



**RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED**

**Tender Notification No: KRIDE/HR/GMI&GPA/2025**

**TENDER DOCUMENT**

**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 (CPP Portal) only**

**GENERAL MANAGER/PROCUREMENT**

**RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED**

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**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**

1. Bid Enquiry No.	<b>KRIDE/HR/GMI&amp;GPA/2025</b>
2. Tender Processing Fee	<b>Nil</b>
3. Amount put to Tender	Rs.77,63,989/- inclusive GST (Group Medical Insurance & Group Personal Accident)
4. EMD Amount put to Tender	Rs.77,700/- (Rupees Seventy-Seven thousand Seven Hundred only)
5. Tender System	One Cover Tender
6. The Method of Selection	Fulfillment of Technical Criteria and Least Cost Selection
7. Pre Meeting Date:	<b>01.07.2027, IST 11:00 hrs</b>
8. Pre Meeting Venue:	<b>K-RIDE Office , Bengaluru</b>
9. Last Date & Time for Seeking Clarifications	<b>02.07.2025, IST 17:00 hrs</b>
10. Last Date & Time of Bid Submission	<b>15.07.2025, IST 15:00 hrs</b>
11. Date of Opening of Technical Bid.	<b>16.07.2025, IST 15:30 hrs</b>
12. Price Bid	<p>The Bidder shall quote the premium as follows:</p> <ol style="list-style-type: none"> <li>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.</li> <li>2. For Group Personal accident per employee/officers of K-RIDE including applicable GST in Karnataka e-procurement portal only.</li> </ol>
13. Contract Period	12 Months

## **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**

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

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 (1<sup>st</sup> Electronic document) and financial bid in e-procurement portal only (2<sup>nd</sup> Electronic document).

Tender documents may be downloaded from Government of Karnataka e-Procurement website <https://etenders.gov.in/e procure/app> 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 <https://etenders.gov.in/e procure/app> 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 (0120-4200 462, 0120-4001 002/5, 0120-6277787, email: [support-eproc@nic.in](mailto:support-eproc@nic.in)

## **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 services (Inclusive of all taxes, duties, etc) and the evaluation will be done for the total quoted premium amount considering all the 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

The Documents furnished in the bid document under clause 3 are mandatory any bidder fails to submit the envisaged document need to summarily 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).

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

- c. The bidder should have an average annual turnover of Rs.30 Crores per annum in the preceding five years - 2019-2020 to 2023-24 (Copies of audited balance sheets certified by a Chartered Accountant to be uploaded).
- d. 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.

- e. 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.

- f. 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,

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
- g. 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.)
- h. 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.
- i. The performance of the bidder in the past would also be reckoned for considering the offers.
- j. 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:

“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



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.
<p style="text-align: center;"><b>PERSONAL ACCIDENT COVER IS WORLDWIDE.</b>  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.</p>		

**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.

### **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 KRIDE:**

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

<b>SL No.</b>	<b>Particulars</b>
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

### **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.

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.

- NEFT
- RTGS
- Demand Draft

**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.77,700/- 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. Deleted
- 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. Provision of Employee with dependents E-Card (in laminated Hard Copy)
- 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. 9 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. Deleted
- xxxii. Deleted
- xxxiii. Deleted
- xxxiv. Any other value-added services if the Insurance company wanted to provide Exclusively for K-RIDE.

<b><u>ANNEXURE- 2 GMI Coverages (490 lives)</u></b>	
<b><u>Insured Name</u></b>	
<b>Address</b>	
<b>Policy Period</b>	
<b>SECTION A: SUMMARY OF COVER</b>	
<b>Current members to be covered</b>	
<b>Is it a Family floater cover</b>	<b>Yes</b>
<b>Is Maternity benefits covered</b>	<b>Yes</b>
<b>SECTION B : DETAILS OF THE COVER</b>	
<b>Pre-existing diseases/injuries</b>	<b>Covered</b>
<b>Diseases contracted during the first 30-days of the policy</b>	<b>Covered</b>
<b>Specified diseases contracted during the first year &amp; 2nd Year &amp; 4th Year of the policy like (Cataract, Benign, Prostatic Hyperthropy, Hysterectomy, Hernia, Hydrocele, Congenital Internal Disease,Fistula in anus, Piles, Sinusitis and related disorders.</b>	<b>Covered</b>
<b>First nine month waiting for Maternity Benefits</b>	<b>Waived Off</b>
<b>Normal Delivery Sublimit</b>	<b>Rs. 25000/-</b>
<b>C- Section Sub Limit</b>	<b>Rs. 1,00,000/-</b>
<b>Pre and Post natal expenses within maternity limit</b>	<b>Rs.5000/- within Maternity limit</b>
<b>Maternity Cover Condition</b>	<b>Covered for 2 Children (Excluding Twins at 2<sup>nd</sup> birth)</b>
<b>New Born Baby Cover from Day1</b>	<b>Covered</b>
<b>Corporate Buffer</b>	<b>Rs.20 Lakhs</b>
<b>Room Rent</b>	
<b>Room /rent</b>	<b>1.5% of Sum Insured</b>
<b>ICU</b>	<b>ICU at actuals</b>
<b>Premium Addition- Deletion Method</b>	<b>Pro-rated</b>
<b>Ambulance Charges</b>	<b>at actuals</b>
<b>Ailment Sublimit</b>	<b>For Cataract: Rs.50000/- per eye</b>
<b>Internal congenital disease cover</b>	<b>Covered</b>

**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.

<b>ANNEXURE 4 - GPA Coverages (135 lives)</b>	
<b>Insured Name</b>	<b>K-RIDE</b>
<b>Client Address</b>	
<b>Interest to be covered</b>	<b>Only Employees. (Worldwide 24 hrs.)</b>
<b>Nos. of Members</b>	<b>135</b>
<b>Coverage</b>	
<b>Accidental Death-Loss of Two Limbs, Two eyes or one limb and one eye</b>	<b>Yes</b>
<b>Permanent Total Disablement</b>	<b>Yes</b>
<b>Permanent Partial Disablement</b>	<b>Yes</b>
<b>Temporary Total Disablement</b>	<b>1% of Sum Insured subject to maximum of Rs. 5,000/- per week (Up to 104 weeks)</b>
<b>Medical Extension</b>	<b>10% of CSI or 40% of Admissible Claim amount whichever is less</b>
<b>Funeral Expenses</b>	<b>INR 25000/-</b>
<b>Repatriation of Mortal remains</b>	<b>INR 10000/-</b>
<b>Cover for Expenses related to Burns</b>	<b>Actual Expenses</b>
<b>Loss of Job cover</b>	<b>50% of SI</b>
<b>Out Patient Department (OPD) expenses</b>	<b>Rs.25000/-</b>
<b>Purchase of blood</b>	<b>Rs.25000/-</b>
<b>Daily Cash Allowance</b>	<b>Rs.1000/- per day</b>
<b>Ambulance Charges</b>	<b>at actuals</b>
<b>Schedule - Permanent Total Disablement</b>	
<b>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</b>	

**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**

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



## **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 - [gmprocurement@kride.in](mailto:gmprocurement@kride.in)
- 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 Medclaim 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.

## **Part-2 (General Conditions)**

### **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.

## **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.

**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 as per the **BOQ** in finance Bid 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 [gmpurchasement@kride.in](mailto:gmpurchasement@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.

## **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 ("Consultants' Sub-consultants' Key Personnel") merely by title but not by name;

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

### **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 tender.

**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 15.3.

#### **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:

- (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<sup>\*</sup>, 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<sup>\*</sup>, 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 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.

15.3.2 Rules of Procedure Arbitration proceedings shall be conducted in accordance with procedure of the Arbitration & Conciliation Act 1996, of India and any amendment thereof

15.3.3 Substitute Arbitrators If for any reason an arbitrator is unable to perform his function, a substitute shall be appointed in the same manner as the original arbitrator.

15.3.4 Qualifications of Arbitrators The sole arbitrator or the third arbitrator appointed pursuant to paragraphs (a) through (c) of Clause 15.3.1 hereof shall be a nationally recognized legal or technical expert with extensive experience in relation to the matter in dispute.

15.3.5 Miscellaneous In any arbitration proceeding hereunder:

- (a) proceedings shall, unless otherwise agreed by the Parties, be held in **Bangalore**.
- (b) the decision of the sole arbitrator or of a majority of the arbitrators (or of the third arbitrator if there is no such majority) shall be final and binding and shall be enforceable in any court of competent jurisdiction, and the Parties hereby waive any objections to or claims of immunity in respect of such enforcement.

Sd/-  
**GM Procurement**  
**K-RIDE, Bengaluru**

**RAIL INFRASTRUCTURE DEVELOPMENT COMPANY  
(KARNATAKA) LIMITED**

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

**Schedule I (Bidders Information)**

**Tender Notification No: KRIDE/HR/GMI&GPA/2025**

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

**Date:**

**Seal & Signature of the Bidder**

## 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

Annexure – 5 - Land Border (OEM)

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 30-05-2025**

<b><i>SL. No.</i></b>	<b><i>CATEGORY OF POST</i></b>	<b><i>Working Strength</i></b>
01	Director	01
02	Special DC	01
03	General Manager	08
04	Company Secretary	01
05	AGM	09
06	JGM	06
07	Sr. DGM	04
08	DGM	12
09	Sr. Manager	09
10	Manager	14
11	Dy. Manager	09
12	Asst. Manager	19
13	Sr. Executive	29
11	EA	01
10	Executive	12

