Current members to be covered	
Is it a Family floater cover	**Yes**
Is Maternity benefits covered	**Yes**
SECTION B : DETAILS OF THE COVER	
Pre-existing diseases/injuries	**Covered**
Diseases contracted during the first 30-days of the policy	**Covered**
Specified diseases contracted during the first year & 2nd Year & 4th Year of the policy like (Cataract, Benign, Prostatic Hyperthropy, Hysterectomy, Hernia, Hydrocele, Congenital Internal Disease,Fistula in anus, Piles, Sinusitis and related disorders.	**Covered**
First nine month waiting for Maternity Benefits	**Waived Off**
Normal Delivery Sublimit	**Rs. 25000/-**
C- Section Sub Limit	**Rs. 1,00,000/-**
Pre and Post natal expenses within maternity limit	**Rs.5000/- within Maternity limit**
Maternity Cover Condition	**Covered for 2 Children (Excluding Twins at 2nd birth)**

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New Born Baby Cover from Day1	**Covered**
Corporate Buffer	**Rs.25 Lakhs**
Room Rent	
Room /rent	**1.5% of Sum Insured**
ICU	**ICU at actuals**
Premium Addition- Deletion Method	**Pro-rated**
Ambulance Charges	**at actuals**
Ailment Sublimit	**For Cataract: Rs.50000/- per eye**
Internal congenital disease cover	**Covered**

B. Policy should cover: (Group Personal Accident Policy) (Annexure-4)

i. Personal Accident arising out of and in the course of Employment Or by Rail/ road Accident or other means.

ii. Covers death/disability of the insured arising out of accidents.

iii. Sum insured: for various employees are as per the list attached.

iv. GPA coverage as per Annexure – 3.

ANNEXURE 4 - GPA Coverages (117 lives)	
Insured Name	**K-RIDE**
Client Address	
Interest to be covered	**Only Employees. (Worldwide 24 hrs.)**
Nos. of Members	**117**
Coverage	
Accidental Death-Loss of Two Limbs, Two eyes or one limb and one eye	**Yes**
Permanent Total Disablement	**Yes**
Permanent Partial Disablement	**Yes**
Temporary Total Disablement	**1% of Sum Insured subject to maximum of Rs. 5,000/- per week (Up to 104 weeks)**
Medical Extension	**10% of CSI or 40% of Admissible Claim amount whichever is less**
Funeral Expenses	**INR 25000/-**

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Repatriation of Mortal remains	**INR 10000/-**
Cover for Expenses related to Burns	**Actual Expenses**
Loss of Job cover	**50% of SI**
Out Patient Department (OPD) expenses	**Rs.25000/-**
Purchase of blood	**Rs.25000/-**
Daily Cash Allowance	**Rs.1000/- per day**
Ambulance Charges	**at actuals**

Schedule - Permanent Total Disablement
1. Loss of Sight of both eyes, or 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 Physical Separation/Loss of one entire hand or one entire foot, then the Sum Insured as stated in the schedule to this Policy hereto as applicable to such Person
2.Loss of Use of two hands or two feet, or of one hand and one foot, or of Loss of sight of one eye and Loss of Use of one hand or one foot, then the Sum Insured as stated in the Schedule to this Policy hereto as applicable to such Insured Person
3. Total and irrecoverable loss of use of a hand or a foot without physical separation then fifty percent (50%) of the Sum Insured as stated in the Schedule to this Policy hereto as applicable to such Insured Person.
4.If such Injury shall as a direct consequence thereof, permanently, and totally, 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 Sum Insured as stated in the Schedule to this Policy hereto as applicable to such Insured Person

Schedule - Permanent Partial Disablement	
Loss Covered	**% of Sum insured**
Loss of toes - all	**20**
Great both phalanges	**5**
Great - one phalanx	**2**
Other than great if more than one toe lost each	**1**
loss of hearing- both ears	**75**
loss of hearing- one ear	**30**
Loss of four fingers and thumb of one hand	**40**
Loss of four fingers	**35**
Loss of thumb - both phalanges	**25**
one phalanx	**10**
Loss of Index finger - three phalanges	**10**
two phalanges	**8**
one phalanx	**4**
Loss of middle finger - three phalanges	**6**
two phalanges	**4**

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one phalanx	**2**
Loss of ring finger - three phalanges	**5**
two phalanges	**4**
one phalanx	**2**
Loss of little finger - three phalanges	**4**
two phalanges	**3**
Loss of metacarpus	
- first or second (additional)	**3**
third, fourth or fifth (additional)	**2**
Any other permanent partial disablement	**% as assessed by the Doctor**

15. Amendment of Tender documents

15.1 The K-RIDE may modify the tender documents by issuing addenda before the deadline for submission of tenders.

15.2 Any addendum thus issued shall be part of the tender documents and shall be published online in e-Procurement portal.

15.3 The tenderer in order to take into account any such addendum issued for preparing their tenders, the K-RIDE shall necessarily extend the deadline for submission of tenders in accordance with Sub-Clause 16.2 below.

16. **Deadline for Submission of Tenders**

16.1 Tenderer shall submit the Bid on line in the e-Procurement portal before the notified date and time published.

16.2 The K-RIDE may extend the deadline for submission of tenders by issuing an amendment in accordance with Clause 15, in which case all rights and obligations of the K-RIDE and the Tenderers previously subject to the original deadline will then be subject to the new deadline.

17. Clarification of Tenders

17.1 To assist in the examination, evaluation, and comparison of Tenders, the K-RIDE may, at his discretion, ask any Tenderer for clarification of his Tender. The request for clarification and the response shall be by e-mail, but no change in the price or substance of the Tender shall be sought, offered, or permitted during evaluation of the Tenders.

17.2 Subject to sub-clause 17.1, no Tenderer shall contact the K-RIDE on any matter relating to its Tender from the time of the Tender opening to the time the contract is awarded. If the Tenderer wishes to bring additional information to the notice of the K-RIDE, he should do by e-mail. **The tenderer can also submit on line clarification through e-Procurement portal through query option within the last date stipulated for the**

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same in e-portal. The tenderer can obtain clarification related to e-Procurement process through e-Procurement portal help desk.

17.3 Any effort by the Tenderer to influence the K-RIDE in the K-RIDE's Tender evaluation, Tender comparison or contract award decisions may result in the rejection of the Tenderers' Tender.

18.0 General

18.1 The tenderers are requested to upload all the supporting documents wherever required in electronic mode and no hard copies will be accepted / entertained except Power of attorney. Failure to comply with this will result in rejection of their offers.

18.2 The tenderers are required to ensure browser compatibility of the computer well in advance to the last date and time for receipt of tenders. **RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED** will not be responsible for non-accessibility of e-Procurement portal due to internet connectivity issues and technical glitches.

18.3 The winning bidder shall give the option to retiring Employees and dependents coverage under retail Mediclaim policy along with continuity benefits as per Company Rules and IRDA norms.

18.4 The Insurance coverage (Group Medical Insurance Policy and Group Personal Accident Policy) is for one year and extendable for One more years upon mutual consent and satisfactory services.

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Part-2

1. TERMINATION OF THE CONTRACT: (K-RIDE)

K-RIDE may terminate this Contract, by not less than thirty (30) days written notice of termination to the Insurance Company, to be given after the occurrence of any of the events specified below in clause:

(a) If the Insurance Company commits breach of contract or do not remedy/ rectify a failure in the performance of their obligations under the Contract.

(b) If the Insurance Company become insolvent or bankrupt;

(c) If K-RIDE, in its sole discretion, decides to terminate this Contract.

In the event of termination on unsatisfactory service or in violation of any of the terms & conditions of contract, the Insurance Company will be blacklisted/ debarred from the participating in any tenderer of K-RIDE.

2. PENAL ACTION FOR NON-PERFORMANCE:

In case the insurance company does not settle the claim within Fifteen (15) days on receipt of complete set of claim documents from K-RIDE, a notice will be served to cure the default within a period of Fifteen (15) days. Even after this, if insurance company fails to settle the claims then such insurance company will be blacklisted for a period of one (01) year and is liable to settle the claims and other damages K-RIDE and its employees may suffer during the entire contract period.

3. OBLIGATIONS OF THE INSURANCE COMPANY

The Insurance Company shall perform the Services and carry out their obligations with all due diligence, efficiency and economy in accordance with generally accepted professional techniques and practices and shall observe sound management practices.

The Insurance Company shall always act, in respect of any matter relating to this Contract or in the Services as faithful advisors to K-RIDE.

3A INDEMNITY

The Insurance Company hereby agrees to keep indemnified and shall keep indemnified and hold harmless, K-RIDE and its Directors, Officers and personnel from and against all and any claims, demands, losses, damages, penalties, expenses and proceedings connected with the implementation of this Contract or arising from any breach or non-compliance whatever by the Insurance Company or any of the persons deployed by it pursuant hereto of or in relation to any such matter as aforesaid or otherwise arising from any act or omission on their part, whether willful or not and whether within or without the premises.

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4. AWARD OF CONTRACT

The Contract shall be awarded to the Insurance Company by conveying acceptance of the proposal by K-RIDE through e-portal/ registered/ speed post/ courier. Negotiation with the Insurance Company, if needed will be done by the Committee before award of contract. All the terms and conditions as stated in the Tenderer documents. Appendices and Acceptance conveyed by K-RIDE will constitute the contract between the Insurance Company and K-RIDE.

5. FORCE MAJEURE:

If at any time during the continuance of the order, the performance, in whole or in part by either party, or any obligations under the order, shall be prevented or delayed by reasons of any war, hostilities, acts of public enemy, civil commotion, sabotage, fires, floods, execution of this order directly or act of God (hereinafter referred to as events), then provided a notice of the happening of any such event is given by either party to other by letter/fax within 48 hours from the date occurrence thereof, neither party shall be for reasons of such events be entitled to terminate this order nor shall any party have any claim for damages against the other in respect of such non-performance or delay in performance in providing services under this order shall be resumed as soon as practicable after such an event has come to an end or ceased to exist.

Only events of Force Majeure, which impedes the execution of the contract at the time of its occurrences, shall be taken into cognizance.

6. RISK AND COST SERVICE:

In the event, the insurance company fails to execute the awarded work or is not able to deliver the work of quality or within the stipulated time period, K-RIDE shall be at liberty to carry out pending activities or the total scope of contract through a Third Party and recover the expenses from the original insurance company. The Cancellation of Work contract may be either for whole or part of the Work contract, and will be at the K-RIDE's discretion. However, before such cancellation, the K-RIDE shall give four weeks' notice to the agency for taking corrective action. In case, the insurance company does not take necessary corrective action to K-RIDE's satisfaction, within the said period of four weeks, K-RIDE shall be at liberty to terminate the Work contract in part or whole. K-RIDE may avail, upon such terms and in such manner, as it deems appropriate, services similar to those so terminated.

