



(राष्ट्रीय ऑटोमोटिव परीक्षण ट्रैक)

NATIONAL AUTOMOTIVE TEST TRACKS

समूह मेडिकलेम बीमा पॉलिसी (जीएमपी) और
NATRAX कर्मचारियों के लिए समूह व्यक्तिगत दुर्घटना नीति (GPA)

के लिए

निविदा दस्तावेज़

Tender Document

for

Group Medi-claim Insurance Policy (GMP) &
Group Personal Accident Policy (GPA) for NATRAX Employees

Tender No. (निविदा संख्या) - NATRAX/PROC/A&IT/23/31

National Automotive Test Tracks (NATRAX)/ नेशनल ऑटोमोटिव टेस्ट ट्रैक्स (NATRAX)

A unit of National Automotive Board (NAB)/ राष्ट्रीय मोटर वाहन बोर्ड (एनएबी) की एक इकाई

NH-52, Old Agra- Mumbai Highway/ NH-52, पुराना आगरा-मुंबई राजमार्ग,

Next to Pithampur Flyover/ पीथमपुर फ्लाईओवर के बगल में,

Post Khandwa (Near Pithampur)/ पोस्ट खंडवा (पीथमपुर के पास)

Dhar District, Madhya Pradesh-454774/ धार जिला, मध्य प्रदेश -454774

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भाग-ए (तकनीकी बोली)

- 1 निविदा और निविदा शर्तों पर संक्षिप्त 03-14
- 2 डे केयर प्रक्रियाओं की सूची (अनुबंध - ए)
- 3 कर्मचारियों और आश्रितों की सूची (अनुलग्नक-बी).....
4. जीपीए नीति के लिए कर्मचारियों की सूची (अनुलग्नक-सी).....
5. मौजूदा पॉलिसी का विवरण अनुबंध-डी).....

भाग-बी (वित्तीय बोली)

- 1.. वित्तीय बोली 15-15





PART-A (TECHNICAL BID)

- 1 Brief on Tender & Tender Conditions03-14
- 2 List of Day Care Procedures (ANNEX - A).....
- 3 List of Employees and dependents (Annexure-B).....
4. List of Employees for GPA Policy (Annexure-c).....
- 4 Details of existing policy Annexure-D).....

PART-B (FINANCIAL BID)

- 1.. FINANCIAL BID15-15





1. **Key dates:**

Date of Floating of Tender:	21 st Feb 2023
Last Date for submission of Bids	1500 Hrs on 13 th March 2023
Date and time for opening of Bids	1530 Hrs on 13 th March 2023

2. **निविदा और नियम एवं शर्तों पर संक्षिप्त जानकारी / Breif on tender and terms & conditions**

2.1. **सामान्य निर्देश:/General Instructions:**

नेशनल ऑटोमोटिव टेस्ट ट्रैक्स (NATRAX) नेशनल ऑटोमोटिव बोर्ड (NAB) के तहत एक ऑटोमोटिव टेस्टिंग एंड सर्टिफिकेशन सेंटर है, जो भारी उद्योग मंत्रालय, भारत सरकार द्वारा गठित एक स्वायत्त निकाय है। NATRAX को लगभग 3000 एकड़ भूमि पर पीथमपुर, जिला धार, (मध्य प्रदेश, भारत) के पास, सभी प्रकार के ऑटोमोबाइल के व्यापक परीक्षण और मूल्यांकन के लिए स्थापित किया गया है।

National Automotive Test Tracks (NATRAX) is an Automotive Testing & Certification Centre under NATRiP Implementation Society (NATIS)/National Automotive Board (NAB) which is an autonomous body constituted by Ministry of Heavy Industries, Government of India. NATRAX has been set up on approx. 3000 acres of land for comprehensive testing and evaluation of all types of automobiles, near Pithampur, Dist. Dhar, (Madhya Pradesh, India).





NATRAX ने इस दस्तावेज़ में निर्दिष्ट नियमों और शर्तों पर NATRAX कर्मचारियों और आश्रितों के समूह चिकित्सा बीमा और समूह व्यक्तिगत दुर्घटना बीमा के लिए अनुभवी योग्य और इच्छुक एजेंसियों / बोलीदाताओं से बोलियाँ / कोटेशन आमंत्रित करता है।

NATRAX invited Bids/Quotations from experienced qualified and interested agencies /bidders for hiring of Group Medical Insurance and Group Personal Accident Insurance of NATRAX employees & dependents on the terms and conditions specified in this document.

2.2. आवश्यकताओं और कार्य के दायरे का विवरण:/Details of the requirements & scope of work:

- i. **कार्य का नाम:** प्रतिष्ठित TPAs / बीमा कंपनियों से "NATRAX, पीथमपुर, MP, के कर्मचारियों के लिए समूह मेडि-क्लेम बीमा पॉलिसी (GMP) और समूह व्यक्तिगत दुर्घटना नीति (GPA) के लिए "तृतीय-पक्ष प्रशासक (TPA) की नियुक्ति" के लिए निविदाएं।

Name of Work: "Engagement of Third-Party Administrator (TPA) for Group Medi-claim Insurance Policy (GMP) & Group Personal Accident Policy (GPA) for the Employees of NATRAX, Pithampur, MP"

- ii. **बोली प्रणाली:** दो बोली प्रणाली (तकनीकी और वित्तीय बोलियां अलग-अलग लिफाफों में प्रस्तुत की जानी हैं)।/ **Bid System:** Two bid system (Technical & Financial bids to be submitted in separate envelopes).