Demography of Employees and their Dependents – Refer Annexure 1

## 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	ID No	Designation	Relationship	Date of Birth	Age	Group Medical Policy Limit per family as per KRIDE Medical Attendance Rules
1	Nethra. D	KLD003-00	Executive (LM) - NE 3	Self	17.05.1992	33	₹3 lakhs
2	Monish BM	KLD003-01		Son	15.12.2022	3	
3	Mangala Gowri. N.S	KLD004-00	Executive (LM) - NE 3	Self	11-06-1985	40	₹3 lakhs
4	Pavan. R	KLD004-01		Son	16-01-2009	16	
5	Yashash. R	KLD004-02		Son	19-05-2011	14	
6	Ritesh Kumar	KCC005-00	Manager (Civil) - E2	Self	16-09-1989	36	₹6.5 lakhs
7	Dinesh Singh	KCC005-02		Father	02-03-1964	61	
8	Rina Sinha	KCC005-01		Mother	31-12-1976	49	
9	Ambika. M	KCC009-00	Sr.Executive (Civil) - NE 4	Self	18-02-1993	32	₹3 lakhs
10	Gouri M Magganmane	KCC009-01		Mother	19.05.1968	57	
11	Manjunath N Magganmane	KCC009-02		Father	02.07.1962	63	
12	Naveen. H	KSD001-00	Manager (S&T) - E2	Self	09-07-1987	38	₹6.5 lakhs
13	Shalini. M.B	KSD001-01		Wife	03-09-1992	33	
14	Hanumantharaya	KSD001-04		Father	04-05-1960	65	
15	Savithramma	KSD001-02		Mother	27-05-1967	58	
16	Gauri Naveen	KSD001-03		Daughter	18-05-2017	8	
17	Ravi. K	KCC006-00	Sr. Manager (Civil) - E3	Self	02-01-1983	42	₹6.5 lakhs
18	K. Vasantha	KCC006-01		Wife	17-05-1992	33	
19	K. Sathvika Krishna	KCC006-02		Daughter	26-12-2014	11	
20	Thulasi	KCC006-03		Mother	01-01-1965	60	
21	Vaishnav Aryan Krishna K	KCC006-04		Son	05.10.2023	2	
22	Awadhesh Mehta	KFC001-00	Director (BD&F)	Self	12-01-1969	56	₹9 lakhs
23	Smita Mehta	KFC001-01		Wife	14-05-1974	51	
24	UMA MEHTA	KFC001-02		Mother	05-01-1950	75	
25	JAGJYOTI PRASAD MEHTA	KFC001-04		Father	13-03-1942	83	
26	Akash Mehta	KFC001-05		Son	17-06-2001	24	
27	Anisha Mehta	KFC001-03		Daughter	16-04-2003	22	
28	Sowmya. P	KHC002-00	Dy.Manager (HR) - E1	Self	01-04-1992	33	₹5 lakhs
29	Umesh. S	KHC002-02		Husband	30-11-1983	42	
30	Prakash. B	KHC002-03		Father	01-11-1966	59	
31	Leelavathi. P	KHC002-01		Mother	01-01-1975	50	
32	Vihaan .U	KHC002-04		Son	16-09-2022	3	

33	Nihaan U			Son	23-05-2024	1	
34	Anantha Murthy.C	KED002-00	DGM(Electrical) - E4	Self	08-07-1972	53	₹7 lakhs
35	Gayathri	KED002-01		Wife	01-11-1984	41	
36	Atharva Anantha	KED002-03		Son	14-05-2014	11	
37	Hamsa. L.P	KFC002-00	Dy.Manager (Finance) - E1	Self	31-05-1987	38	₹5 lakhs
38	Nishita	KFC002-01		Daughter	15-09-2017	8	
39	Shanaya	KFC002-02		Daughter	28-11-2013	12	
40	Shobha Guruprakash R	KFC002-03		Mother	16-07-1965	60	
41	Sanmitha. H	KHC003-00	Asst. Manager - E 0	Self	25-03-1990	35	₹5 lakhs
42	Sanjeeva H			Father	06.06.1952	73	
43	Thrashalakshi			Mother	25.11.1962	63	
44	Avinash G			Husband	09.04.1989	36	
45	A.R. Chandrashekar	KSD002-00	AGM / S&T - E7	Self	06-05-1971	54	₹7 lakhs
46	Kamala. K.H	KSD002-01		Wife	16-03-1978	47	
47	Shalini. A.C	KSD002-02		Daughter	03-03-2000	25	
48	Yashwanth. A.C	KSD002-03		Son	01-10-2003	22	
49	Phani Bharath Paruchuri	KSC003-00	Dy.Manager (S&T) - E1	Self	26-07-1989	36	₹5 lakhs
50	Thapasvi Paruchuri	KSC003-04		Daughter	09-10-2022	3	
51	Paruchuri Giridhar Rao	KSC003-03		Father	01-01-1952	73	
52	Paruchuri Rajani	KSC003-01		Mother	01-01-1967	58	
53	Pathakamudi Mounika	KSC003-02		Wife	26-04-1994	31	
54	Yashwantrao Biradar	KCC015-00	Sr. Manager (Civil) - E3	Self	16-06-1985	40	₹6.5 lakhs
55	Pooja Sidramappa Yewale	KCC015-01		Wife	21-07-1998	27	
56	Mallinath	KCC015-03		Father	28-08-1960	65	
57	Jagadevi	KCC015-02		Mother	01-01-1953	72	
58	Praveen Kumar	KCD016-00	GM (Civil) - E8	Self	17-09-1973	52	₹7.5 lakhs
59	Aashi Sinha	KCD016-01		Daughter	06-08-2007	18	
60	Jnanesh.G.C	KLD006-00	Surveyor - NE 2	Self	01-06-1984	41	₹3 lakhs
61	Chunche Gowda	KLD006-04		Father	05-07-1959	66	
62	Bhagyamma	KLD006-01		Mother	03-08-1964	61	
63	Anupama.S.D	KLD006-02		Wife	20-06-1990	34	
64	Thushyathi.J	KLD006-03		Daughter	11-10-2018	7	
65	Tanuja.B. Awarnali	KEC003-00	AM(Electrical) - E0	Self	10-02-1990	35	₹5 lakhs
66	Survarna Avaranale	KEC003-01		Mother	01-01-1964	61	
67	Basavaraj Shankareppa Avaranali	KEC003-02		Father	01-06-1963	62	
68	M R Harsha	KFC004-00	DGM/Finance - E4	Self	07-04-1980	45	₹7 lakhs
69	Shrinidhi	KFC004-01		WIFE	26-01-1986	39	
70	Advika	KFC004-02		DAUGHTER	28-07-2013	12	
71	M. Ramachandra	KFC004-04		FATHER	05-06-1948	77	
72	PRADEEP M S	KCC020-00	EXECUTIVE/CIVIL - NE3	SELF	20-08-1993	32	₹3 Lakhs
73	Somashekar	KCC020-02		FATHER	22-07-1962	63	

74	Devarajamma	KCC020-01		MOTHER	15-09-1973	52	
75	<b>DHANALAKSHMI V</b>	KCC021-00	<b>Asst.Manager/Civil -E0</b>	SELF	<b>21-09-1979</b>	46	<b>₹5 lakhs</b>
76	JAYAMMA T	KCC021-01		MOTHER	07-08-1946	79	
77	Gayathri V			SISTER	30.06.1974	51	
78	<b>RAMESH REDDY</b>	KCC022-00	<b>Asst.Manager/Civil -E0</b>	SELF	<b>04-04-1993</b>	32	<b>₹5 lakhs</b>
79	RAGHURAMA REDDY	KCC022-02		FATHER	20-08-1962	63	
80	LAKSHMI S	KCC022-01		MOTHER	01-01-1974	51	
81	<b>ADNAN AZEEZ</b>	KEC004-00	<b>SR. EXECUTIVE/CIVIL - NE3</b>	SELF	<b>13-05-1997</b>	28	<b>₹3 lakhs</b>
82	HADIYA AYMAAN			Wife	11.11.2000	25	
83	Shabeena Anjum			Mother	04.02.1967	58	
84	Abdul Azeez			Father	01.06.1967	58	
85	<b>PRAVEEN KUMAR V</b>	KSC006-00	<b>SR. EXECUTIVE/S&amp;T - NE4</b>	SELF	<b>26-01-1988</b>	37	<b>₹3 lakhs</b>
86	SEEMA NAYAK T G	KSC006-01		WIFE	09-01-1988	37	
87	T P DEETHYA NAYAK	KSC006-02		DAUGHTER	23-10-2016	9	
88	<b>MOPARTHI MAHESH KUMAR</b>	KSC007-00	<b>SR. EXECUTIVE/S&amp;T - NE4</b>	SELF	<b>22-04-1994</b>	31	<b>₹3 lakhs</b>
89	M. Kotteshwara Rao	KSC007-02		FATHER	25-07-1965	60	
90	M. Indira	KSC007-01		MOTHER	05-02-1972	53	
91	<b>Sudheer Krishna M</b>	KCC023-00	<b>Asst.Manager/Civil -E0</b>	SELF	<b>17-11-1984</b>	41	<b>₹5 lakhs</b>
92	Sangeetha	KCC023-01		WIFE	03-04-2002	23	
93	<b>Sanjay Kumar K.S</b>	KCC024-00	<b>Asst.Manager/Civil -E0</b>	SELF	<b>07-11-1994</b>	31	<b>₹5 lakhs</b>
94	Gowramma K M	KCC024-01		Mother	22-07-1967	58	
95	<b>Awadhesh Kumar</b>	KCC025-00	<b>Asst.Manager/Civil -E0</b>	SELF	<b>14-01-1991</b>	34	<b>₹5 lakhs</b>
96	Sumintra Devi	KCC025-01		Mother	06-05-1962	63	
97	Sahdeo Prasad	KCC025-02		FATHER	03-07-1958	67	
98	Priti Kumari	KCC025-03		Wife	12-09-1999	26	
99	Anshul Kumari	KCC025-04		Daughter	28.02.2023	2	
100	<b>Babitha Dias</b>	KCC027-00	<b>Manager/Civil - E2</b>	SELF	<b>19-06-1980</b>	45	<b>₹6.5 Lakhs</b>
101	Ryanchris Dias	KCC027-01		Son	02-02-2007	18	
102	Concepta D costa			Mother	05-07-1955	70	
103	<b>Varun Prasad Jادیانا</b>	KCC029-00	<b>Manager/Civil - E2</b>	SELF	<b>27-05-1987</b>	38	<b>₹6.5 Lakhs</b>
104	Manisha Gautam	KCC029-01		WIFE	10-03-1990	35	
105	Riyanshi Jادیانا	KCC029-02		Daughter	17-01-2020	5	
106	Liyana Jادیانا	KCC029-03		Daughter	01-01-2023	2	
107	<b>Saurabh Sharma</b>	KCC031-00	<b>Asst. Manager/Civil - E0</b>	SELF	<b>02-10-1990</b>	34	<b>₹5 Lakhs</b>
108	Shashi Sharma	KCC031-01		Mother	12-01-1960	65	
109	Dharna Sharma			Wife	24.04.1995	30	
110	Gourish Sharma			Son	13.01.2024	1	
111	<b>Pragadeesh S</b>	KCC032-00	<b>Manager/Civil - E2</b>	SELF	<b>25-06-1992</b>	33	<b>₹6.5 Lakhs</b>
112	Kannika Parameshwari	KCC032-01		WIFE	20-10-1997	28	
113	Mahalakshmi	KCC03-02		Mother	20-05-1962	63	