The insurance company shall be liable to the K-RIDE for any losses, excess costs for such/similar services, provided that the insurance company should continue the performance of the Work contract to the extent not terminated under the provisions of this clause. If in the opinion of K-RIDE, the insurance company shall not be able to correct the fault even after notice, then K-RIDE may terminate the Work contract at the risk and cost of the insurance company.

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7. Bid opening and evaluation:

Bids will be opened on the date and time fixed by the K-RIDE for opening of bids, and after fully satisfying the bid conditions, the bids will be opened and scrutinized by the K-RIDE.

The price bids of all the Responsive Bidders will be opened on the date/time of opening of the Price bid. Evaluation of the bid will be done on the basis of Qualifying Requirements and Price bid.

8. PRICE BID:

The Bidder shall quote the premium per employee/officer of K-RIDE including applicable GST in e-procurement portal only.

9. CLARIFICATIONS:

Any clarification regarding scope of work etc., can be obtained in the office of undersigned OR by e-mail gmprocurement@kride.in
Contact during office hours: 6364890840

10. Conflict of Interests

10.1 **Consultants Not to Benefit from Commissions, Discounts, etc.**

The remuneration of the Consultants pursuant to Clause GC 6 hereof shall constitute the Consultants' sole remuneration in connection with this Contract or the Services and the Consultants shall not accept for their own benefit any trade commission, discount or similar payment in connection with activities pursuant to this Contract or to the Services or in the discharge of their obligations hereunder, and the Consultants shall use their best efforts to ensure that any Sub-consultants, as well as the Personnel and agents of either of them, similarly shall not receive any such additional remuneration.

10.2 **Prohibition of Conflicting Activities**

The Consultants shall not engage, and shall cause their Personnel as well as their Sub-consultants and their Personnel not to engage, either directly or indirectly, in any of the following activities:

(a) during the term of this Contract, any business or professional activities in GOK which would conflict with the activities assigned to them under this Contract; and

(b) after the termination of this Contract, such other activities as may be specified in the SC.

11. Confidentiality

The Consultants, their Sub-consultants and the Personnel of either of them shall not, either during the term or within two (2) years after the expiration of this Contract, disclose any proprietary or confidential information relating to the Project, the Services, this Contract or the Client's business or operations without the prior written consent of the Client.

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12. Consultants' Actions Requiring Client's Prior Approval

The Consultants shall obtain the Client's prior approval in writing before taking any of the following actions:

(a) entering into a subcontract for the performance of any part of the Services, it being understood (i) that the selection of the Sub-consultant and the terms and conditions of the subcontract shall have been approved in writing by the Client prior to the execution of the subcontract, and (ii) that the Consultants shall remain fully liable for the performance of the Services by the Sub-consultant and its Personnel pursuant to this Contract; and

(b) appointing such members of the Personnel as are listed in Appendix C ("Consultants' Sub-consultants' Key Personnel") merely by title but not by name;

(c) any other action that may be specified in the SC.

13. **Documents Prepared by the Consultants to be the Property of the Client**

All plans, drawings, specifications, designs, reports, other documents and software prepared by the Consultants for the Client under this Contract shall become and remain the property of the Client, and the Consultants shall, not later than upon termination or expiration of this Contract, deliver all such documents to the Client, together with a detailed inventory thereof. The Consultants may retain a copy of such documents and software. Restrictions about the future use of these documents and software, if any, shall be specified in the SC.

14. Currency of Payment All payments (Remuneration and Reimbursable) shall be made in Indian Rupees

15. Settlement of Disputes

15.1 **Amicable Settlement**

The Parties shall use their best efforts to settle amicably all disputes arising out of or in connection with this Contract or the interpretation thereof.

15.2 **Dispute Settlement**

Any dispute between the Parties as to matters arising pursuant to this Contract which cannot be settled amicably within thirty (30) days after receipt by one Party of the other Party's request for such amicable settlement may be submitted by either Party for settlement in accordance with the provisions specified in the SC.

15.3 **Disputes shall be settled by arbitration in accordance with the following provisions:**

15.3.1 **Selection of Arbitrators**

Each dispute submitted by a Party to arbitration shall be heard by a sole arbitrator or an arbitration panel composed of three arbitrators, in accordance with the following provisions:

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(a) Where the Parties agree that the dispute concerns a technical matter, they may agree to appoint a sole arbitrator or, failing agreement on the identity of such sole arbitrator within thirty (30) days after receipt by the other Party of the proposal of a name for such an appointment by the Party who initiated the proceedings, either Party may apply to the President, Institution of Engineers India*, New Delhi, for a list of not fewer than five nominees and, on receipt of such list, the Parties shall alternately strike names there from, and the last remaining nominee on the list shall be the sole arbitrator for the matter in dispute. If the last remaining nominee has not been determined in this manner within sixty (60) days of the date of the list, the President, Institution of Engineers India*, New Delhi, shall appoint, upon the request of either Party and from such list or otherwise, a sole arbitrator for the matter in dispute.

(b) Where the Parties do not agree that the dispute concerns a technical matter, the Client and the Consultants shall each appoint one arbitrator, and these two arbitrators shall jointly appoint a third arbitrator, who shall chair the arbitration panel. If the arbitrators named by the Parties do not succeed in appointing a third arbitrator within thirty (30) days after the latter of the two arbitrators named by the Parties has been appointed, the third arbitrator shall, at the request of either Party, be appointed by Secretary, the Indian Council of Arbitration, New Delhi.

(c) If, in a dispute subject to Clause SC 15.3.1 (b), one Party fails to appoint its arbitrator within thirty (30) days after the other Party has appointed its arbitrator, the Party which has named an arbitrator may apply to the Secretary, Indian Council of Arbitration, New Delhi, to appoint a sole arbitrator for the matter in dispute, and the arbitrator appointed pursuant to such application shall be the sole arbitrator for that dispute.

Sd/-
GM Procurement
K-RIDE, Bengaluru

RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED

#8, 1st Floor, Samparka Soudha, Dr. Rajkumar Road,
Opposite Orion Mall, Rajajinagar 1st Block, Bengaluru-560010

Schedule I (Bidders Information)

Tender Notification No: KRIDL/ADM/Insurance/2023-24/01

For providing the Group Personal Accident Insurance claim to the Employees/ Legal heirs of the Deceased Employees/officers of K-RIDE who met with an accident resulting in Death/permanent Disablement for a period of 12 calendar months from the time of payment of premium & the same shall be subject to renewal for one more year or part thereof, on the same terms and conditions with mutual consent.

Name of the Insurance Company: _____

Sl. No	Particulars		To be filled in by the bidder
1.	Name and address of the Insurance Company		
2.	Contact Phone No.		
3.	PAN No.		
4.	Submitted - GST registration details		Yes/No
5.	Submitted - Power of Attorney	(In Original)	Yes/No
		(In e-portal)	Yes/No
6.	Submitted - EMD paid – Yes/No		Yes/No
7.	Company Registration Certificate.		Yes/No
8.	Submitted - Documents in respect of insurance company to be registered with IRDA or renewal of license by a Central legislation to undertake insurance related activities dealing with accident insurance to provide accident cover for the past Four years.		Yes/No
9.	Submitted - Documents for experience in the field of providing accident cover for a period of not less than three years.		Yes/No

Sl. No	Particulars	To be filled in by the bidder
10.	Submitted - Documents for having provided the services of Group Personal Accident Insurance satisfactorily to at least two Organizations for a minimum period of One year.	Yes/No
11.	Submitted - Documents for annual turnover of Rs.30 Crores per annum in the preceding two years	Yes/No
12.	Submitted - Declaration that the bidder has not been blacklisted by any Government/ Central/State Government Department/ Universities/ Educational Institutions/ Organization/Board owing to non-performance after the award of work/contract in the last 5 years.	Yes/No
13.	Submitted - Self-declaration on any litigation or arbitration arising out of contracts completed or under execution by it over the last five (05) years with K-RIDE.	Yes/No
14.	Submitted - Details of other relevant document as stipulated in tender to be uploaded.	Yes/No If yes give details

Seal & Signature of the Bidder

Date:

FORM OF CONTRACT

This CONTRACT (hereinafter called the "Contract") is made the _____ day of the month of

_____, 202____ , between, on the one hand, _____ (hereinafter called the "Client") and, on the other hand, _____ (hereinafter called the "Consultant/Insurance company").

*[*Note: If the Consultants/Insurance company consist of more than one entity, the above should be partially amended to read as follows*:

"......(hereinafter called the "Client") and, on *the other hand, a joint venture consisting of the following entities, each of which will be jointly and severally liable to the Client for all the Consultants'/Insurance company obligations under this Contract, namely, and* _____ *(hereinafter called the "Consultants.")"*]

WHEREAS

(a) the Client has requested the Insurance company to provide certain consulting services as defined in the Conditions of Contract attached to this Contract (hereinafter called the "Services");

(b) the Insurance company, having represented to the Client that they have the required professional skills, and personnel and technical resources, have agreed to provide the Services on the terms and conditions set forth in this Contract;

(c) the Client has received [or has applied for] a loan [or Special Fund] from the Bank toward the cost of the Services and intends to apply a portion of the proceeds of this [loan/special fund] to eligible payments under this Contract, it being understood that

(i) payments by the Bank will be made only at the request of the Client and upon approval by the Bank;

(ii) such payments will be subject, in all respects, to the terms and conditions of the [loan/financing/special fund] agreement, including prohibitions of withdrawal from the [loan/special fund] account for the purpose of any payment to persons or entities, or for any import of goods, if such payment or import, to the knowledge of the Bank, is prohibited by the decision of the United

Nations Security council taken under Chapter VII of the Charter of the United Nations; and

(iii) no party other than the Client shall derive any rights from the

[loan/financing/special fund] agreement or have any claim to the [loan/special fund] proceeds.