114	Adyanah Ragnika PK	KCC03-03		Daughter	18.02.2023	2	
115	<b>Pratheek Vashista</b>	KEC006-00	<b>Asst. Manager /Electrical - E0</b>	<b>SELF</b>	<b>18-03-1992</b>	<b>33</b>	<b>₹5 lakhs</b>
116	R. Ushashrinivas	KEC006-01		Mother	04-09-1968	57	
117	R Sreenivasa	KEC006-02		Father	03.02.1962	63	
118							
119	<b>Ranjitha M R</b>	KFC005-00	<b>Sr.Executive/Finance - NE4</b>	<b>Self</b>	<b>02-05-1993</b>	<b>32</b>	<b>₹3 lakhs</b>
120	Divakar T N	KFC005-02		Husband	25-11-1985	40	
121	Aarvi Gowda	KFC005-01		DAUGHTER	21-11-2019	6	
122	M R Nagamma	KFC005-00		Mother	12.04.1972	53	
123	M R Ramesh	KFC005-01		Father	03.03.1966	59	
124	<b>Suhas S Kumar</b>	KFC006-00	<b>Manager/Finance - E2</b>	<b>Self</b>	<b>07-01-1993</b>	<b>32</b>	<b>₹6.5 lakhs</b>
125	Padma K T	KFC006-01		Mother	01-01-1960	65	
126	Surya Kumar S	KFC006-02		Father	06-02-1960	65	
127	Samhitha M.V			Wife	30.07.1997	28	
128	<b>Jeevan Kumar</b>	KMC002-00	<b>Asst. Manager/Mech - E0</b>	<b>Self</b>	<b>06-07-1990</b>	<b>35</b>	<b>₹5 lakhs</b>
129	Damodara Poojary	KMC002-02		Father	26-09-1962	63	
130	Shasikala	KMC002-01		Mother	31-08-1965	60	
131	<b>Monu Kumar Jha</b>	KCC033-00	<b>Manager/Civil - E2</b>	<b>Self</b>	<b>17-03-1989</b>	<b>36</b>	<b>₹6.5 Lakhs</b>
132	Devi Kant Jha	KCC033-03		Father	01-01-1954	71	
133	Pramila Devi	KCC033-01		Mother	04-02-1960	65	
134	Swati Pathak	KCC033-02		Wife	09-11-1990	35	
135	Shaurya K R Jha	KCC033-04		Son	29-05-2018	7	
136	Shreya Jha	KCC033-05		Daughter	09-06-2022	3	
137	<b>Lohit I Naik</b>	KCC037-00	<b>Asst. Manager/Civil -E0</b>	<b>Self</b>	<b>21-10-1994</b>	<b>31</b>	<b>₹5 lakhs</b>
138	Ira Timmayya Naik	KCC037-02		Father	01-06-1951	74	
139	Sulochana	KCC037-01		Mother	12-04-1956	69	
140	<b>Ghanshyam M. Mundafode</b>	KCC039-00	<b>DGM/Civil - E4</b>	<b>Self</b>	<b>29-06-1979</b>	<b>46</b>	<b>₹7 lakhs</b>
141	Shital G. Mundafode	KCC039-01		Wife	22-09-1987	38	
142	Mithitesh	KCC039-03		Son	09-03-2009	16	
143	Purvi	KCC039-02		Daughter	03-05-2012	13	
144	<b>Pandala Venkat Das</b>	KCC042-00	<b>Manager/Civil - E2</b>	<b>Self</b>	<b>20-11-1986</b>	<b>39</b>	<b>₹6.5 Lakhs</b>
145	K A Bhanu Sree	KCC042-01		Wife	01-08-1987	38	
146	Pandala Advik Ayaansh	KCC042-02		Son	09-10-2022	3	
147	<b>Prakash G Gaonkar</b>	KCC043-00	<b>Sr.DGM/Civil - E5</b>	<b>Self</b>	<b>01-04-1965</b>	<b>60</b>	<b>₹7 lakhs</b>
148	Rekha A Naik	KCC043-01		Wife	12-01-1970	55	
149	Bharat Prakash	KCC043-02		Son	30-12-1997	28	
150	Aman Prakash	KCC043-03		Son	19-03-2001	24	
151	<b>Vikas Kumar</b>	KCC045-00	<b>Manager/Civil - E2</b>	<b>Self</b>	<b>15-01-1991</b>	<b>34</b>	<b>₹6.5 Lakhs</b>
152	Sarita	KCC045-01		Wife	20-06-1993	32	
153	Divyesh Choudhary	KCC045-03		Son	26-12-2017	8	

154	Taksha Veer Chaudhary	KCC045-04		Son	28-06-2020	5	
155	Shyam Veer Singh	KCC045-05		Father	28-06-1965	60	
156	Sukna Devi	KCC045-02		Mother	20-01-1970	55	
157	<b>Manoj H K</b>	KCC046-00	<b>Dy. Manager/Civil - E1</b>	<b>Self</b>	<b>01-05-1992</b>	<b>33</b>	<b>₹5 Lakhs</b>
158	Poornima	KCC046-01		Wife	30-07-1993	32	
159	Girija K	KCC046-02		Mother	15-05-1970	55	
160	Hanumappa K	KCC046-03		Father	05.09.1957	68	
161	Shriyan M Kademani	KCC046-04		Son	17.08.2023	2	
162	<b>Kesavan Krishnan</b>	KCC048-00	<b>Sr.DGM/Civil - E5</b>	<b>Self</b>	<b>20-05-1984</b>	<b>41</b>	<b>₹7 lakhs</b>
163	Bhuvaneshwari	KCC048-01		Wife	03-11-1991	34	
164	Dwarakesh K	KCC048-03		Son	26-11-2019	6	
165	J. Krishnan	KCC048-04		Father	10-05-1950	75	
166	K. Anjala	KCC048-02		Mother	30-03-1957	68	
167	K. Jivisha	KCC048-05		Daughter	12.01.2024	1	
168	<b>Kattunga Venkata Ramana</b>	KEC007-00	<b>Asst.Manager/Electrical - E0</b>	<b>Self</b>	<b>06-07-1993</b>	<b>32</b>	<b>₹5 lakhs</b>
169	K. Atchlyya	KEC007-02		Father	18-11-1964	61	
170	K. Aruna Kumari	KEC007-01		Mother	08-08-1974	51	
171	<b>M. R. Umesh</b>	KSD008-00	<b>AGM/S&amp;T - E7</b>	<b>Self</b>	<b>02-08-1970</b>	<b>55</b>	<b>₹7 lakhs</b>
172	H. Nandini	H1007450-KSD008-01		Wife	10-03-1973	52	
173	Sai Dhanya	H1007450-KSD008-02		Daughter	13-01-2002	23	
174	Sai Maanya	H1007450-KSD008-03		Daughter	06-05-2007	18	
175	<b>Salman F</b>	KSC009-00	<b>DGM/S&amp;T - E4</b>	<b>Self</b>	<b>04-08-1984</b>	<b>41</b>	<b>₹7 lakhs</b>
176	Iffath Nousheen	KSC009-01		Wife	22-02-1989	36	
177	Afeef Farhan S	KSC009-02		Son	17-11-2012	13	
178	Naseera Begam			Mother	20.06.1970	55	
179	<b>Ashwath Kumar M S</b>	KSC010-00	<b>Dy. Manager/S&amp;T - E1</b>	<b>Self</b>	<b>20-07-1987</b>	<b>38</b>	<b>₹5 Lakhs</b>
180	Vijetha K S	KSC010-01		Wife	21-03-1995	30	
181	Nishma A	KSC010-02		Daughter	20-01-2020	5	
182	Sheenappa Gowda M R	KSC010-04		Father	17-01-1956	69	
183	Susheela S	KSC010-03		Mother	19-01-1964	61	
184	<b>Dinesh B</b>	KLD008-00	<b>Tahsildar - E0</b>	<b>Self</b>	<b>09-03-1978</b>	<b>47</b>	<b>₹5 Lakhs</b>
185	Shobha N R	KLD008-01		Wife	22-07-1980	45	
186	Risha Saanvi D	KLD008-02		Daughter	03-11-2010	15	
187	<b>Rahul Byathnal</b>	KCC052-00	<b>DGM/Civil - E4</b>	<b>Self</b>	<b>11-01-1988</b>	<b>37</b>	<b>₹7 Lakhs</b>
188	Meghana C.M	KCC052-01		Wife	23-12-1992	33	
189	Ishanvi Rahul	KCC052-02		Daughter	11-04-2016	9	
190	Shadakshrappa B	KCC052-03		Father	20-07-1957	68	
191	<b>Mohamed Aftab</b>	KCC053-00	<b>JGM/Civil - E6</b>	<b>Self</b>	<b>12-02-1986</b>	<b>39</b>	<b>₹7 lakhs</b>
192	Usna Taj	KCC053-01		Wife	05-08-1989	36	
193	Mohamed Hasnain	KCC053-04		Son	11-05-2014	11	

194	Anum Fathima	KCC053-02		Daughter	07-11-2016	9	
195	Mohamed Fayaz H	KCC053-05		Father	03-08-1953	72	
196	Noor jahan	KCC053-03		Mother	09-07-1966	59	
197	<b>Shreyamsha Prasad KS</b>	KCC054-00	<b>DGM/Civil - E4</b>	<b>Self</b>	<b>30-01-1978</b>	<b>47</b>	<b>₹7 lakhs</b>
198	Padma HJ	KCC054-01		Mother	10-06-1952	73	
199	<b>K Amarnath Reddy</b>	KEC009-00	<b>Dy. Manager/Electrical - E1</b>	<b>Self</b>	<b>21-08-1990</b>	<b>35</b>	<b>₹5 Lakhs</b>
200	K Krishna Reddy	KEC009-02		Father	20-06-1962	63	
201	K Padmavathi	KEC009-01		Mother	01-01-1969	56	
202	K Saikethan Reddy	KEC009-03		Son	15-06-2018	7	
203	K yadhunandan Reddy			Son	11.09.2024	1	
204	<b>M Navesh</b>	KSC012-00	<b>Sr.Executive/S&amp;T - NE4</b>	<b>Self</b>	<b>11-11-1988</b>	<b>37</b>	<b>₹3 lakhs</b>
205	M Vijayalakshmi	KSC012-01		Mother	15-10-1964	61	
206	M Radha			Wife	18.03.1990	35	
207	<b>Prashantha D R</b>	KHC005-00	<b>Sr.DGM/HR - E5</b>	<b>Self</b>	<b>30-05-1983</b>	<b>42</b>	<b>₹7 lakhs</b>
208	Prema	KHC005-01		Mother	01-01-1965	60	
209	Shreelakshmi B G	KHC005-02		Wife	31-07-1985	40	
210	Lahari D P	KHC005-03		Daughter	05-09-2012	13	
211	Taarunya D P	KHC005-04		Daughter	17-02-2017	8	
212	<b>Nilesh Rajkumar Kumbhare</b>	KEC010-00	<b>Sr. Manager/Electrical - E3</b>	<b>Self</b>	<b>17-04-1990</b>	<b>35</b>	<b>₹6.5 Lakhs</b>
213	Jyoti Rajkumar Kumbhare	KEC010-01		Mother	01-01-1969	56	
214	Reshma N Kumbhare	KEC010-02		Wife	10-10-1990	35	
215	Ansh Nilesh Kumbhare	KEC010-03		Son	05-05-2015	10	
216	Anaya Nilesh Kumbhare	KEC010-04		Daughter	06.09.2022	3	
217	<b>Vijayashree H K</b>	KHC006-00	<b>Sr.Executive/HR - NE4</b>	<b>Self</b>	<b>05-06-1982</b>	<b>43</b>	<b>₹3 lakhs</b>
218	S. Krishnamurthy	KHC006-02		Father	17-01-1950	75	
219	Mohith Narayana	KHC006-01		Son	19-02-2011	14	
220	Varadaraj CH	KHC006-02		Husband	09.12.1979	46	
221	<b>Anshul Shukla</b>	KFC009-00	<b>DGM/Finance - E4</b>	<b>Self</b>	<b>23-04-1990</b>	<b>35</b>	<b>₹7 lakhs</b>
222	Naresh Chandra Shukla			<b>Father</b>	<b>29-12-1950</b>	<b>75</b>	
223	Rajkumari Shukla			<b>Mother</b>	<b>12-04-1955</b>	<b>70</b>	
224	<b>Srinivasan M B</b>	KCD057	<b>DGM/Civil - E4</b>	<b>Self</b>	02-04-1967	58	<b>₹7 lakhs</b>
225	Kavita Raghunathan			Wife	21-07-1972	53	
226	M.S.Jaganath			Son	23-10-2001	24	
227	<b>Angshuman Mandal</b>	KEC011	<b>Sr.Executive/Elect. - NE4</b>	<b>Self</b>	29-04-1994	31	<b>₹3 lakhs</b>
228	Parthasarathi Mandal			Father	29-04-1968	57	
229	Nayanjura Sahana			Mother	31-05-1970	55	
230	Ahan Mandal			Son	28.09.2024	1	
231	Shilpa Mandal			Wife	03-03-2000	25	
232	<b>Kavya G.S.</b>	KITC004	<b>Sr.Executive /IT - NE4</b>	<b>Self</b>	03-07-1994	31	<b>₹3 lakhs</b>
233	K.Leelavathy			<b>Mother</b>	22-07-1957	68	

234	G.R.Sreekanthan			Father	26-11-1956	69	
235	Akanksha Lyenger V			Daughter	25.12.2025	6 months	
236	Raghavendra	KMD003	JGM/Rolling Stock - E5	Self	01-08-1990	35	₹7 Lakhs
237	K.Nagappa			Father	12-03-1960	65	
238	Renuka			Mother	20-10-1969	56	
239	Manjunath Shivabasu Bellad	KMC004	Sr.Manager/Rolling Stock - E3	Self	19-12-1991	34	₹6.5 Lakhs
240	Laxmi Gondi			Wife	22-07-1991	34	
241	Hrishikesh Manjunath Bellad			Son	18-01-2022	3	
242	Shivabasu Bellad			Father	20-07-1963	62	
243	Nirmala Bellad			Mother	01-01-1964	61	
244	Ellanti Tejaswi	KSC013	Sr.Executive /S&T - NE4	Self	10-06-1995	30	₹3 lakhs
245	Ellanti Revathi			Mother			
246	Lakshmi Devananda	KFC011	Sr. Manager(Finance) - E3	Self	20-05-1980	45	₹6.5 lakhs
247	Nagaraj C.S.			Father	10-06-1950	75	
248	Parijatha N			Mother	28-16-1951	74	
249	Dhanvin Dev Shetty			Son	29-09-2017	8	
250	Lochan B	KITC005	Sr.Executive /IT - NE4	Self	08-10-1987	38	₹3 lakhs
251	B.V.Bhakthanarayana			Father	03-06-1960	65	
252	Shivamma			Mother	05-05-1970	55	
253	Ramya H.C.			Wife	20-08-1992	33	
254	Durgesh L.B.			Son	09-02-2019	6	
255	Rakesh Gowda M	KFC010	Executive /Finance - NE3	Self	23.03.1998	27	₹3 lakhs
256	Manchegowda M			Father	10-04-1962	63	
257	Jayasheela			Mother	20-07-1977	48	
258	Ponnappa K.C.	KCC060	EA to Director(P&P) - NE4	Self	02.10.1997	28	₹3 lakhs
259	KC Shobha			Mother	01.01.1968	57	
260	Shreya D Purvimuth	KCC061	Sr.Executive/NE4	Self	22.07.1994	31	₹3 lakhs
261	Anupama Purvimuth			Mother	17.05.1969	56	
262	Gagana VR	KCC062	Executive /Urban Planning - NE3	Self	28.12.1992	33	₹3 lakhs
263	Radha MS			Mother	01.01.1965	60	
264	Venugopal GB			Father	01.05.1958	67	
265	Vikas Chandra	KCC063	DGM/Civil/E4	Self	14.02.1983	42	₹7 lakhs
266	Harshita Chandra			Daughter	09.05.2011	14	
267	Rajashekhar KA	KCC064	Sr.Manager/Urban Planning-E3	Self	01.06.1977	48	₹6.5 lakhs
268	Reshma Sri			Wife	01.06.1986	39	
269	Krishnatulasi			Daughter	30.12.2011	14	

270	Hladni R Airani			Daughter	30.05.2013	12	₹7 lakhs
271	Vatsala M			Mother	01.06.1969	56	
272	<b>Punitha Sadashivaiah</b>	KPRD001	<b>AGM/CPRO-E7</b>	<b>Self</b>	02.05.1988	37	
273	Ratnakumar D			Husband	21.02.1987	38	
274	Achintya S Kumar			Son	26.11.2021	4	
275	<b>Ramesha HK</b>	KMD001	<b>AGM/Mech-E7</b>	<b>Self</b>	01.01.1979	46	₹7 lakhs
276	Pavithra RS			Wife	21.06.1982	43	
277	G.R Leelavathi			Mother	18.01.1959	66	
278	H.R.Komari Gowda			Father	07.09.1950	75	
279	<b>Anusha J</b>	KCSC002	<b>Sr.Executive</b>	<b>Self</b>	21.01.1991	34	₹3 lakhs
280	S Jai Prakash			Father	05.08.1963	62	
281	MR Prabhavathi			Mother	12.09.1968	57	
282	<b>Parag Madhukar Gholap</b>	KCC065	<b>AGM-E7</b>	<b>Self</b>	09.06.1978	47	₹7 lakhs
283	Kusum Madhukar Gholap			Mother		70	
284	Yuthika Parag Gholap			Daughter	22.05.2008	17	
285	<b>Bharath B.M.</b>	KCC066	<b>Sr. Manager/Civil-E3</b>	<b>Self</b>	05.09.1984	41	₹6.5 lakhs
286	Nagalakshmi B.H.			Mother	01.05.1956	69	
287	Sohana B Gowda			Daughter	20.02.2015	10	
288	<b>Nikhil V Jolad</b>	KCC067	<b>Sr. Manager/Civil-E3</b>	<b>Self</b>	25.10.1984	41	₹6.5 lakhs
289	Vrishank N Jolad			Son	29.06.2016	9	
290	Shushank Jolad			Son	04.10.2018	7	
291	Vijayalakshmi Veeranna Jolad			Mother	24.07.1963	62	
292	Veeranna B Jolad			Father	26.06.1952	73	
293	<b>Nandeesh H.V.</b>	KCC068	<b>Sr. Manager/Civil</b>	<b>Self</b>	08.10.1986	39	₹6.5 lakhs
294	Harshitha KP			Wife	28.04.1995	30	
295	Thanvish Shyam H.N			Son	14.03.2021	4	
296	Thasmay Aaditya H.N			Son	14.03.2021	4	
297	Hemavathi			Mother	06.02.1961	64	
298	H.V.Veerappaji			Father	20.08.1953	72	
299	<b>Nenavath Krishta Naik</b>	KEC013	<b>AGM/Electrical - E7</b>	<b>Self</b>	07.07.1982	43	₹7 lakhs
300	Sugali Syamala			Wife	13.05.1993	32	
301	N Duray Naik			Son	28.03.2017	8	
302	N Soni Bhai			Mother	01.06.1948	77	
303	Bindu Sree N			Daughter	17.08.2013	12	
304	<b>Reshma Udaya Poojary</b>	KPRC002	<b>Manager/PRO-E2</b>	<b>Self</b>	21.02.1988	37	₹6.5 lakhs
305	Pranvi Udaya			Daughter	06.01.2019	6	

306	M Udaya Poojary			Husband	11.02.1984	41	
307	Bhavani			Mother	1964	61	
308	<b>Kashinath</b>	KEC014	<b>Dy.Manager/Electrical</b>	<b>Self</b>	05.01.1981	44	<b>₹5 lakhs</b>
309	Aruna CS			Wife	27.01.1985	40	
310	Tejas HK			Son	09.04.2010	15	
311	Aradhya K Hippargi			Daughter	15.12.2013	12	
312	Mahadevi			Mother	01.06.1954	71	
313	<b>Narendra B.S.</b>	KCC069	<b>GM/Civil/E8</b>	<b>Self</b>	04.04.1972	53	<b>₹7.5 lakhs</b>
314	Kavitha K			Wife	01.03.1978	47	
315	Vivek Narendra			son	27.11.2004	21	
316	Esha Narendra			Daughter	13.03.2007	18	
317	<b>Pravindra Kumar</b>	KCC070	<b>GM/Civil/E8</b>	<b>Self</b>	13.04.1976	49	<b>₹7.5 lakhs</b>
318	Rukma Devi			Wife	01.07.1977	48	
319	Annu Kumari			Daughter	19.09.2000	25	
320	Satyam Singh			Son	05.01.2005	20	
321	Usha Kiran			Mother	03.03.1956	69	
322	<b>Sunil Kumar Sharma .I</b>	KCC071	<b>Asst. Manager /Civil</b>	<b>Self</b>	01.03.1996	29	<b>₹5 Lakhs</b>
323	Kanthi Sharma			Mother	01.01.1977	48	
324	Indrajith Sharma			Father	01.01.1969	56	
325	<b>Lohith BH</b>	KLD011	<b>Surveyor/Land</b>	<b>Self</b>	03.08.1991	34	<b>₹3 Lakhs</b>
326	Mangalagowramma RB			Wife	30.09.1997	28	
327	Manjula			Mother	10.03.1967	58	
328	Jashvitha lohith			Daughter	11.05.2023	2	
329	<b>Vinay Kumar S</b>	KLD012	<b>Surveyor/Land</b>	<b>Self</b>	23.01.1994	31	<b>₹3 Lakhs</b>
330	Lekha N			Wife	24.04.1999	26	
331	Kamakshamma			Mother	01.06.1965	60	
332	Hamsa V			Daughter	26.01.2024	1	
333	<b>S. Hemanth Kumar</b>	KCC073	<b>EXECUTIVE/CIVIL - NE3</b>	<b>Self</b>	10.08.1999	26	<b>₹3 Lakhs</b>
334	M. Gouramma			Mother	01.01.1984	41	
335	Eranna			Father	01.01.1980	45	
336	<b>Arun Kumar R</b>	KCC074	<b>Sr.Executive/Civil/NE4</b>	<b>Self</b>	14.11.1991	34	<b>₹3 Lakhs</b>
337	Yamuna GM			Wife	31.05.1990	35	
338	Gangamma			Father	01.05.1970	55	
339	Vivaan Raj			Son	03.07.2024	1	
340	<b>Hitesh Raj Urs A.P</b>	KCC075	<b>Sr.Executive/Civil/NE4</b>	<b>Self</b>	12.05.1997	28	<b>₹3 Lakhs</b>
341	<b>Suhas R</b>	KCC076	<b>Sr.Executive/Civil/NE4</b>	<b>Self</b>	09.08.1990	35	<b>₹3 Lakhs</b>
342	Jamuna KR			Wife	18.03.1993	32	
343	Suma G			Mother	25.04.1966	59	