NOW THEREFORE the parties hereto hereby agree as follows:

1. The following documents attached hereto shall be deemed to form an integral part of this Contract:

(b) Instruction to Bidder
(c) Part-1 of Tender Document
(d) Part-2 of Tender Document
(e) Schedule -1 (Bidder Information)

Annexure - 1 – List of employees name with dependents for Group Medical Insurance Policy

Annexure - 2 – GMI - Scope of cover & benefit

Annexure -3 – List of Employees for Group Personal Accident Insurance

Annexure – 4 – GPA - Scope of cover & benefit

In the event of any inconsistency between the documents, the following order of precedence shall prevail: Part -2, Part -1, Instruction to Bidder, Annexures. Any reference to this Contract shall include, where the context permits, a reference to its Annexures.

[*Note: If any of these Annexure are not used, the words* "Not Used" *should be inserted below next to the title of the Annexure on the sheet attached hereto carrying the title of that Annexure.*]

2. The mutual rights and obligations of the Client and the Consultants/Insurance company shall be as set forth in the Contract, in particular:

(a) The Insurance company shall carry out the Services in accordance with the provisions of the Contract; and
(b) The Client shall make payments to the Insurance company in accordance with the provisions of the Contract.

IN WITNESS WHEREOF, the Parties hereto have caused this Contract to be signed in their respective names as of the day and year first above written.

FOR AND ON BEHALF OF [NAME OF CLIENT]

By
(Authorized Representative)

FOR AND ON BEHALF OF [NAME OF CONSULTANT]

By
(Authorized Representative)

[***Note**: If the Consultants/Insurance company consist of more than one entity, all of these entities should appear as signatories, e.g., in the following manner*:]

FOR AND ON BEHALF OF EACH OF
THE MEMBERS OF THE CONSULTANTS/INSURANCE COMPANY

[Name of Member]

By
(Authorized Representative) [Name of Member]

By
(Authorized Representative)

RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED

CADRE STRENGTH AS ON 30-05-2024

SL. No.	*CATEGORY OF POST*	*Working Strength*
01	Director	02
02	Special DC	01
03	General Manager	04
04	Company Secretary	01
05	AGM	06
06	JGM	07
07	Sr. DGM	01
08	DGM	11
09	Sr. Manager	09
10	Manager	14
11	Dy. Manager	13
12	Asst. Manager	08
13	Sr. Executive	22
11	EA	02
10	Executive	16

Demography of Employees and their Dependents

Age Band	0-25	26-35	36-45	46-55	56-65	66-75	76-85	86-95	96-100	Total
Self	**01**	**49**	**37**	**13**	**16**	**01**	**-**	**-**	**-**	**117**
Spouse	**04**	**28**	**16**	**14**	**06**	**01**	**-**	**-**	**-**	**69**
Father	**-**	**-**	**01**	**02**	**24**	**22**	**03**	**-**	**-**	**52**
Mother	**-**	**-**	**01**	**21**	**35**	**12**	**01**	**-**	**-**	**70**
Son	**45**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**45**
Daughter	**48**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**48**
Total										**401**

Annexure – 5

(on the letter head of the bidder)

No.: **Date:**

Format for Financial Bid

Providing Group Medical Insurance Policy & Providing Group Personal Accident Insurance Policy for the period of one year as per the details of Insurance Scheme:

Sl. No	Description	Premium amount	GST tax amount	Total In Figures	Total In Words
01	Providing Group Medical Insurance Policy **(Staff+Dependents) Total - 401** (As per Annexure – 1)				
02	Providing Group Personal Accident Insurance Policy **(Existing Employees) Total - 117** (As per Annexure – 3)				
03	Executive General Medical Checkup (As per Annexure -6)				

1. We agree with all the details of the Insurance Scheme and the Terms and Condition of Tender.
2. The offer is valid for 90 days from the last date of submission of this bid.

Signature with office seal and Date:

Signature and seal:

Annexure - 1

RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED

List of Employees name with dependents for Group Medical Insurance Policy

Sl. No.	Employee Name & their Dependant	Policy No.	Designation	Relationship	Date of Birth	Age	Group Medical Policy Limit per family as per KRIDE Medical Attendance Rules
1	**S.N. Srinivasa**	**KCSC001-00**	**CS - E8**	**Self**	**16-05-1960**	**64**	**₹7.5 lakhs**
2	V. Vijayalakshmi	KCSC001-01		Wife	12-05-1965	59	
3	**Nethra. D**	**KLD003-00**	**Executive (LM) - NE 3**	**Self**			**₹3 lakhs**
4	Monish BM	KLD003-01		Son	15.12.2022	2	
5	**Mangala Gowri. N.S**	**KLD004-00**	**Executie (LM) - NE 3**	**Self**	**11-06-1985**	**39**	
6	Pavan. R	KLD004-01		Son	16-01-2009	15	**₹3 lakhs**
7	Yashash. R	KLD004-02		Son	19-05-2011	13	
8	**Ritesh Kumar**	**KCC005-00**	**Manager (Civil) - E2**	**Self**	**16-09-1989**	**35**	
9	Dinesh Singh	KCC005-02		Father	02-03-1964	60	**₹6.5 lakhs**
10	Rina Sinha	KCC005-01		Mother	31-12-1976	48	
11	**Ambika. M**	**KCC009-00**	**Sr.Executive (Civil) - NE 4**	**Self**	**18-02-1993**	**31**	
12	Gouri M Magganmane	KCC009-01		Mother	19.05.1968	56	**₹3 lakhs**
13	Manjunath N Magganmane	KCC009-02		Father	02.07.1962	62	
14	**Naveen. H**	**KSD001-00**	**Manager (S&T) - E2**	**Self**	**09-07-1987**	**37**	
15	Shalini. M.B	KSD001-01		Wife	03-09-1992	32	
16	Hanumantharaya	KSD001-04		Father	04-05-1960	64	**₹6.5 lakhs**
17	Savithramma	KSD001-02		Mother	27-05-1967	57	
18	Gauri Naveen	KSD001-03		Daughter	18-05-2017	7	
19	**Ravi. K**	**KCC006-00**	**Sr. Manager (Civil) - E3**	**Self**	**02-01-1983**	**41**	
20	K. Vasantha	KCC006-01		Wife	17-05-1992	32	
21	K. Sathvika Krishna	KCC006-02		Daughter	26-12-2014	10	**₹6.5 lakhs**
22	Thulasi	KCC006-03		Mother	01-01-1965	59	
23	Vaishnav Aryan Krishna K	KCC006-04		Son	05.10.2023	1	
24	**Awadhesh Mehta**	**KFC001-00**	**Director (BD&F)**	**Self**	**12-01-1969**	**55**	
25	Smita Mehta	KFC001-01		Wife	14-05-1974	50	
26	UMA MEHTA	KFC001-02		Mother	05-01-1950	74	
27	JAGJYOTI PRASAD MEHTA	KFC001-04		Father	13-03-1942	82	**₹9 lakhs**
28	Akash Mehta	KFC001-05		Son	17-06-2001	23	
29	Anisha Mehta	KFC001-03		Daughter	16-04-2003	21	
30	**Sowmya. P**	**KHC002-00**	**Sr. Executive (HR) - NE 4**	**Self**	**01-04-1992**	**32**	
31	Umesh. S	KHC002-02		Husband	30-11-1983	41	
32	Prakash. B	KHC002-03		Father	01-11-1966	58	**₹3 lakhs**
33	Leelavathi. P	KHC002-01		Mother	01-01-1975	49	

34	Vihaan .U	KHC002-04		Son	16-09-2022	2	
35	**J. Sreenivasulu**	**KCD013-00**	**JGM (Civil) - E6**	**Self**	**02-07-1966**	**58**	
36	G. Jayasree	KCD013-01		Wife	10-01-1971	53	**₹7 lakhs**
37	J. Sree Chandana	KCD013-02		Daughter	03-02-1998	26	
38	**Anantha Murthy.C**	**KED002-00**	**Sr. Manager (Electrical) - E3**	**Self**	**08-07-1972**	**52**	
39	Gayathri	KED002-01		Wife	01-11-1984	40	
40	Atharva Ananth	KED002-03		Son	14-05-2014	10	**₹6.5 lakhs**
41	Kempamma	KED002-02		Mother	04-05-1951	73	
42	**Hamsa. L.P**	**KFC002-00**	**Dy.Manager (Finance) - E1**	**Self**	**31-05-1987**	**37**	**₹5 lakhs**
43	Nishita	KFC002-01		Daughter	15-09-2017	7	
44	Shanaya	KFC002-02		Daughter	28-11-2013	11	
45	Shobha Guruprakash R	KFC002-03		Mother	16-07-1965	59	
46	**Sanmitha. H**	**KHC003-00**	**Executive Assistant - NE 4**	**Self**	**25-03-1990**	**34**	**₹3 lakhs**
47	**A.R. Chandrashekar**	**KSD002-00**	**JGM / S&T - E6**	**Self**	**06-05-1971**	**53**	
48	Kamala. K.H	KSD002-01		Wife	16-03-1978	46	
49	Shalini. A.C	KSD002-02		Daughter	03-03-2000	24	**₹7 lakhs**
50	Yashwanth. A.C	KSD002-03		Son	01-10-2003	21	
51	**Nabin Chandra Patra**	**KCD014-00**	**AGM (Civil) - E7**	**Self**	**07-11-1964**	**60**	
52	Minati Patra	KCD014-01		Wife	16-05-1967	57	
53	Sidhant Patra	KCD014-02		Son	30-03-1992	32	**₹7 lakhs**
54	Shubhrant Patra	KCD014-03		Son	19-07-2002	22	
55	**Phani Bharath Paruchuri**	**KSC003-00**	**Dy.Manager (S&T) - E1**	**Self**	**26-07-1989**	**35**	
56	Thapasvi Paruchuri	KSC003-04		Daughter	09-10-2022	2	
57	Giridhar Rao. P	KSC003-03		Father	01-01-1952	72	**₹5 lakhs**
58	Rajani P	KSC003-01		Mother	01-01-1967	57	
59	Pathakamudi Mounika	KSC003-02		Wife	26-04-1994	30	
60	**Yashwantrao Biradar**	**KCC015-00**	**Sr. Manager (Civil) - E3**	**Self**	**16-06-1985**	**39**	
61	Pooja Sidramappa Yewale	KCC015-01		Wife	21-07-1998	26	**₹6.5 lakhs**
62	Mallinath	KCC015-03		Father	28-08-1960	64	
63	Jagadevi	KCC015-02		Mother	01-01-1953	71	
64	**Praveen Kumar**	KCD016-00	**GM (Civil) - E8**	**Self**	**17-09-1973**	**51**	**₹7.5 lakhs**
65	Aashi Sinha	KCD016-01		Daughter	06-08-2007	17	
66	**Jnanesh.G.C**	**KLD006-00**	**Surveyor - NE 2**	**Self**	**01-06-1984**	**40**	
67	Chunche Gowda	KLD006-04		Father	05-07-1959	65	
68	Bhagyamma	KLD006-01		Mother	03-08-1964	60	**₹3 lakhs**
69	Anupama.S.D	KLD006-02		Wife	20-06-1990	34	
70	Thushyathi.J	KLD006-03		Daughter	11-10-2018	6	
71	**T.N. Raviprakash**	**KLD007-00**	**Surveyor - NE 2**	**Self**	**01-06-1965**	**59**	
72	M.P. Shylaja	KLD007-01		Wife	15-03-1975	49	
73	Pavangowda.T.R	KLD007-03		Son	05-06-1998	26	**₹3 lakhs**
74	Chithrashree.T.R	KLD007-02		Daughter	01-05-2000	24	
75	**Tanuja.B. Awarnali**	**KEC003-00**	**AM(Electrical) - E0**	Self	**10-02-1990**	34	**₹5 lakhs**