344	<b>Spoorti Lambi</b>	KCC077	Sr.Executive/Civil/NE4	<b>Self</b>	05.11.1996	29	₹3 Lakhs
345	Sangappa Lambi			Father	06.02.1964	61	
346	Dhanvi Shivaraj			Daughter	07.07.2024	1	
347	<b>Shobha C</b>	KCC078	Sr.Executive/Civil/NE4	<b>Self</b>	07.11.1997	28	₹3 Lakhs
348	Susheelamma			Mother	03.05.1973	52	
349	<b>Ashish Kumar Jha</b>	KCC079	Manager /Civil/E2	<b>Self</b>	02.01.1989	36	₹6.5 lakhs
350	Atharva Jha			Son	05.06.1917	8	
351	Ajay Kumar Jha			Father	01.01.1953	72	
352	Nandani Devi			Mother	01.01.1970	55	
353	<b>Syed Usman</b>	KRC001-00	AM (Civil) - E0	<b>Self</b>	<b>16-04-1960</b>	<b>65</b>	
354	Zareen Taj	KRC001-01		Wife	22-02-1972	53	₹5 lakhs
355	Sumaiya Sultana	KRC001-03		Daughter	12-02-1999	26	
356	<b>Gopala Krishna Rao N</b>	KRC015	Dy. Manager/Land - E1	<b>Self</b>	30-10-1961	64	₹5 Lakhs
357	G Nalini Rao			<b>Wife</b>	19-06-1966	64	
358	<b>Chandrashekharaacharya AP</b>	KRC018	Manager/S&T	<b>Self</b>	20.07.1962	63	₹6.5 lakhs
359	Shashikala HB			Wife	03.02.1968	57	
360	<b>S. Veerabhadraiah</b>	KRC016	Dy. Manager/Finance - E1	<b>Self</b>	01.06.1959	66	₹5 lakhs
361	V Parvathi			Wife	11.11.1964	61	
362	<b>R Ramesh</b>	KRC019	AGM/Civil- E7	<b>Self</b>	26.08.1962	63	₹7 lakhs
363	K Savitha			Wife	01.07.1972	53	
364	R.Vivek			Son	29.09.1999	26	
365	R.Kaanchana			Daughter	21.01.2008	17	
366	<b>M.Bayapa Reddy</b>	KRC020	Asst. Manager	<b>Self</b>	02.02.1963	62	₹5 Lakhs
367	Vijayamma			Wife	23.06.1967	58	
368	<b>Archana M Kulkarni</b>	KCSC003	Company Secretary	<b>Self</b>	22.07.1981	44	₹7 lakhs
369	Aarav Girish			son	12.06.2014	11	
370	Aditi Girish			Daughter	15.04.2009	16	
371	Poornima Kulkarni			Mother	23.11.1954	71	
372	<b>Pallavi KR</b>	KHD007	General Manager/HR/G-8	<b>Self</b>	<b>01.05.1985</b>	<b>35</b>	₹7.5 lakhs
373	Likhitha A Gowda			Daughter	08.12.2011	14	
374	Hemitha A Gowda			Daughter	23.05.2015	10	
375	Channamma G			Mother	27.05.1970	55	
376	<b>Umashankar Rukmangada</b>	KSC014	General Manager/S&T/G-8	<b>Self</b>	<b>02.07.1976</b>	<b>49</b>	₹7.5 lakhs
377	Deepti Rayadurg Purushottam			wife	05.11.1982	43	
378	Pratyush Umashankar			Son	16.12.2009	16	
379	Revanshi Umashankar			Daughter	02.04.2018	7	
380	<b>Siddaraju T</b>	KED015	DGM/Electrical/E4	<b>Self</b>	<b>14.01.1977</b>	<b>48</b>	₹7 lakhs
381	Ramya S			Daughter	27.06.2004	21	
382	Jayanth S			Son	09.01.2008	17	

383	<b>Vijayalakshmi KT</b>	KFD012	<b>JGM/Finance/ E6</b>	<b>Self</b>	06.12.1986	39	<b>₹7 lakhs</b>
384	Jashwanth S Shetty			Son	12.01.2013	12	
385	Sanjith S Shetty			Son	21.11.2020	5	
386	Shivakumaraiah S			Husband	10.12.1978	47	
387	Thimma Shetty			Father	1955	70	
388	R Rani			Mother	1960	65	
389	<b>Yashavantha Kumar S</b>	KCD082	<b>DGM/Electrical/E4</b>	<b>Self</b>	<b>17.01.1984</b>	<b>41</b>	<b>₹7 lakhs</b>
390	Mangala Gowramma			Mother	01.01.1964	61	
391	A.R.Shivaraju			Son	04.12.1950	75	
392	Rochitha			wife	08.04.1991	34	
393	Rutanshi y Gowda			Daughter	02.04.2020	5	
394	yajath y gowda			Son	27.01.2014	11	
395	<b>Anil Kumar K</b>	KRC024	<b>General Manager/Finance/Cons ultant</b>	<b>Self</b>	10.06.1964	61	<b>₹7.5 lakhs</b>
396	A Rajani			wife	23.11.1972	53	
397	<b>Vijaya Priyadarshani</b>	KCC083	<b>Manager/Urban Planning/E2</b>	<b>Self</b>	<b>01.01.1986</b>	<b>39</b>	<b>₹6.5 Lakhs</b>
398	VishwanathPrasad			Father	<b>01.01.1961</b>	64	
399	<b>Girish MR</b>	KCC084	<b>General Manager/Civil/E8</b>	<b>Self</b>	<b>15.05.1967</b>	<b>58</b>	<b>₹7.5 lakhs</b>
400	Pushpalatha SN			wife	20.08.1973	52	
401	Gnyaneshwari TG			Daughter	29.10.1999	26	
402	Meghana TG			Daughter	06.12.2001	24	
403	Gowramma			Mother	10.06.1940	85	
404	<b>Sidram Gundappa Benarji</b>	KRC023	<b>JGM/Civil</b>	<b>Self</b>	06.06.1964	61	<b>₹7 lakhs</b>
405	Sumitabai			wife	01.06.1975	50	
406	Abhilash S Benarji			Son	03.04.2006	19	
407	<b>Raksha T</b>	KCC086	<b>Executive/Civil</b>	<b>Self</b>	<b>19.04.2000</b>	<b>25</b>	<b>₹3 lakhs</b>
408	Subbamma C			Mother	12.03.1970	55	
409	<b>Mathai M.A</b>	KCC088	<b>Sr.Executive/Civil</b>	<b>Self</b>	<b>06.04.1989</b>	<b>36</b>	<b>₹3 lakhs</b>
410	Deepika Ajaykumar			wife	07.05.1994	31	
411	Delvin Mathai			Son	23.03.2024	1	
412	MV Abraham			Father	01.01.1955	70	
413	Saramma			Mother	01.01.1959	66	
414	<b>Vinodh R</b>	KCC087	<b>Sr.Executive/Civil</b>	<b>Self</b>	<b>01.08.1992</b>	<b>33</b>	<b>₹3 lakhs</b>
415	Shanthi S			Mother	01.01.1970	55	
416	<b>Bindu L</b>	KFC014	<b>Sr.Executive/Finance</b>	<b>Self</b>	28.09.1998	27	<b>₹3 lakhs</b>
417	Shylaja KC			Mother	15.06.1978	47	
418	Lokesh B			Father	05.05.1971	54	
419	Hitharth VJ			Son	14.11.2022	3	
420	<b>Shilpa K.M</b>	KFC015	<b>Sr.Executive/Finance</b>	<b>Self</b>	<b>06.05.1988</b>	<b>37</b>	<b>₹3 lakhs</b>
421	Pranav B Dhage			Son	21.02.2013	12	
422	Vaishnav B Dhage			Son	12.08.2015	10	



423	Mahadeva KV			Father	01.06.1957	68	
424	Jayalakshmi			Mother	01.01.1965	60	
425	<b>Arti Gupta</b>	KFC013	AGM/Fin	<b>Self</b>	<b>15.01.1982</b>	43	₹7 lakhs
426	Vijay Gupta			Father	14.04.1955	70	
427	Poonam Gupta			Mother	28.10.1958	67	
428	Gaurav Kumar			Husband	16.04.1978	47	
429	<b>Sheetal N Singh</b>	KCC085	GM/SEMU	<b>Self</b>	<b>08.12.1975</b>	50	₹7.5 lakhs
430	Akanksha Singh			Daughter	26.09.2000	25	
431	Jyoti Narayana Singh			Mother	1949	76	
432	<b>Markandeppa</b>	KITC006	Asst. Manager/IT/E0	<b>Self</b>	<b>25.06.1990</b>	<b>35</b>	₹5 lakhs
433	Manjula			wife	21.06.1997	28	
434	Dhruti			Daughter	09.12.2022	3	
435	Hanumappa			Father	01.01.1955	70	
436	Ramavva			Mother	01.01.1960	65	
437	Dhanya			Daughter	15.04.2025	3 Month	
438	<b>Sathisha MH</b>	KITC007	Sr.Executive/IT/NE4	<b>Self</b>	<b>13.11.1995</b>	<b>30</b>	₹3 lakhs
439	Hanumaiah			Father	01.01.1973	52	
440	Nagamma			Mother	01.01.1980	45	
441	<b>Padmanabhan Srinath</b>	KHC008	JGM/HR/E6	<b>Self</b>	<b>10.12.1967</b>	58	₹7 lakhs
442	Nalini HK			wife	1974	51	
443	Vani			Mother	07.01.1950	75	
444	<b>Lingarajappa B</b>	KHC009	Manager/HR/E2	<b>Self</b>	<b>13.05.1980</b>	45	₹6.5 lakhs
445	Savitha KL			wife	20.12.1989	36	
446	Basavarajappa BV			Father	20.08.1946	79	
447	<b>Shiva Mavaleshwar Birje</b>	KCC093	Sr.Executive	<b>Self</b>	<b>09.03.1994</b>	<b>31</b>	₹3 lakhs
448	Mavalu Hoovappa Birji			Father	16.06.1970	55	
449	Shobha Birji			Mother	01.01.1976	49	
450	Shilpa Shiva Birje			wife	24.10.1998	27	
451	<b>MV Sathyanarayana</b>	KCC090	JGM	<b>Self</b>	<b>23.06.1977</b>	<b>48</b>	₹7.5 lakhs
452	Morla Shivapawathi			wife	01.07.1989	36	
453	Morla Tejaswini			Daughter	23.10.2006	19	
454	Morla Moksha			Daughter	23.10.2011	14	
455	Morla Sricharan			Son	08.09.2013	12	
456	<b>Druvakumar KS</b>	KCC089	Sr.Executive	<b>Self</b>	<b>04.11.1995</b>	30	₹3 lakhs
457	Renukamma			Mother	01.01.1973	52	
458	<b>Murugeshi BC</b>	KCC091	Sr.Executive	<b>Self</b>	<b>12.04.1996</b>	29	₹3 lakhs
459	Renukamma			Mother	01.01.1970	55	
460	Chandrappa BN			Father	01.02.1960	65	
461	<b>Abdul Aleem</b>	KCC092	Sr.Executive	<b>Self</b>	<b>16.7.1996</b>	29	₹3 lakhs
462	Naseem Fathima			Mother	11.01.1973	52	

463	Abdul Jaleel R			Father	01.06.1963	62	
464	<b>Guru Vivekananda Reddy M</b>	KSC015	<b>Sr.Executive/S&amp;T</b>	<b>Self</b>	<b>20.08.1991</b>	<b>34</b>	<b>₹3 lakhs</b>
465	P Aruna Kumari			wife	03.04.1991	34	
466	M Guru Nikit Reddy			Son	26.12.2016	9	
467	M Ramathulasamma			Mother	01.01.1965	60	
468	<b>Karun Kumar</b>	KCC094	<b>AGM/Civil</b>	<b>Self</b>	<b>05.05.1970</b>	<b>55</b>	<b>₹7.5 lakhs</b>
469	Mridula KK			wife	20.05.1976	49	
470	Kashish			Daughter	08.05.2002	23	
471	<b>Shadakshari Devaru VL</b>	KITC008	<b>DGM/IT</b>	<b>Self</b>	<b>10.05.1978</b>	<b>47</b>	
472	Chinthan S Devaru			Son	11.09.2017	8	<b>₹7 lakhs</b>
473	Chiranth S Devaru			Son	07.10.2010	15	
474	Mahadevamma			<b>Mother</b>	<b>01.01.1955</b>	70	
475	Anupama DS			<b>wife</b>	<b>28.05.1984</b>	41	
476	<b>Jitendra Kumar</b>	KSC016	<b>DGM/S&amp;T - E4</b>	<b>Self</b>	01.07.1985	40	
477	Pooja			wife	23.09.1987	38	
478	Kanak Soni			Daughter	08.02.2017	8	
479	Taksh soni			son	01.11.2024	1	
480	Omprakash Soni			Father	01.01.1960	65	
481	Janaki Devi			Mother	01.01.1961	64	<b>₹3 lakhs</b>
482	<b>Yogesh Shet</b>	KMC005	<b>Executive/Rolling Stock - NE3</b>	<b>Self</b>	<b>23-10-1984</b>	41	
483	Shanti Mohandas Shet			Mother	01-07-1962	63	
484	<b>Hari S Pillai</b>	KCC081	General Manager/Civil-E8	<b>Self</b>	<b>02-04-1976</b>	<b>49</b>	<b>₹7.5 lakhs</b>
485	Sriram Hari			son	14-10-2006	19	
486	<b>Dr.Vasanthi Amar BV</b>			Self			

**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. Deleted
- 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. Provision of Employee with dependents E-Card (in laminated Hard Copy)
- 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. Deleted.
- XXXII. Deleted.
- XXXIII. Deleted.
- XXXIV. Any other value-added services if the Insurance company wanted to provide Exclusively for K-RIDE.

<b><u>ANNEXURE- 2 GMI Coverages (490 lives)</u></b>	
<b><u>Inusred Name</u></b>	
<b>Address</b>	
<b>Policy Period</b>	
<b>SECTION A: SUMMARY OF COVER</b>	
<b>Current members to be covered</b>	
<b>Is it a Family floater cover</b>	<b>Yes</b>
<b>Is Maternity benefits covered</b>	<b>Yes</b>
<b>SECTION B : DETAILS OF THE COVER</b>	
<b>Pre-existing diseases/injuries</b>	<b>Covered</b>
<b>Diseases contracted during the first 30-days of the policy</b>	<b>Covered</b>
<b>Specified diseases contracted during the first year &amp; 2nd Year &amp; 4th Year of the policy like (Cataract, Benign, Prostatic Hyperthropy, Hysterectomy, Hernia, Hydrocele, Congenital Internal Disease,Fistula in anus, Piles, Sinusitis and related disorders.</b>	<b>Covered</b>
<b>First nine month waiting for Maternity Benefits</b>	<b>Waived Off</b>
<b>Normal Delivery Sublimit</b>	<b>25000</b>
<b>C- Section Sub Limit</b>	<b>1,00,000</b>
<b>Pre and Post natal expenses within maternity limit</b>	<b>Rs.5000 within Maternity limit</b>
<b>Maternity Cover Condition</b>	<b>Covered for 2 Children (Excluding Twins at 2<sup>nd</sup> birth)</b>
<b>New Born Baby Cover from Day1</b>	<b>Covered</b>
<b>Corporate Buffer</b>	<b>Rs.25 Lakhs</b>
<b>Room Rent</b>	
<b>Room /rent</b>	<b>1.5% of Sum Insured</b>
<b>ICU</b>	<b>ICU at actuals</b>
<b>Premium Addition- Deletion Method</b>	<b>Pro-rated</b>
<b>Ambulance Charges</b>	<b>at actuals</b>
<b>Ailment Sublimit</b>	<b>For Cataract: Rs.50000 per eye</b>
<b>Internal congenital disease cover</b>	<b>Covered</b>

**Annexure – 3****RAIL INFRASTRUCTURE DEVELOPMENT COMPANY (KARNATAKA) LIMITED****List of Employees for Group Personal Accident Insurance**

<b>Sl. No.</b>	<b>Name of the Employees</b>	<b>Date of Birth</b>	<b>Age</b>	<b>Sum Insured (₹)</b>
1	Nethra. D	17-05-1992	33	12 lakhs
2	Mangala Gowri. N.S	11-06-1985	40	12 lakhs
3	Ritesh Kumar	16-09-1989	36	12 lakhs
4	Ambika. M	18-02-1993	32	12 lakhs
5	Naveen. H	09-07-1987	38	12 lakhs
6	Ravi. K	02-01-1983	42	12 lakhs
7	Awadhesh Mehta	12-01-1969	56	17.5 lakhs
8	Sowmya. P	01-04-1992	33	12 lakhs
9	Anantha Murthy.C	08-07-1972	53	12 lakhs
10	Hamsa. L.P	31-05-1987	38	12 lakhs
11	Sanmitha. H	25-03-1990	35	12 lakhs
12	A.R. Chandrashekar	06-05-1971	54	12 lakhs
13	Phani Bharath. P	26-07-1989	36	12 lakhs
14	Yashwantrao Biradar	16-06-1985	40	12 lakhs
15	Praveen Kumar	17-09-1973	52	12.5 lakhs
16	Jnanesh.G.C	01-06-1984	41	12 lakhs
17	Tanuja.B. Awarnali	10-02-1990	35	12 lakhs
18	M R Harsha	07-04-1980	45	12 lakhs
19	PRADEEP M S	20-08-1993	32	12 lakhs
20	DHANALAKSHMI V	21-09-1979	46	12 lakhs
21	RAMESH REDDY	04-04-1993	32	12 lakhs
22	ADNAN AZEEZ	13-05-1997	28	12 lakhs
23	PRAVEEN KUMAR V	26-01-1988	37	12 lakhs
24	MOPARTHI MAHESH KUMAR	22-04-1994	31	12 lakhs
25	Sudheer Krishna M	17-11-1984	41	12 lakhs
26	Sanjay Kumar K.S	07-11-1994	31	12 lakhs
27	Awadhesh Kumar	14-01-1991	34	12 lakhs
28	Babitha Dias	19-06-1980	45	12 lakhs
29	Varun Prasad Jadiyana	27-05-1983	42	12 lakhs
30	Saurabh Sharma	02-10-1990	35	12 lakhs
31	Pragadeesh S	25-06-1992	33	12 lakhs
32	Pratheek Vashista	18-03-1992	33	12 lakhs
33	Ranjitha M R	02-05-1993	32	12 lakhs
34	Suhas s Kumar	07-01-1993	32	12 lakhs
35	Jeevan Kumar	06-07-1990	35	12 lakhs