76	Survarna Avaranale	KEC003-01		Mother	01-01-1964	60	
77	Basavaraj Shankareppa Avaranali	KEC003-02		Father	01-06-1963	61	
78	**M R Harsha**	**KFC004-00**	**DGM/Finance - E4**	**Self**	**07-04-1980**	**44**	
79	Shrinidhi	KFC004-01		WIFE	26-01-1986	38	**₹7 lakhs**
80	Advika	KFC004-02		DAUGHTER	28-07-2013	11	
81	M. Ramachandra	KFC004-04		FATHER	05-06-1948	76	
82	**PRADEEP M S**	**KCC020-00**	**EXECUTIVE/CIVIL - NE3**	SELF	**20-08-1993**	31	
83	Somashekar	KCC020-02		FATHER	22-07-1962	62	**₹3 Lakhs**
84	Devarajamma	KCC020-01		MOTHER	15-09-1973	51	
85	**DHANALAKSHMI V**	**KCC021-00**	**SR. EXECUTIVE/Civil -NE4**	SELF	**21-09-1979**	45	
86	JAYAMMA T	KCC021-01		MOTHER	07-08-1946	78	**₹3 lakhs**
87	**RAMESH REDDY**	**KCC022-00**	**SR. EXECUTIVE/Civil -NE4**	**SELF**	**04-04-1993**	**31**	
88	RAGHURAMA REDDY	KCC022-02		FATHER	20-08-1962	62	**₹3 lakhs**
89	LAKSHMI S	KCC022-01		MOTHER	01-01-1974	50	
90	**ADNAN AZEEZ**	**KEC004-00**	**EXECUTIVE/CIVIL - NE3**	**SELF**	**13-05-1997**	**27**	**₹3 lakhs**
91	**PRAVEEN KUMAR V**	KSC006-00	**SR. EXECUTIVE/S&T -NE4**	**SELF**	**26-01-1988**	**36**	
92	SEEMA NAYAK T G	KSC006-01		WIFE	09-01-1988	36	**₹3 lakhs**
93	T P DEETHYA NAYAK	KSC006-02		DAUGHTER	23-10-2016	8	
94	**MOPARTHI MAHESH KUMAR**	**KSC007-00**	**SR. EXECUTIVE/S&T -NE4**	**SELF**	**22-04-1994**	**30**	
95	M. Kotteshwara Rao	KSC007-02		FATHER	25-07-1965	59	**₹3 lakhs**
96	M. Indira	KSC007-01		MOTHER	05-02-1972	52	
97	**Sudheer Krishna M**	**KCC023-00**	**SR. EXECUTIVE/Civil -NE4**	**SELF**	**17-11-1984**	**40**	**₹3 lakhs**
98	Sangeetha	KCC023-01		WIFE	03-04-2002	22	
99	**Sanjay Kumar K.S**	**KCC024-00**	**SR. EXECUTIVE/Civil -NE4**	**SELF**	**07-11-1994**	**30**	**₹3 lakhs**
100	Gowramma K M	KCC024-01		Mother	22-07-1967	57	
101	Somashekhara K A	KCC024-02		FATHER	07-05-1962	62	
102	**Awadhesh Kumar**	**KCC025-00**	**SR. EXECUTIVE/Civil -NE4**	**SELF**	**14-01-1991**	**33**	**₹3 lakhs**
103	Sumintradevi	KCC025-01		Mother	06-05-1962	62	
104	Sahdeo Prasad	KCC025-02		FATHER	03-07-1958	66	
105	Priti Kumari	KCC025-03		Wife	12-09-1999	25	
106	Anshul Kumari	KCC025-04		Daughter	28.02.2023	1	
107	**Babitha Dias**	**KCC027-00**	**Manager/Civil - E2**	**SELF**	**19-06-1980**	**44**	**₹6.5 Lakhs**
108	Ryanchris Dias	KCC027-01		Son	02-02-2007	16	
109	**Varun Prasad Jadiyana**	**KCC029-00**	**Manager/Civil - E2**	**SELF**	**27-05-1987**	**37**	**₹6.5 Lakhs**
110	Manisha Gautam	KCC029-01		WIFE	10-03-1990	34	
111	Riyanshi Gautam	KCC029-02		Daughter	17-01-2020	4	
112	Liyana Jadiyana	KCC029-03		Daughter	01-01-2023	1	
113	**Saurabh Sharma**	**KCC031-00**	**Asst. Manager/Civil - E0**	**SELF**	**02-10-1990**	**34**	**₹5 Lakhs**
114	Shashi Sharma	KCC031-01		Mother	12-01-1960	64	
115	**Pragadeesh S**	**KCC032-00**	**Manager/Civil - E2**	**SELF**	**25-06-1992**	**32**	**₹6.5 Lakhs**
116	Kannika Parameshwari	KCC032-01		WIFE	20-10-1997	27	

117	Mahalakshmi	KCC03-02		Mother	20-05-1962	62	
118	Adyanah Ragnika PK	KCC03-03		Daughter	18.02.2023	1	
119	**Pratheek Vashista**	**KEC006-00**	**Asst. Manager /Electrical - E0**	**SELF**	**18-03-1992**	**32**	**₹5 lakhs**
120	R. Ushashrinivas	KEC006-01		Mother	04-09-1968	56	
121	R Sreenivasa	KEC006-02		Father	03.02.1962	62	
122	**Ranjitha M R**	**KFC005-00**	**Sr.Executive/Finance - NE4**	**Self**	**02-05-1993**	**31**	**₹3 lakhs**
123	Divakar T N	KFC005-02		Husband	25-11-1985	39	
124	Aarvi Gowda	KFC005-01		DAUGHTER	21-11-2019	5	
125	M R Nagamma	KFC005-00		Mother	12.04.1972	52	
126	M R Ramesh	KFC005-01		Father	03.03.1966	58	
127	**Suhas S Kumar**	**KFC006-00**	**Dy.Manager/Finance - E1**	**Self**	**07-01-1993**	**31**	**₹5 lakhs**
128	Padma K T	KFC006-01		Mother	01-01-1960	64	
129	Surya Kumar S	KFC006-02		Father	06-02-1960	64	
130	**Jeevan Kumar**	**KMC002-00**	**Asst. Manager/Mech - E0**	**Self**	**06-07-1990**	**34**	**₹5 lakhs**
131	Damodara Poojary	KMC002-02		Father	26-09-1962	62	
132	Shasikala	KMC002-01		Mother	31-08-1965	59	
133	**Monu Kumar Jha**	**KCC033-00**	**Manager/Civil - E2**	**Self**	**17-03-1989**	**35**	**₹6.5 Lakhs**
134	Devi Kant Jha	KCC033-03		Father	01-01-1954	70	
135	Pramila Devi	KCC033-01		Mother	04-02-1960	64	
136	Swati Patnak	KCC033-02		Wife	09-11-1990	34	
137	Shaurya K R Jha	KCC033-04		Son	29-05-2018	6	
138	Shreya Jha	KCC033-05		Daughter	09-06-2022	2	
139	**Sanketh Kulal**	**KCC036-00**	**Dy.Manager/Civil - E1**	**Self**	**19-07-1992**	**32**	**₹5 Lakhs**
140	Deeksha	KCC036-01		Wife	28.09.1996	28	
141	B Divakara Kulal	KCC036-02		Father	07.10.1958	66	
142	**Lohit I Naik**	H1007450-KCC037-00	**SR. EXECUTIVE/Civil -NE4**	**Self**	**21-10-1994**	**30**	**₹3 lakhs**
143	Ira Timmayya Naik	KCC037-02		Father	01-06-1951	73	
144	Sulochana	KCC037-01		Mother	12-04-1956	68	
145	**Ghanshyam M. Mundafode**	**KCC039-00**	**DGM/Civil - E4**	**Self**	**29-06-1979**	**45**	**₹7 lakhs**
146	Shital G. Mundafode	KCC039-01		Wife	22-09-1987	37	
147	Mithitesh	KCC039-03		Son	09-03-2009	15	
148	Purvi	KCC039-02		Daughter	03-05-2012	12	
149	**Pandala Venkat Das**	**KCC042-00**	**Manager/Civil - E2**	**Self**	**20-11-1986**	**38**	**₹6.5 Lakhs**
150	K A Bhanu Sree	KCC042-01		Wife	01-08-1987	37	
151	Pandala Advik	KCC042-02		Son	09-10-2022	2	
152	**Prakash G Gaonkar**	**KCC043-00**	**Sr.DGM/Civil - E5**	**Self**	**01-04-1965**	**59**	**₹7 lakhs**
153	Rekha A Naik	KCC043-01		Wife	12-01-1970	54	
154	Bharat Prakash	KCC043-02		Son	30-12-1997	27	
155	Aman Prakash	KCC043-03		Son	19-03-2001	23	
156	**Vikas Kumar**	**KCC045-00**	**Manager/Civil - E2**	**Self**	**15-01-1991**	**33**	**₹6.5 Lakhs**