36	Monu Kumar Jha	17-03-1989	36	12 lakhs
37	Lohit I Naik	21-10-1994	31	12 lakhs
38	Ghanshyam M. Mundafode	29-06-1979	46	12 lakhs
39	Pandala Venkat Das	20-11-1986	39	12 lakhs
40	Prakash G Gaonkar	01-04-1965	60	12 lakhs
41	Vikas Kumar	15-01-1991	34	12 lakhs
42	Manoj H K	01-05-1992	33	12 lakhs
43	Kesavan Krishnan	20-05-1984	41	12 lakhs
44	Kattunga Venkata Ramana	06-07-1993	32	12 lakhs
45	M. R. Umesh	02-08-1970	55	12 lakhs
46	Salman F	04-08-1984	41	12 lakhs
47	Ashwath Kumar M S	20-07-1987	38	12 lakhs
48	Dinesh B	09-03-1978	47	12 lakhs
49	Rahul Byathnal	11-01-1988	37	12 lakhs
50	Mohamed Aftab	12-02-1986	39	12 lakhs
51	Shreyamsha Prasad KS	30-01-1978	47	12 lakhs
52	K Amarnath Reddy	21-08-1990	35	12 lakhs
53	M Navesh	11-11-1988	37	12 lakhs
54	Prashantha D R	30-05-1983	42	12 lakhs
55	Nilesh Rajkumar Kumbhare	17-04-1990	35	12 lakhs
56	Vijayashree H K	05-06-1982	43	12 lakhs
57	Anshul Shukla	23-04-1990	35	12 lakhs
58	Srinivasan M B	02-04-1967	58	12 lakhs
59	Angshuman Mandal	29-04-1994	31	12 lakhs
60	Kavya G.S.	03-07-1994	31	12 lakhs
61	Raghavendra	01-08-1990	35	12 lakhs
62	Manjunath Shivabasu Bellad	19-12-1991	34	12 lakhs
63	Ellanti Tejaswi	10-06-1995	30	12 lakhs
64	Lakshmi Devananda	20-05-1980	45	12 lakhs
65	Lochan B	08-10-1987	38	12 lakhs
66	Rakesh Gowda M	23-03-1998	27	12 lakhs
67	Ponnappa K.C.	02-10-1997	28	12 lakhs
68	Shreya D Purvimath	22-07-1994	31	12 lakhs
69	Gagana VR	28-12-1992	33	12 lakhs
70	Vikas Chandra	14-02-1983	42	12 lakhs
71	Rajashekhar KA	01-06-1977	48	12 lakhs
72	Parag Madhukar Gholap	09-06-1978	47	12 lakhs
73	Bharath B.M.	05-09-1984	41	12 lakhs
74	Nikhil V Jolad	25-10-1984	41	12 lakhs
75	Nandeesh H.V.	08-10-1986	39	12 lakhs
76	Dr.Narendra B.S.	04-04-1972	53	12.5 lakhs
77	Pravindra Kumar	13-04-1976	49	12.5 lakhs
78	Sunil Kumar Sharma .I	01-03-1996	29	12 lakhs
79	Hemanth Kumar S	10-08-1999	26	12 lakhs

80	Arun Kumar R	14-11-1991	34	12 lakhs
81	Hitesh Raj Urs A.P	12-05-1997	28	12 lakhs
82	Suhas R	09-08-1990	35	12 lakhs
83	Spoorti Lambi	05-11-1996	29	12 lakhs
84	Shobha C	07-11-1997	28	12 lakhs
85	Nenavath Krishta Naik	07-07-1982	43	12 lakhs
86	Kashinath	05-01-1981	44	12 lakhs
87	Lohith BH	03-08-1991	34	12 lakhs
88	Vinay Kumar S	23-01-1994	31	12 lakhs
89	Anusha J	21-01-1991	34	12 lakhs
90	Punitha Sadashivaiah	02-05-1988	37	12 lakhs
91	Reshma Udaya Poojary	21-02-1988	37	12 lakhs
92	Ashish Kumar Jha	02-10-1989	36	12 lakhs
93	Syed Usman	16-04-1960	65	12 lakhs
94	Gopala Krishna Rao N	30-10-1961	64	12 lakhs
95	Chandrashekharacharya AP	20-07-1962	63	12 lakhs
96	S. Veerabhadraiah	01-06-1959	66	12 lakhs
97	R Ramesh	26-08-1962	63	12 lakhs
98	M.Bayapa Reddy	02-02-1963	62	12 lakhs
99	Ramesha HK	01-01-1979	46	12 lakhs
100	Kanai Lal Sen	01-12-1960	65	12 lakhs
101	Dr.Vasanthi Amar BV	25.03.1977	48	12 lakhs
102	Hari S Pillai	02.04.1976	49	12.5 lakhs
103	Yashavantha Kumar S	17.01.1984	41	12 lakhs
104	Vijaya Priyadarshani	01.01.1986	39	12 lakhs
105	Girish MR	15.05.1967	58	12.5 lakhs
106	Sheetal N Singh	08.12.1975	50	12.5 lakhs
107	Raksha T	19.04.2000	25	12 lakhs
108	Vinodh R	01.08.1992	33	12 lakhs
109	Mathai M.A	06.04.1989	36	12 lakhs
110	Druvakumar	04.11.1995	30	12 lakhs
111	MV Sathyanarayana	23.06.1977	48	12 lakhs
112	Murugeshi BC	12.04.1996	29	12 lakhs
113	Abdul Aleem	02.05.1993	32	12 lakhs
114	Shiva Mavaleshwar Birje	09.03.1994	31	12 lakhs
115	Karun Kumar	05.05.1970	55	12 lakhs
116	Siddaraju T	14.01.1977	48	12 lakhs
117	Vijayalakshmi KT	06.12.1986	39	12 lakhs
118	Arti Gupta	15.01.1982	43	12 lakhs
119	Bindu L	28.09.1998	27	12 lakhs
120	Shilpa K.M	06.05.1988	37	12 lakhs
121	Jitendra Kumar	01.07.1985	40	12 lakhs



122	Umashankar Rukmangada	02.07.1976	49	12 lakhs
123	Markandappa	25.06.1990	35	12 lakhs
124	Sathisha MH	13.11.1995	30	12 lakhs
125	Guru Vivekananda Reddy M	20.08.1991	34	12 lakhs
126	Shadakshari Devaru VL	10.05.1978	47	12 lakhs
127	Pallavi K.R	01.05.1985	40	12.5 lakhs
128	Srinath Padmanabhan	10.12.1967	58	12 lakhs
129	Lingarajappa B	13.05.1980	45	12 lakhs
130	Yogesh Shet	23.10.1984	41	12 lakhs
131	Sidram Gundappa Benarji	06.06.1964	61	12 lakhs
132	Anil Kumar K	10.06.1964	61	12.5 lakhs
133	Vishwanatha hiremath	31.05.1953	72	12 lakhs
134	M S Channappagoudar	11.09.1950	75	12 lakhs
135	Archan M Kulkarni	22.07.1981	44	12 lakhs
136	Sainath Naidu Kamminayanna Javaji	30.04.1951	74	12 lakhs
137	Prakash A D	05.04.1965	60	12 lakhs

**Annexure -4****D. Scope of Cover & Benefit: (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

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

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**

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

**(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”

**Annexure -6 - Claim dump - KRIDE ANALYSIS REPORT-2024-25**

Corporate Analysis Report

Policy Details:

Corporate Name: RAIL INFRASTRUCTURE DEVELOPMENT COMPANY KARNATAKA LTD  
Insurer Policy Number: 'H1428909'  
Policy Start Date: 09-Aug-2024  
Policy End Date: 08-Aug-2025  
Total Premium:(in Rs.) 5637981  
Earned Premium:(in Rs.) 4479491  
Lives Covered:(in Nos.) 487  
Report Generated By: PETER R  
Report Generated Date: 26-May-2025 13:33

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1. Incurred Claims Ratio (ICR)
2. Hospitalisation Type Details
3. Member Details - Relationship & Gender wise
4. Member Details - Age Band & Relationship wise
5. Claims Approved - Age Band & Relationship wise
6. Claims Approved - Amount Band & Relationship wise
7. Claims Approved - Ailment wise
8. Top 15 Hospital wise utilization
9. Claims Approved - Cashless & Member Summary
10. Turn Around Time (TAT)
11. Month On Month
12. Payout Ratio
13. Policy Details

1. Incurred Claims Ratio (ICR):

Claim Status	Cashless		Member		Total	
	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)
Reported	41	3723764	3	394546	44	4118310
Settled	30	2443616	1	45332	31	2488948
Rejected	5	402100	0	3887	5	405987
Cancelled	1	80000	0	0	1	80000
Awaiting Utr	0	0	0	0	0	0
Shortfall	1	376860	0	0	1	376860
Approved	2	63481	0	0	2	63481
Underprocess	1	37078	1	19740	2	56818
Bills Pending	1	25000	0	0	1	25000
Recommended For Repudiation	0	0	0	0	0	0
Recommended For Approval	0	0	1	300000	1	300000
Outstanding Claims	5	502419	2	319740	7	822159
Incurred(Os+Settled)	35	2946035	3	365072	38	3311107

ICR On EP*			73.9%
Incidence Rate			9%
Disposal Rate	88%	33%	84%
Cost per Claims(CPC)	78347	45332	77346

2. Hospitalisation Type Details:

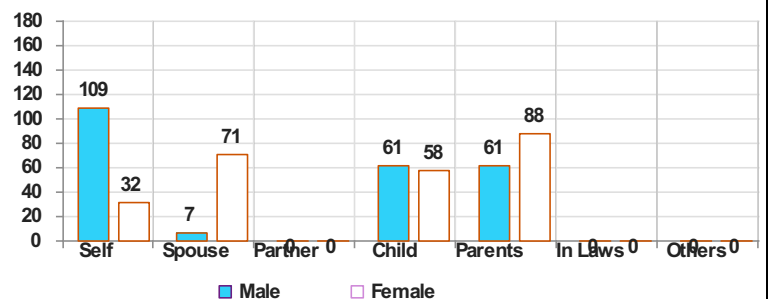
Claim Subtype	Cashless		Member	
	Nos.	Amt. (in Rs.)	Nos.	Amt. (in Rs.)
Claim Benefits	0	0	0	0
Daycare	16	575110	0	0
Domiciliary	0	0	0	0
Health_Check_Up	0	0	0	0
Hospitalization	16	1931987	1	45332
Opd	0	0	0	0
Total	32	2507097	1	45332

\*Considering Only Settled ,Approved and UTR Awaiting (Cheque Pending)

Notes:  
ICR = (Settled Amt + Outstanding Amt) / Annual Premium  
ICR on EP\* = (Settled Amt + Outstanding Amt) / Earned Premium  
Earned Premium = Prorated premium as on report generated date  
Cost Per Claim(CPC) = Approved Amt / Number of Events(Main Claims) for IPD + Daycare Cases  
Incidents Rate = No of Claim Events/ Lives  
Disposal Rate = (Settled+Rejected+Awaiting UTR+Cancelled / Claims Reported)  
\* EP- Earned Premium ; O/S - Outstanding  
\* Event = Main Claims Only (Excluding Prepost and Addendum)

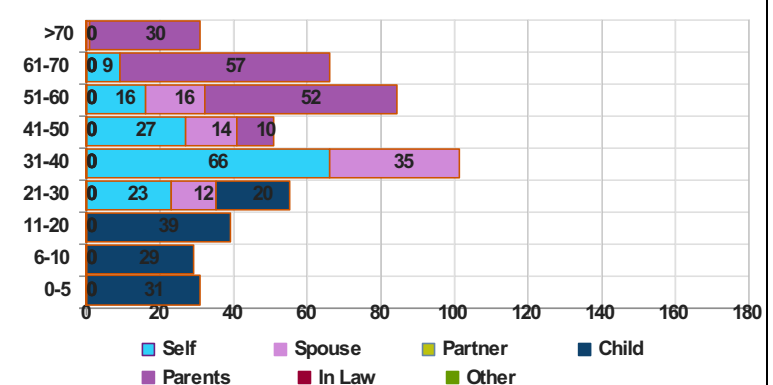
3. Member Details - Relationship & Gender wise :

Relation	Male	Female	Total	%
Self	109	32	141	28.95%
Spouse	7	71	78	16.02%
Partner	0	0	0	0.00%
Child	61	58	119	24.44%
Parents	61	88	149	30.60%
In Laws	0	0	0	0.00%
Others	0	0	0	0.00%
Total	238	249	487	100.00%
%	49%	51%	100%	



4. Member Details - Age Band & Relationship wise :

AgeBand	Self	Spouse	Partner	Child	Parents	In Law	Other	Total	%
0-5	0	0	0	31	0	0	0	31	6.37%
6-10	0	0	0	29	0	0	0	29	5.95%
11-20	0	0	0	39	0	0	0	39	8.01%
21-30	23	12	0	20	0	0	0	55	11.29%
31-40	66	35	0	0	0	0	0	101	20.74%
41-50	27	14	0	0	10	0	0	51	10.47%
51-60	16	16	0	0	52	0	0	84	17.25%
61-70	9	0	0	0	57	0	0	66	13.55%
>70	0	1	0	0	30	0	0	31	6.37%
Total	141	78	0	119	149	0	0	487	100.00%
%	29%	16%	0%	24%	31%	0%	0%	100%	



### 5. Claims Approved - Age Band & Relationship wise :

	Self		Spouse		Partner		Child		Parents		In Law		Other		Total		Total%	
Age Band	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No. %	Amt. %
0-5	0	0	0	0	0	0	1	5200	0	0	0	0	0	0	1	5200	3.03%	0.20%
6-10	0	0	0	0	0	0	1	18610	0	0	0	0	0	0	1	18610	3.03%	0.73%
11-20	0	0	0	0	0	0	1	14240	0	0	0	0	0	0	1	14240	3.03%	0.56%
21-30	0	0	2	93300	0	0	0	0	0	0	0	0	0	0	2	93300	6.06%	3.66%
31-40	2	53254	0	0	0	0	0	0	0	0	0	0	0	0	2	53254	6.06%	2.09%
41-50	0	0	0	0	0	0	0	0	1	90962	0	0	0	0	1	90962	3.03%	3.56%
51-60	4	357414	0	0	0	0	0	0	3	148846	0	0	0	0	7	506260	21.21%	19.83%
61-70	0	0	0	0	0	0	0	0	4	200935	0	0	0	0	4	200935	12.12%	7.87%
>70	0	0	0	0	0	0	0	0	14	1569668	0	0	0	0	14	1569668	42.42%	61.50%
Total	6	410668	2	93300	0	0	3	38050	22	2010411	0	0	0	0	33	2552429	100.00%	100.00%
%	18%	16%	6%	4%	0%	0%	9%	1%	67%	79%	0%	0%	0%	0%	100%	100%		

\* Count is only for Approved Claims(Settled and Awaiting UTR(Cheque Pending)) .

### 6. Claims Approved - Amount Band & Relationship wise :

	Self		Spouse		Partner		Child		Parents		In Law		Other		Total		Total%	
Amount Band	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No. %	Amt. %
00K-10K	0	0	0	0	0	0	1	5200	1	21829	0	0	0	0	2	27029	6.06%	1.06%
10K-20K	1	19000	0	0	0	0	2	32850	0	13075	0	0	0	0	3	64925	9.09%	2.54%
20K-30K	1	20250	0	0	0	0	0	0	0	0	0	0	0	0	1	20250	3.03%	0.79%
30K-40K	3	94404	0	0	0	0	0	0	5	166527	0	0	0	0	8	260931	24.24%	10.22%
40K-50K	0	0	2	93300	0	0	0	0	8	356371	0	0	0	0	10	449671	30.30%	17.62%
50K-60K	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
60K-70K	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%	0%
70K-80K	0	0	0	0	0	0	0	0	3	222334	0	0	0	0	3	222334	9.09%	8.71%
80K-90K	0	0	0	0	0	0	0	0	1	88463	0	0	0	0	1	88463	3.03%	3.47%
90K-100K	0	0	0	0	0	0	0	0	1	97299	0	0	0	0	1	97299	3.03%	3.81%
>100K	1	277014	0	0	0	0	0	0	3	1044513	0	0	0	0	4	1321527	12.12%	51.78%
Total	6	410668	2	93300	0	0	3	38050	22	2010411	0	0	0	0	33	2552429	100.00%	100.00%
%	18%	16%	6%	4%	0%	0%	9%	1%	67%	79%	0%	0%	0%	0%	100%	100%		

\* Count is only for Approved Claims(Settled and Awaiting UTR (Cheque Pending)).

\* Banding for Incurred Amount

### 7. Claims Approved - Top 15 Ailment wise :

	Self		Spouse		Partner		Child		Parents		In Law		Other		Total		Total%	
Ailment Group	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No.	Amt. (Rs.)	No. %	Amt. %
NEOPLASM	0	0	0	0	0	0	0	0	8	875034	0	0	0	0	8	875034	24.24%	34.28%
EYE	3	80400	0	0	0	0	0	0	7	270830	0	0	0	0	10	351230	30.30%	13.76%
CIRCULATORY	0	0	0	0	0	0	0	0	1	318339	0	0	0	0	1	318339	3.03%	12.47%
ARTHROPATHIES	1	277014	0	0	0	0	0	0	0	0	0	0	0	0	1	277014	3.03%	10.85%
UROLOGY	0	0	0	0	0	0	0	0	2	224922	0	0	0	0	2	224922	6.06%	8.81%
RESPIRATORY	1	33004	0	0	0	0	2	32850	1	97299	0	0	0	0	4	163153	12.12%	6.39%
DIGESTIVE	1	20250	0	0	0	0	0	0	1	90962	0	0	0	0	2	111212	6.06%	4.36%
PREGNANCY	0	0	2	93300	0	0	0	0	0	0	0	0	0	0	2	93300	6.06%	3.66%
NERVOUS	0	0	0	0	0	0	0	0	1	88463	0	0	0	0	1	88463	3.03%	3.47%
PERINATAL PERIOD CONDITIONS	0	0	0	0	0	0	1	5200	0	0	0	0	0	0	1	5200	3.03%	0.20%
OTHERS	0	0	0	0	0	0	0	0	1	44562	0	0	0	0	1	44562	3.03%	1.75%
Total	6	410668	2	93300	0	0	3	38050	22	2010411	0	0	0	0	33	2552429	100.00%	100.00%
%	18%	16%	6%	4%	0%	0%	9%	1%	67%	79%	0%	0%	0%	0%	100%	100%		

\* Count is only for Approved Claims(Settled and Awaiting UTR (Cheque Pending)) .

### 8. Top 15 Cashless Hospital wise utilization :

Hospital_ID	Hospital_Name	No of Claims	Amount
HOS-BLR-21	M.S. RAMAIAH MEMORIAL HOSPITAL	12	931868
HOS-BLR-014453	APOLLO HOSPITAL (SHESHADRIPURAM)	3	430114
HOS-BLR-3845	FORTIS HEALTH MANAGEMENT LIMITED	1	318339
HOS-BLR-123428	MEDICOVER HOSPITALS A UNIT OF SAHRUDAYA HEALTHCARE PRIVATE LIMITED HOODI	1	277014
HOS-BLR-3	BANGALORE BAPTIST HOSPITAL	1	140001
HOS-BLR-26	NARAYANA NETHRALAYA	2	90642
HOS-BLR-282	K.M.C HOSPITAL(A UNIT OF MANIPAL HEALTH ENTERPRISES PRIVATE LIMITED)	1	88463
HOS-BLR-6469	BELAKU EYE HOSPITALS PVT LTD	4	80400
HOS-BLR-6026	DR.AGARWALS HEALTHCARE LTD.	2	77000
HOS-PAT-025241	JAY PRABHA MEDANTA SUPER SPECIALITY HOSPITAL	1	76000
HOS-CHE-265	SRI RAMACHANDRA HOSPITAL (SRMC)	1	74488
HOS-BLR-524	ST.JOHN'S MEDICAL COLLEGE HOSPITAL	1	71846
HOS-BLR-4099	SAMPRATHI EYE HOSPITAL AND SQUINT CENTRE	2	70000
HOS-KOL-015276	BANKURA SEVA NIKETAN HOSPITAL	2	50200
HOS-BLR-018606	K S HEALTH CARE	1	48300

### 9. Claims Approved - Cashless & Member Summary :

Type of claim	Events	Events%	Amount	Amount%
MEMBER	1	3.03%	45332	1.78%
CASHLESS	32	96.97%	2507097	98.22%
TOTAL	33	100.00%	2552429	100.00%

### 10. Turn Around Time (TAT) :

#### Preauth Processing TAT :

TAT Band	Nos.	%
0 - 30 Mins	41	51.90%
30 Mins - 1 Hrs	15	18.99%
1 - 2 Hrs	13	16.46%
2 - 3 Hrs	5	6.33%
3 - 4 Hrs	3	3.80%
4 - 6 Hrs	2	2.53%
6 - 7 Hrs	0	0%
7 - 12 Hrs	0	0%
12 - 24 Hrs	0	0%
Above 24 Hrs	0	0%
Total	79	100.00%

Note: Approved and Rejected transactions (all fresh and enhancements) have been shown – LDR to decision.

### 10. Turn Around Time (TAT) :

#### Claim Processing TAT :

TAT Band	Nos.	%
0-7	6	100.00%
8-15	0	0%
16-30	0	0%
31-45	0	0%
46-60	0	0%
61-90	0	0%
>90	0	0%
Total	6	100.00%

Note: Only Settled,Awaiting UTR, Approved and Rejected claims are considered  
\* LDR to Decision date  
\* only for Member claims

### 11. Month on Month

Admission Month	Hospitalization and Daycare		Otherthan Hospitalization		Total	
	Inc Count	Inc Amount	Inc Count	Inc Amount	Inc Count	Inc Amount
Aug 2024	3	327918	0	0	3	327918
Sep 2024	4	763264	0	0	4	763264
Oct 2024	5	147554	0	0	5	147554
Nov 2024	4	440245	0	0	4	440245
Dec 2024	4	83173	0	0	4	83173
Feb 2025	1	71846	0	0	1	71846
Mar 2025	4	144252	0	0	4	144252
Apr 2025	6	455214	0	0	6	455214
May 2025	2	118963	0	0	2	118963
TOTAL	33	2552429	0	0	33	2552429

### 12. Payout Ratio

Claimed Amount	Settled Amount	Payout %
2769443	2488948	90%

### 13. Policy Details

Policy Number	Corporate Name	Total Premium	Earned Premium	Policy Start Date	Policy End Date	Lives
H1428909	RAIL INFRASTRUCTURE DEVELOPMENT COMPANY KARNATAKA LTD	5637981	4479491	09-AUG-2024	08-AUG-2025	487

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