157	Sarita	KCC045-01		Wife	20-06-1993	31	
158	Divyesh Choudhary	KCC045-03		Son	26-12-2017	7	
159	Taksha Veer Chaudhary	KCC045-04		Son	28-06-2020	4	
160	Shyam Veer Singh	KCC045-05		Father	28-06-1965	59	
161	Sukna Devi	KCC045-02		Mother	20-01-1970	54	
162	**Manoj H K**	**KCC046-00**	**Dy. Manager/Civil - E1**	**Self**	**01-05-1992**	**32**	**₹5 Lakhs**
163	Poornima	KCC046-01		Wife	30-07-1993	31	
164	Girija K	KCC046-02		Mother	15-05-1970	54	
165	Hanumappa K	KCC046-03		Father	05.09.1957	67	
166	**Ranga Rao Busi**	**KCC047-00**	**Manager/Civil - E2**	**Self**	**26-05-1990**	**34**	**₹6.5 Lakhs**
167	Varalakshmamma	KCC047-01		Mother	01-01-1960	64	
168	**Kesavan Krishnan**	**KCC048-00**	**DGM/Civil - E4**	**Self**	**20-05-1984**	**40**	**₹7 lakhs**
169	Bhuvaneshwari	KCC048-01		Wife	03-11-1991	33	
170	Dwarakesh K	KCC048-03		Son	26-11-2019	5	
171	J. Krishnan	KCC048-04		Father	10-05-1950	74	
172	K. Anjala	KCC048-02		Mother	30-03-1957	67	
173	**Kattunga Venkata Ramana**	**KEC007-00**	**Sr. Executive/Electrical - NE4**	**Self**	**06-07-1993**	**31**	**₹3 lakhs**
174	K. Atchiyya	KEC007-02		Father	18-11-1964	60	
175	K. Aruna Kumari	KEC007-01		Mother	08-08-1974	50	
176	**M. R. Umesh**	**KSD008-00**	**JGM/S&T - E6**	**Self**	**02-08-1970**	**54**	**₹7 lakhs**
177	H. Nandini	H1007450-KSD008-01		Wife	10-03-1973	51	
178	Sai Dhanya	H1007450-KSD008-02		Daughter	13-01-2002	22	
179	Sai Maanya	H1007450-KSD008-03		Daughter	06-05-2007	17	
180	**Salman F**	**KSC009-00**	**DGM/S&T - E4**	**Self**	**04-08-1984**	**40**	**₹7 lakhs**
181	Iffath Nousheen	KSC009-01		Wife	22-02-1989	35	
182	Afeef Farhan S	KSC009-02		Son	17-11-2012	12	
183	**Ashwath Kumar M S**	**KSC010-00**	**Dy. Manager/S&T - E1**	**Self**	**20-07-1987**	**37**	**₹5 Lakhs**
184	Vijetha K S	KSC010-01		Wife	21-03-1995	29	
185	Nishma A	KSC010-02		Daughter	20-01-2020	4	
186	Sheenappa Gowda M R	KSC010-04		Father	17-01-1956	68	
187	Susheela S	KSC010-03		Mother	19-01-1964	60	
188	**Dinesh B**	**KLD008-00**	**Tahsildar - E0**	**Self**	**09-03-1978**	**46**	**₹5 Lakhs**
189	Shobha N R	KLD008-01		Wife	22-07-1980	44	
190	Risha Saanvi D	KLD008-02		Daughter	03-11-2010	14	
191	**Rahul Byathnal**	**KCC052-00**	**DGM/Civil - E4**	**Self**	**11-01-1988**	**36**	**₹7 Lakhs**
192	Meghana C.M	KCC052-01		Wife	23-12-1992	32	
193	Ishanvi Rahul	KCC052-02		Daughter	11-04-2016	8	
194	Shadakshrappa B	KCC052-03		Father	20-07-1957	67	
195	**Mohamed Aftab**	**KCC053-00**	**JGM/Civil - E6**	**Self**	**12-02-1986**	**38**	**₹7 lakhs**
196	Usna Taj	KCC053-01		Wife	05-08-1989	35	
197	Mohamed Hasnain	KCC053-04		Son	11-05-2014	10	

198	Anum Fathima	KCC053-02		Daughter	07-11-2016	8	
199	Mohamed Fayaz H	KCC053-05		Father	03-08-1953	71	
200	Noor jahan	KCC053-03		Mother	09-07-1966	58	
201	**Shreyamsha Prasad KS**	**KCC054-00**	**DGM/Civil - E4**	**Self**	**30-01-1978**	**46**	**₹7 lakhs**
202	Padma HJ	KCC054-01		Mother	10-06-1952	72	
203	**Santhosh Kumar S R**	**KCC055-00**	**JGM/Civil - E6**	**Self**	**06-03-1981**	**43**	**₹7 lakhs**
204	Chaitra G	KCC055-01		Wife	04-05-1989	35	
205	Gagan S S	KCC055-04		Son	31-01-2014	10	
206	Vismaya S K	KCC055-02		Daughter	14-11-2019	5	
207	Ravindranath S H	KCC055-05		Father	19-06-1957	67	
208	Vinodamma S	KCC055-03		Mother	13-12-1962	62	
209	**B. Krishna Kishore**	**KEC008-00**	**Dy. Manager/Electrical - E1**	**Self**	**16-04-1986**	**38**	**₹5 Lakhs**
210	T.S Balakrishnan	KEC008-02		Father	01-07-1952	72	
211	B. Varalashmi	KEC008-01		Mother	06-08-1960	64	
212	**K Amarnath Reddy**	**KEC009-00**	**Dy. Manager/Electrical - E1**	**Self**	**21-08-1990**	**34**	**₹5 Lakhs**
213	K Krishna Reddy	KEC009-02		Father	20-06-1962	62	
214	K Padmavathi	KEC009-01		Mother	01-01-1969	55	
215	K Saikethan	KEC009-03		Son	15-06-2018	6	
216	**M Navesh**	**KSC012-00**	**Sr.Executive/S&T - NE4**	**Self**	**11-11-1988**	**36**	**₹3 lakhs**
217	M Vijayalakshmi	KSC012-01		Mother	15-10-1964	60	
218	M Radha			Wife	18.03.1990	34	
219	**Prashantha D R**	**KHC005-00**	**DGM/HR - E4**	**Self**	**30-05-1983**	**41**	**₹7 lakhs**
220	Prema	KHC005-01		Mother	01-01-1965	59	
221	Shreelakshmi B G	KHC005-02		Wife	31-07-1985	39	
222	Lahari D P	KHC005-03		Daughter	05-09-2012	12	
223	Taarunya D P	KHC005-04		Daughter	17-02-2017	7	
224	**Ramesh Babu Bandi**	**KCC056-00**	**AGM/Civil-E7**	**Self**	**15-06-1970**	**54**	**₹7 lakhs**
225	K Umadevi	KCC056-01		Wife	10-05-1976	48	
226	B.S. Karthik	KCC056-02		Son	03-11-2000	24	
227	B.V. Kovshik	KCC056-03		Son	17-03-2005	19	
228	**Nilesh Rajkumar Kumbhare**	**KEC010-00**	**Dy. Manager/Electrical - E1**	**Self**	**17-04-1990**	**34**	**₹5 Lakhs**
229	Jyoti Rajkumar Kumbhare	KEC010-01		Mother	01-01-1969	55	
230	Reshma N Kumbhare	KEC010-02		Wife	10-10-1990	34	
231	Ansh Nilesh Kumbhare	KEC010-03		Son	05-05-2015	9	
232	Anaya Nilesh Kumbhare	KEC010-04		Daughter	06.09.2022	2	
233	**P Anbu Ganapathy**	**KCC050-00**	**DGM/Civil - E4**	**Self**	**13-06-1984**	40	**₹7 Lakhs**
234	K Kanimozhi	KCC050-01		Wife	14-12-1988	36	
235	A Tarunkarthick	KCC050-03		Son	08-11-2013	11	
236	A Iniya Venbha	KCC050-02		Daughter	05-05-2017	7	
237	**Vijayashree H K**	**KHC006-00**	**Executive/HR - NE3**	**Self**	**05-06-1982**	**42**	**₹3 lakhs**

238	S. Krishnamurthy	KHC006-02		Father	17-01-1950	74	
239	Mohith Narayana	KHC006-01		Son	19-02-2011	14	
240	Varadaraj CH	KHC006-02		Husband	09.12.1979	45	
241	**Anshul Shukla**	**KFC009-00**	**Sr. Manager/Finance - E3**	**Self**	**23-04-1990**	**34**	**₹6.5 lakhs**
242	**Srinivasan M B**	**KCD057**	**DGM/Civil - E4**	**Self**	02-04-1967	**57**	**₹7 lakhs**
243	Kavita Raghunathan			Wife	21-07-1972	**52**	
244	M.S.Jaganath			Son	23-10-2001	**23**	
245	**Angshuman Mandal**	**KEC011**	**Executive/Elect. - NE3**	**Self**	29-04-1994	**30**	**₹3 lakhs**
246	Parthasarathi Mandal			Father	29-04-1968	**56**	
247	Nayanjura Sahana			Mother	31-05-1970	**54**	
248	Shilpa Mandal			Wife	03-03-2000	**24**	
249	**Kavya G.S.**	**KITC004**	**Executive /IT - NE3**	**Self**	03-07-1994	**30**	**₹3 lakhs**
250	K.Leelavathy			**Mother**	22-07-1957	**67**	
251	G.R.Sreekanthan			**Father**	26-11-1956	**68**	
252	**Vijay Kumar**	**KCC059**	**GM (Civil) - E8**	**Self**	09-05-1968	**56**	**₹7.5 lakhs**
253	Anju Kumari			**Wife**	14-08-1969	**55**	
254	**Raghavendra**	**KMD003**	**DGM/Rolling Stock - E4**	**Self**	01-08-1990	**34**	**₹7 Lakhs**
255	K.Nagappa			**Father**	12-03-1960	**64**	
256	Renuka			**Mother**	20-10-1969	**55**	
257	Bharathi KC			**Wife**	31.12.1992	**32**	
258	**Manjunath Shivabasu Bellad**	**KMC004**	**Dy.Manager/Rolling Stock - E1**	**Self**	19-12-1991	**33**	**₹5 Lakhs**
259	Laxmi Gondi			**Wife**	22-07-1991	**33**	
260	Harishikesh Manjunath Bellad			**Son**	18-01-2022	**2**	
261	Shivabasu Bellad			**Father**	20-07-1963	**61**	
262	Nirmala Bellad			**Mother**	01-01-1964	**60**	
263	**Ellanti Tejaswi**	**KSC013**	**Executive /S&T - NE3**	**Self**	10-06-1995	**29**	**₹3 lakhs**
264	**Lakshmi Devananda**	**KFC011**	**Sr. Manager(Finance) - E3**	**Self**	**20-05-1980**	**44**	**₹6.5 lakhs**
265	Nagaraj C.S.			Father	10-06-1950	74	
266	Parijatha N			Mother	28-16-1951	73	
267	Dhanvin Dev Shetty			Son	29-09-2017	7	
268	**Lochan B**	**KITC005**	**Sr.Executive /IT - NE4**	**Self**	08-10-1987	**37**	**₹3 lakhs**
269	B.V.Bhakthanarayana			Father	03-06-1960	64	
270	Shivamma			Mother	05-05-1970	54	
271	Ramya H.C.			Wife	20-08-1992	32	
272	Durgesh L.B.			Son	09-02-2019	5	
273	**Rakesh Gowda M**	**KFC010**	**Executive /Finance - NE3**	**Self**	23.03.1998	26	**₹3 lakhs**
274	Manchegowda M			Father	10-04-1962	62	
275	Jayasheela			Mother	20-07-1977	47	
276	**Ponnappa K.C.**	**KCC060**	**EA to Director(P&P) - NE4**	**Self**	02.10.1997	27	**₹3 lakhs**
277	KC Shobha			Mother	01.01.1968	56	

278	**Shreya D Purvimath**	**KCC061**	**Sr.Executive/NE4**	**Self**	22.07.1994	30	**₹3 lakhs**
279	Anupama Purvimath			Mother	17.05.1969	55	
280	**Gagana VR**	**KCC062**	**Executive /Urban Planning - NE3**	**Self**	28.12.1992	32	**₹3 lakhs**
281	Radha MS			Mother	01.01.1965	59	
282	Venugopal GB			Father	01.05.1958	66	
283	**Vikas Chandra**	**KCC063**	**DGM/Civil/E4**	**Self**	14.02.1983	41	**₹7 lakhs**
284	Harshita Chandra			Daughter	09.05.2011	13	
285	**Rajashekhar KA**	**KCC064**	**Sr.Manager/Urban Planning**	**Self**	01.06.1977	47	**₹6.5 lakhs**
286	Reshma Sri			Wife	01.06.1986	38	
287	Krishnatulasi			Daughter	30.12.2011	13	
288	Hladni R Airani			Daughter	30.05.2013	11	
289	Vatsala M			Mother in law	01.06.1969	55	
290	**Punitha Sadashivaiah**	**KPRD001**	**JGM/CPRO**	**Self**	02.05.1988	36	**₹7 lakhs**
291	Ratnakumar D			Husband	21.02.1987	37	
292	Achintya S Kumar			Son	26.11.2021	3	
293	**Ramesha HK**	**KMD001**	**JGM/Mech**	**Self**	01.01.1979	45	**₹7 lakhs**
294	Pavithra RS			Wife	21.06.1982	42	
295	G.R Leelavathi			Mother	18.01.1959	65	
296	H.R.Komari Gowda			Father	07.09.1950	74	
297	**Anusha J**	**KCSC002**	**Sr.Executive**	**Self**	21.01.1991	33	**₹3 lakhs**
298	**Parag Madhukar Gholap**	**KCC065**	**AGM**	**Self**	09.06.1978	46	**₹7 lakhs**
299	Kusum Madhukar Gholap			Mother		69	
300	Yuthika Parag Gholap			Daughter	22.05.2008	16	
301	**Bharath B.M.**	**KCC066**	**Sr. Manager/Civil**	**Self**	05.09.1984	40	**₹6.5 lakhs**
302	Nagalakshmi B.H.			Mother	01.05.1956	68	
303	Sohana B Gowda			Daughter	20.02.2015	9	
304	**Nikhil V Jolad**	**KCC067**	**Sr. Manager/Civil**	**Self**	25.10.1984	40	**₹6.5 lakhs**
305	Vrishank N Jolad			Son	29.06.2016	8	
306	Shushank Jolad			Son	04.10.2018	6	
307	Vijayalakshmi Veeranna Jolad			Mother	24.07.1963	61	
308	Veeranna B Jolad			Father	26.06.1952	72	
309	**Nandeesh H.V.**	**KCC068**	**Sr. Manager/Civil**	**Self**	08.10.1986	38	**₹6.5 lakhs**
310	K.P.Harshitha			Wife	28.04.1995	29	

311	Thanvish Shyam			Son	14.03.2021	3	
312	Thasmay Aaditya			Son	14.03.2021	3	
313	Hemavathi			Mother	06.02.1961	63	
314	H.V.Veerappaji			Father	20.08.1953	71	
315	**Nenavath Krishta Naik**	**KEC013**	**AGM/Electrical - E7**	**Self**	07.07.1982	42	
316	Sugali Syamala			Wife	13.05.1993	31	
317	N Duray Naik			Son	28.03.2017	7	**₹7 lakhs**
318	N Soni Bhai			Mother	01.06.1948	76	
319	Bindu Sree N			Daughter	17.08.2013	11	
320	**Premsagar V**	**KPRC003**	**Sr.Executive/PRO**	**Self**	08.06.1995	29	**₹3 lakhs**
321	**Reshma Udaya Poojary**	**KPRC002**	**Manager/PRO**	**Self**	21.02.1988	36	
322	Pranvi Udaya			Daughter	06.01.2019	5	**₹6.5 lakhs**
323	M Udaya Poojary			Husband	11.02.1984	40	
324	Bhavani			Mother	1964	60	
325	**Natesh D.B**	**KLD010**	**Spl.DC/Land**	**Self**	21.07.1973	51	
326	Adarsh N Patel			Son	14.01.2008	16	
327	Akarsh N Patel			Son	19.01.2008	16	**₹7 lakhs**
328	Basavarajappa			Father	1945	79	
329	Dakshayani			Mother	1963	61	
330	**Kashinath**	**KEC014**	**Dy.Manager/Electrical**	**Self**	05.01.1981	43	
331	Aruna CS			Wife	27.01.1985	39	
332	Tejas HK			Son	09.04.2010	14	**₹5 lakhs**
333	Aradhya			Daughter	15.12.2013	11	
334	Mahadevi			Mother	01.06.1954	70	
335	**Narendra B.S.**	**KCC069**	**GM/Civil/E8**	**Self**	04.04.1972	52	
336	Kavitha K			Wife	01.03.1978	46	
337	Vivek Narendra			son	27.11.2004	20	
338	Esha Narendra			Daughter	13.03.2007	17	**₹7.5 lakhs**
339	**Pravindra Kumar**	**KCC070**	**GM/Civil/E8**	**Self**	13.04.1976	48	
340	Rukma Devi			Wife	01.07.1977	47	
341	Annu Kumari			Daughter	19.09.2000	24	
342	Satyam Singh			Son	05.01.2005	19	
343	Usha Kiran			Mother	03.03.1956	68	**₹7.5 lakhs**
344	**Sunil Kumar Sharma .I**	**KCC071**	**Asst. Manager /Civil**	**Self**	01.03.1996	28	
345	Kanthi Sharma			Mother	01.01.1977	47	
346	Indrajith Sharma			Father	01.01.1969	55	**₹5 Lakhs**
347	**Lohith BH**	**KLD011**	**Surveyor/Land**	**Self**	03.08.1991	33	
348	Mangalagowramma RB			Wife	30.09.1997	27	**₹3 Lakhs**
349	Manjula			Mother	10.03.1967	57	

350	**Vinay Kumar S**	**KLD012**	**Surveyor/Land**	**Self**	23.01.1994	30	
351	Lekha N			Wife	24.04.1999	25	**₹3 Lakhs**
352	Kamakshamma			Mother	01.06.1965	59	
353	Hamsa V			Daughter	26.01.2024	0	
354	**S.Nagaraj**	**KCC072**	**Manager/Civil - E2**	**Self**	07.05.1985	39	
355	Vedavalli			Mother	27.05.1964	60	
356	Samaraj S			Father	19.04.1954	70	**₹6.5 lakhs**
357	Archana N			Wife	17.02.1993	31	
358	Karthika N			Daughter	08.03.2014	10	
359	Shakthi Shri N			Daughter	18.07.2018	6	
360	**S. Hemanth Kumar**	**KCC073**	**EXECUTIVE/CIVIL - NE3**	**Self**	10.08.1999	25	
361	M. Gouramma			Mother	01.01.1984	40	**₹3 Lakhs**
362	Eranna			Father	01.01.1980	44	
363	**Arun Kumar R**	**KCC074**	**Sr.Executive/Civil/NE4**	**Self**	14.11.1991	33	
364	Yamuna GM			Wife	31.05.1990	34	**₹3 Lakhs**
365	Gangamma			Father	01.05.1970	54	
366	**Hitesh Raj Urs A.P**	**KCC075**	**Sr.Executive/Civil/NE4**	**Self**	12.05.1997	27	**₹3 Lakhs**
367	**Suhas R**	**KCC076**	**Sr.Executive/Civil/NE4**	**Self**	09.08.1990	34	**₹3 Lakhs**
368	Jamuna KR			Wife	18.03.1993	31	
369	Suma G			Mother	25.04.1966	58	
370	**Spoorti Lambi**	**KCC077**	**Sr.Executive/Civil/NE4**	**Self**	05.11.1996	28	**₹3 Lakhs**
371	Sangappa Lambi			Father	06.02.1964	60	
372	**Shobha C**	**KCC078**	**Sr.Executive/Civil/NE4**	**Self**	07.11.1997	27	**₹3 Lakhs**
373	Susheelamma			Mother	03.05.1973	51	
374	**Ashish Kumar Jha**	**KCC079**	**Manager /Civil/E2**	**Self**	02.01.1989	35	
375	Atharva Jha			Son	05.06.1917	7	**₹6.5 lakhs**
376	Ajay Kumar Jha			Father	01.01.1953	71	
377	Nandani Devi			Mother	01.01.1970	54	
378	**Syed Usman**	**KRC001-00**	**AM (Civil) - E0**	**Self**	**16-04-1960**	**64**	
379	Zareen Taj	KRC001-01		Wife	22-02-1972	52	
380	Saba Sultana	KRC001-02		Daughter	21-08-1996	28	**₹5 lakhs**
381	Sumaiya Sultana	KRC001-03		Daughter	12-02-1999	25	
382	**Gopala Krishna Rao N**	**KRC015**	**Dy. Manager/Land - E1**	**Self**	30-10-1961	63	**₹5 Lakhs**
383	G Nalini Rao			**Wife**	19-06-1966	63	
384	**Anesa Fathima**	**KRC017**	**Asst.Manager**	**Self**	05.01.1960	64	**₹5 Lakhs**
385	Hidayathulla Shariff			Husband	23.12.1953	71	
386	**Chandrashekharacharya AP**	**KRC018**	**Manager/S&T**	**Self**	20.07.1962	62	**₹6.5 lakhs**
387	Shashikala HB			Wife	03.02.1968	56	

388	**S. Veerabhadraiah**	**KRC016**	**Dy. Manager/Finance - E1**	**Self**	01.06.1959	65	**₹5 lakhs**
389	V Parvathi			Wife	11.11.1964	60	
390	**R Ramesh**	**KRC019**	**AGM/Civil- E7**	**Self**	26.08.1962	62	**₹7 lakhs**
391	K Savitha			Wife	01.07.1972	52	
392	R.Vivek			Son	29.09.1999	25	
393	R.Kaanchana			Daughter	21.01.2008	16	
394	**M.Bayapa Reddy**	**KRC020**	**Asst. Manager**	**Self**	02.02.1963	61	**₹5 Lakhs**
395	Vijayamma			Wife	23.06.1967	57	
396	**Sowpati Nageswara Rao**	**KSD004-00**	**GM (S&T) - E8**	**Self**	**22-05-1969**	55	**₹7.5 lakhs**
397	Bhavani	KSD004-01		Wife	11-11-1972	52	
398	Rohan Nageswara Rao	KSD004-02		Son	02-01-2003	21	
399	**M Balaji**	**KSD005-00**	**TADK/S&T - NE2**	**Self**	**23-10-1990**	34	**₹2 Lakhs**
400	M. Mani	KSD005-03		Father	07-06-1958	66	
401	M. Vijaya	KSD005-01		Mother	13-11-1964	60	

Annexure-2

C. Scope of Cover & Benefit: (Group Medical Insurance Policy)

I. Room boarding expenses to 1.5% of the sum assured per day, subjected to maximum of Rs.5000/- in case of ICU as per the actuals.

II. Cash less hospitalization.

III. Executive Medical checkup for K-RIDE employee only. (one time per year)

IV. Surgeon, Anesthetist, Medical Practitioner, Consultants, Specialist fees.

V. Anesthesia, Blood, Blood products, Oxygen, Operation theatre charges, surgical appliances, medicines & drugs, diagnostic materials and X ray, dialysis, chemotherapy, radiotherapy, cost of pacemaker, artificial limbs and cost of organs and similar expenses.

VI. Pre and Post hospitalization expenses. (Operation treatment claim surgical Appliance medical and drugs)

VII. Hospitalization should cover expenses incurred for treatment for Asthma, bronchitis, chronic nephritis and nephritic syndrome, Diarrhea and insidious epilepsy, Hypertension, Influenza, cough and cold. All psychiatric or psychosomatic disorders, pyrexia of unknown origin for less than 10 days. Tonsillitis and upper respiratory tract infection including laryngitis and pharyngitis, arthritis, gout and rheumatism diabetes and any illness that requires minimum 24 hours hospitalization.

VIII. Expenses on Hospitalization for specific treatment such as Dialysis, Chemotherapy, radiotherapy, eye surgery, lithotripsy (Kidney stone removal), tonsillectomy D&C taken in a hospital nursing home/ovarian Surgery and related treatment /hormonal therapy/ Immunotherapy,

IX. Expenses on treatment of diseases such as Cataract, prostate, hypertrophy and hysterectomy for menorrhagia, sinusitis and related disorders even though it is pre-existed. Day care expenses for advanced technological surgeries and procedures requiring less than 24 hours of hospitalization.

X. Expenses for vaccination, inoculation or change of life or cosmetic or aesthetic treatment of any description, plastic surgery as may be necessitated due to any accidents or any illness.

XI. Expenses for diagnostic X - ray laboratory.

XII. Expenses arising from or traceable to pregnancy and child birth (including caesarian)

XIII. The date of admission to the inpatient treatment should be taken into consideration and the period of treatment even if exceeds the period of policy that amount should also be covered.

XIV. Floater Cover

XV. Family = Self + Spouse + 2 Dependent Children + 2 Dependent Parents (No age restriction for parents or maximum age of 100) (3rd Child shall also covered on special cases within the family limit of self + 5)

XVI. Coverage for Employees and their Dependents

XVII. Sum insured Rs. 2 lakhs to Rs. 10 lakhs as detailed in the list.

XVIII. Pre-existing diseases are to be covered

XIX. (Maternity expenses benefit up to Rs. 25,000/- for Normal Delivery Rs. 1,00,000/-for Caesarian

XX. First 30 days waiting period from the commencement date of the policy to be waived.

XXI. First one year and two years and four years waiting periods for diseases to be waived.

XXII. Pre-hospitalization treatment for a period of 30 days

XXIII. Post hospitalization treatment for a period of 60 days

XXIV. New born baby covered from day one, expenses covered under maternity

XXV. Corporate buffer of Rs. 20 lakhs

XXVI. Ambulance charges

XXVII. Cashless hospitalization

XXVIII. Mid-term inclusion / exclusion

XXIX. Mid-term natural additions will be allowed. To be intimated within 45 days. Premium rate to be charges on pro rata Basis.

XXX. Benefits under the policy could be availed all over India.

XXXI. Covid-19 cover from the commencement of the policy.

XXXII. Annual Medical check-up/periodical check to be included at the time of renewal or no claim bonus to be added.

XXXIII. OPD cover and Ayurveda, Homeopathy treatment to be included.

XXXIV. Any other value-added services if the Insurance company wanted to provide Exclusively for K-RIDE.

ANNEXURE- 2 GMI Coverages (104 lives)	
Inusred Name	
Address	
Policy Period	
SECTION A: SUMMARY OF COVER	
Current members to be covered	
Is it a Family floater cover	**Yes**
Is Maternity benefits covered	**Yes**
SECTION B : DETAILS OF THE COVER	
Pre-existing diseases/injuries	**Covered**
Diseases contracted during the first 30-days of the policy	**Covered**
Specified diseases contracted during the first year & 2nd Year & 4th Year of the policy like (Cataract, Benign, Prostatic Hyperthropy, Hysterectomy, Hernia, Hydrocele, Congenital Internal Disease,Fistula in anus, Piles, Sinusitis and related disorders.	**Covered**
First nine month waiting for Maternity Benefits	**Waived Off**
Normal Delivery Sublimit	**25000**
C- Section Sub Limit	**1,00,000**
Pre and Post natal expenses within maternity limit	**Rs.5000 within Maternity limit**
Maternity Cover Condition	**Covered for 2 Children (Excluding Twins at 2nd birth)**
New Born Baby Cover from Day1	**Covered**
Corporate Buffer	**Rs.25 Lakhs**
Room Rent	
Room /rent	**1.5% of Sum Insured**
ICU	**ICU at actuals**
Premium Addition- Deletion Method	**Pro-rated**
Ambulance Charges	**at actuals**
Ailment Sublimit	**For Cataract: Rs.50000 per eye**
Internal congenital disease cover	**Covered**

Annexure – 3

RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED

List of Employees for Group Personal Accident Insurance

Sl. No.	Name of the Employees	Date of Birth	Age	Sum Insured (`)
1	S.N. Srinivasa	16-05-1960	64	12.5 lakhs
2	Nethra. D	17-05-1992	32	12 lakhs
3	Mangala Gowri. N.S	11-06-1985	38	12 lakhs
4	Ritesh Kumar	16-09-1989	34	12 lakhs
5	Ambika. M	18-02-1993	31	12 lakhs
6	Naveen. H	09-07-1987	36	12 lakhs
7	Ravi. K	02-01-1983	41	12 lakhs
8	Awadhesh Mehta	12-01-1969	55	17.5 lakhs
9	Sowmya. P	01-04-1992	32	12 lakhs
10	J. Sreenivasulu	02-07-1966	57	12 lakhs
11	Anantha Murthy.C	08-07-1972	51	12 lakhs
12	Hamsa. L.P	31-05-1987	37	12 lakhs
13	Sanmitha. H	25-03-1990	34	12 lakhs
14	A.R. Chandrashekar	06-05-1971	53	12 lakhs
15	Nabin Chandra Patra	07-11-1964	59	12 lakhs
16	Phani Bharath. P	26-07-1989	34	12 lakhs
17	Yashwantrao Biradar	16-06-1985	38	12 lakhs
18	Praveen Kumar	17-09-1973	50	12.5 lakhs
19	Jnanesh.G.C	01-06-1984	40	12 lakhs
20	T.N. Raviprakash	01-06-1965	59	12 lakhs
21	Tanuja.B. Awarnali	10-02-1990	34	12 lakhs
22	M R Harsha	07-04-1980	44	12 lakhs
23	PRADEEP M S	20-08-1993	30	12 lakhs
24	DHANALAKSHMI V	21-09-1979	44	12 lakhs
25	RAMESH REDDY	04-04-1993	31	12 lakhs
26	ADNAN AZEEZ	13-05-1997	27	12 lakhs
27	PRAVEEN KUMAR V	26-01-1988	36	12 lakhs
28	MOPARTHI MAHESH KUMAR	22-04-1994	30	12 lakhs
29	Sudheer Krishna M	17-11-1984	39	12 lakhs
30	Sanjay Kumar K.S	07-11-1994	29	12 lakhs
31	Awadhesh Kumar	14-01-1991	33	12 lakhs
32	Babitha Dias	19-06-1980	43	12 lakhs
33	Varun Prasad Jadiyana	27-05-1983	41	12 lakhs
34	Saurabh Sharma	02-10-1990	33	12 lakhs

35	Pragadeesh S	25-06-1992	31	12 lakhs
36	Pratheek Vashista	18-03-1992	32	12 lakhs
37	Ranjitha M R	02-05-1993	31	12 lakhs
38	Suhas Kumar	07-01-1993	31	12 lakhs
39	Jeevan Kumar	06-07-1990	33	12 lakhs
40	Monu Kumar Jha	17-03-1989	35	12 lakhs
41	Sanketh Kulal	19-07-1992	31	12 lakhs
42	Lohit I Naik	21-10-1994	29	12 lakhs
43	Ghanshyam M. Mundafode	29-06-1979	44	12 lakhs
44	Pandala Venkat Das	20-11-1986	37	12 lakhs
45	Prakash G Gaonkar	01-04-1965	59	12 lakhs
46	Vikas Kumar	15-01-1991	33	12 lakhs
47	Manoj H K	01-05-1992	32	12 lakhs
48	Ranga Rao Busi	26-05-1990	34	12 lakhs
49	Kesavan Krishnan	20-05-1984	40	12 lakhs
50	Kattunga Venkata Ramana	06-07-1993	30	12 lakhs
51	M. R. Umesh	02-08-1970	53	12 lakhs
52	Salman F	04-08-1984	39	12 lakhs
53	Ashwath Kumar M S	20-07-1987	36	12 lakhs
54	Dinesh B	09-03-1978	46	12 lakhs
55	Rahul Byathnal	11-01-1988	36	12 lakhs
56	Mohamed Aftab	12-02-1986	38	12 lakhs
57	Shreyamsha Prasad KS	30-01-1978	46	12 lakhs
58	Santhosh Kumar S R	06-03-1981	43	12 lakhs
59	B. Krishna Kishore	16-04-1986	38	12 lakhs
60	K Amarnath Reddy	21-08-1990	33	12 lakhs
61	M Navesh	11-11-1988	35	12 lakhs
62	Prashantha D R	30-05-1983	41	12 lakhs
63	Ramesh Babu Bandi	15-06-1970	53	12 lakhs
64	Nilesh Rajkumar Kumbhare	17-04-1990	34	12 lakhs
65	P Anbu Ganapathy	13-06-1984	39	12 lakhs
66	Vijayashree H K	05-06-1982	41	12 lakhs
67	Anshul Shukla	23-04-1990	34	12 lakhs
68	Srinivasan M B	02-04-1967	57	12 lakhs
69	Angshuman Mandal	29-04-1994	30	12 lakhs
70	Kavya G.S.	03-07-1994	29	12 lakhs
71	Vijay Kumar	09-05-1968	56	12.5 lakhs
72	Raghavendra	01-08-1990	33	12 lakhs
73	Manjunath Shivabasu Bellad	19-12-1991	32	12 lakhs
74	Ellanti Tejaswi	10-06-1995	28	12 lakhs
75	Lakshmi Devananda	20-05-1980	44	12 lakhs
76	Lochan B	08-10-1987	36	12 lakhs
77	Rakesh Gowda M	23-03-1998	26	12 lakhs
78	Ponnappa K.C.	02-10-1997	26	12 lakhs

79	Shreya D Purvimath	22-07-1994	29	12 lakhs
80	Gagana VR	28-12-1992	31	12 lakhs
81	Vikas Chandra	14-02-1983	41	12 lakhs
82	Rajashekhar KA	01-06-1977	47	12 lakhs
83	Parag Madhukar Gholap	09-06-1978	45	12 lakhs
84	Bharath B.M.	05-09-1984	39	12 lakhs
85	Nikhil V Jolad	25-10-1984	39	12 lakhs
86	Nandeesh H.V.	08-10-1986	37	12 lakhs
87	Dr.Narendra B.S.	04-04-1972	52	12.5 lakhs
88	Pravindra Kumar	13-04-1976	48	12 lakhs
89	Sunil Kumar Sharma .I	01-03-1996	28	12 lakhs
90	S.Nagaraj	07-05-1985	39	12 lakhs
91	Hemanth Kumar S	10-08-1999	24	12 lakhs
92	Arun Kumar R	14-11-1991	32	12 lakhs
93	Hitesh Raj Urs A.P	12-05-1997	27	12 lakhs
94	Suhas R	09-08-1990	33	12 lakhs
95	Spoorti Lambi	05-11-1996	27	12 lakhs
96	Shobha C	07-11-1997	26	12 lakhs
97	Nenavath Krishta Naik	07-07-1982	41	12 lakhs
98	Kashinath	05-01-1981	43	12 lakhs
99	Dr.Natesh D.B	21-07-1973	50	12 lakhs
100	Lohith BH	03-08-1991	32	12 lakhs
101	Vinay Kumar S	23-01-1994	30	12 lakhs
102	Anusha J	21-01-1991	33	12 lakhs
103	Punitha Sadashivaiah	02-05-1988	36	12 lakhs
104	Reshma Udaya Poojary	21-02-1988	36	12 lakhs
105	Premsagar V	08-06-1995	28	12 lakhs
106	Ashish Kumar Jha	02-10-1989	34	12 lakhs
107	Syed Usman	16-04-1960	64	12 lakhs
108	Gopala Krishna Rao N	30-10-1961	62	12 lakhs
109	Anesa Fathima	05-01-1960	64	12 lakhs
110	Chandrashekharacharya AP	20-07-1962	61	12 lakhs
111	S. Veerabhadraiah	01-06-1959	65	12 lakhs
112	R Ramesh	26-08-1962	61	12 lakhs
113	M.Bayapa Reddy	02-02-1963	61	12 lakhs
114	Ramesha HK	01-01-1979	45	12 lakhs
115	Sowpati Nageswara Rao	22-05-1969	55	12.5 lakhs
116	M BALAJI	23-10-1990	33	12 lakhs
117	Kanai Lal Sen	01-12-1960	63	12 lakhs

Annexure -4

D. Scope of Cover & Benifit: (Group Personal Accident Policy)

v. Personal Accident arising out of and in the course of Employment Or by Rail/ road Accident or other means.

vi. Covers death/disability of the insured arising out of accidents.

vii. Sum insured: for various employees are as per the list attached

viii. GPA coverage as per Annexure - 3

ANNEXURE 4 - GPA Coverages	
Insured Name	**K-RIDE**
Client Address	
Interest to be covered	**Only Employees. (Worldwide 24 hrs.)**
Nos. of Members	**117**
Coverage	
Accidental Death-Loss of Two Limbs, Two eyes or one limb and one eye	**Yes**
Permanent Total Disablement	**Yes**
Permanent Partial Disablement	**Yes**
Temporary Total Disablement	**1% of Sum Insured subject to maximum of Rs. 5,000/- per week (Up to 104 weeks)**
Medical Extension	**10% of CSI or 40% of Admissible Claim amount whichever is less**
Funeral Expenses	**INR 25000/-**
Repatriation of Mortal remains	**INR 10000/-**
Cover for Expenses related to Burns	**Actual Expenses**
Loss of Job cover	**50% of SI**
Out Patient Department (OPD) expenses	**Rs.25000/-**
Purchase of blood	**Rs.25000/-**
Daily Cash Allowance	**Rs.1000/- per day**
Ambulance Charges	**at actuals**
Schedule - Permanent Total Disablement	
1.Loss of Sight of both eyes, or 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 Physical Separation/Loss of one entire hand or one entire foot, then the Sum Insured as stated in the schedule to this Policy hereto as applicable to such Person	
2.Loss of Use of two hands or two feet, or of one hand and one foot, or of Loss of sight of one	

eye and Loss of Use of one hand or one foot, then the Sum Insured as stated in the Schedule to this Policy hereto as applicable to such Insured Person

3. Total and irrecoverable loss of use of a hand or a foot without physical separation then fifty percent (50%) of the Sum Insured as stated in the Schedule to this Policy hereto as applicable to such Insured Person.

4.If such Injury shall as a direct consequence thereof, permanently, and totally, 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 Sum Insured as stated in the Schedule to this Policy hereto as applicable to such Insured Person

Schedule - Permanent Partial Disablement	
Loss Covered	**% of Sum insured**
Loss of toes - all	**20**
Great both phalanges	**5**
Great - one phalanx	**2**
Other than great if more than one toe lost each	**1**
loss of hearing- both ears	**75**
loss of hearing- one ear	**30**
Loss of four fingers and thumb of one hand	**40**
Loss of four fingers	**35**
Loss of thumb - both phalanges	**25**
one phalanx	**10**
Loss of Index finger - three phalanges	**10**
two phalanges	**8**
one phalanx	**4**
Loss of middle finger - three phalanges	**6**
two phalanges	**4**
one phalanx	**2**
Loss of ring finger - three phalanges	**5**
two phalanges	**4**
one phalanx	**2**
Loss of little finger - three phalanges	**4**
two phalanges	**3**
Loss of metacarpus	
- first or second (additional)	**3**
third, fourth or fifth (additional)	**2**
Any other permanent partial disablement	**% as assessed by the Doctor**

Annexure -5

(on the letter head of the bidder)

No.: **Date:**

Format for Financial Bid

Providing Group Medical Insurance Policy & Providing Group Personal Accident Insurance Policy for the period of one year as per the details of Insurance Scheme:

Sl.No	Description	Premium amount	GST tax amount	Total In Figures	Total In Words
01	Providing Group Medical Insurance Policy **(Staff+Dependents) Total - 401** (As per Annexure – 1)				
02	Providing Group Personal Accident Insurance Policy **(Existing Employees) Total - 117** (As per Annexure – 3)				
03	Executive General Medical Checkup **(Existing Employees) Total - 117** (As per Annexure -6)				

1. We agree with all the details of the Insurance Scheme and the Terms and Condition of Tender.
2. The offer is valid for 90 days from the last date of submission of this bid.

Signature with office seal and Date

Signature and seal:

Annexure - 6

Executive Medical Checkup:

1. **HAEMOGRAM**
   - Haemoglobin
   - Packed cell volume
   - RBC count
   - MCHC, MCV, MCH
   - Total WBC/ Differential Count
   - Peripheral Smear
   - Platelet Count

2. **BIOCHEMICAL PARAMETERS**
   - Fasting Blood Sugar
   - Postprandial Blood Sugar
   - Serum Urea & Serum Creatinine
   - Serum Uric Acid
   - HbA1c

3. **LIPID PROFILE**
   - Total Cholesterol
   - HDL Cholesterol
   - LDL Cholesterol
   - Triglycerides
   - Total Cholesterol / HDL Ratio

4. **LIVER FUNCTION TESTS**
   - Total Protein / Albumin / Globulin
   - SGPT, SGOT
   - Alkaline Phosphatase
   - GGTP
   - Serum Bilirubin

5. **GENERAL TESTS**
   - Complete Urine Analysis
   - ECG (Resting)
   - X-Ray Chest
   - Ultrasonogram of the abdomen (Screening only)
   - ESR
   - Pap Smear (for women)
   - Cardiac Stress Analysis (TMT) or Echo

6. SPECIALISTS CONSULTATIONS

- Diet counselling
- Physiotherapy counselling if required*
- Dental Consultation *
- Physician Consultation
- Gynaecologyology Consultation for women

Annexure-7

(on the letter head of the bidder)

Land Border (OEM)

"I have read the clause regarding restrictions on procurement from a bidder, OEM, vendor of a country which shares a land border with India; I certify that this bidder, OEM, vendor is not from such a country or, if from such a country, has been registered with the Competent Authority. I hereby certify that this bidder, OEM, vendor fulfills all requirements in this regard and is eligible to be considered". (Where applicable, evidence of valid registration by the Competent Authority shall be attached/uploaded.)

Note: "Insurer to be sign with company letterhead"