- iii. **बोली की वैधता:** बोली जमा करने की तारीख से 60 दिनों की अवधि के लिए वैध और स्वीकृति के लिए माननीय रहेगी/ **Bid Validity:** Bid shall remain valid and open for acceptance for a period of 60 days from the date of submission.
- iv. **अनुबंध अवधि:** कार्य एक वर्ष की अवधि के लिए प्रदान किया जाएगा और इसे पारस्परिक रूप से सहमत नियमों और शर्तों पर NATRAX से अनुमोदन पर आगे की अवधि के लिए बढ़ाया जा सकता है।/ **Contract Period:** The work shall be awarded for a period of one year and same may be extended for further period mutually on approval from NATRAX on mutual agreed terms and conditions.

2.3. अस्वीकरण/ Disclaimer:

- i. NATRAX बिना कोई कारण बताए किसी या सभी प्रस्तावों को स्वीकार/अस्वीकार/संशोधित/विभाजित करने के सभी अधिकार सुरक्षित रखता है। NATRAX के किसी भी निर्णय के लिए बोलीदाताओं के पास कार्रवाई का कोई कारण या दावा नहीं होगा।/ NATRAX reserves all rights to accept/ reject/modify/split any or all proposals without assigning any reasons. Bidders shall not have any cause of action or claim against NATRAX for any of its decisions.
- ii. यह निविदा दस्तावेज दोनों भाषाओं (हिंदी और अंग्रेजी) में है, हालांकि किसी भी तरह की विसंगति के मामले में अंग्रेजी मान्य होगी/ This tender document is in both the language (Hindi & English) however in case of any discrepancy





English will prevail.

2.4. न्यूनतम पात्रता मानदंड/ Minimum Eligibility Criteria

- i. बोली लगाने वाला वैध कानूनी इकाई/फर्म होना चाहिए। तकनीकी बोली के साथ प्रपत्र स्थापना दस्तावेजों की प्रति प्रस्तुत की जानी चाहिए।/ The bidder should be valid legal entity/Firm. Copy of form establishment documents should be submitted along with technical bid.
- ii. बीमा कंपनियों/टीपीए ही आवेदन कर सकती हैं/ Insurance companies / TPA only can apply.
- iii. बोलीदाताओं को आईआरडीए, पैन और जीएसटी के साथ पंजीकृत होना चाहिए। संबंधित दस्तावेजों की प्रति प्रस्तुत की जानी चाहिए/ The bidders should be registered with IRDA, PAN and GST. Copy of the related documents should be submitted.
- iv. बोली लगाने वाले का कार्यालय इंदौर एवं दिल्ली/एनसीआर में होना चाहिए। संबंधित दस्तावेजों की प्रति प्रस्तुत की जानी चाहिए/ The bidder should have an office in Indore & Delhi/NCR. Copy of the related documents should be submitted.
- v. बोली लगाने वाले के पास किसी भी केंद्र सरकार/राज्य सरकार/स्वायत्त निकाय/पीएसयू/सरकार द्वारा स्थापित सोसायटी में इसी तरह के कार्यों/सेवाओं के लिए न्यूनतम 5 वर्ष का अनुभव होना चाहिए। संबंधित दस्तावेजों की प्रति प्रस्तुत की जानी चाहिए।/ The bidder should have minimum 5 years' experience for the similar works/services in any Central Govt./ State Govt./ Autonomous Body/ PSU/ Society founded by Govt. Copy of the related documents should be submitted.
- vi. 100/- स्टाम्प पेपर पर, सभी सूचीबद्ध अस्पतालों में असीमित कैशलेस अस्पताल में





भर्ती सुविधाओं/दावों के लिए बोलीदाता द्वारा सत्यापित अंडरटेकिंग जमा करनी होगी।/The bidder should submit an authentic Notarized undertaking on Rs. 100/- stamp paper, for unlimited cashless hospitalization facilities/claim in all the empaneled hospitals.

- vii. बोली लगाने वाले को विधिवत हस्ताक्षरित और मुहर लगी एक अंडरटेकिंग जमा करनी चाहिए, जिसमें कहा गया हो कि फर्म को किसी भी सरकारी एजेंसी द्वारा ब्लैकलिस्ट/विवर्जित/समाप्त नहीं किया गया है।/ The bidder should submit an undertaking duly signed and stamped saying that the firm is not blacklisted/debarred/terminated by any Government agency.

2.5. बोलियों की अस्वीकृति की शर्तें: बोलियों को अस्वीकार कर दिया जाएगा, यदि/

Conditions for rejection of bids: Bids shall be rejected, if;

- i. यदि यह जमा करने के निर्धारित समय और तारीख के बाद प्राप्त होता है / If it is received after the scheduled time and date of submission.
- ii. यदि यह निर्दिष्ट पात्रता / योग्यता मानदंड को पूरा नहीं करता है /If it does not fulfill the specified eligibility/qualifying criteria.
- iii. यदि यह सशर्त प्रस्तुत किया जाता है/If it is submitted conditionally.
- iv. यदि बोली लगाने वाले को किसी सरकारी/राज्य-सरकार/पीएसयू/स्वायत्त निकाय/सोसायटी/प्रतिष्ठित निजी फर्म से काली सूची में डाला/विवर्जित/समाप्त किया जाता है/ If the bidder is Blacklisted/Debarred/Terminated from any Govt/ State-Govt./ PSU/ Autonomous Body/ Society/Reputed Private Firm.
- v. कार्यक्षेत्र आदि में कोई विचलन /Any deviation in scope etc.





- vi. एमईसी के अनुसार बिना किसी दस्तावेज के प्रस्तुत की गई बोलियां/ Bids submitted without any document as per MEC.

2.6. तकनीकी आवश्यकताएं/ Technical Requirements

- I. जीएमपी (ग्रुप मेडिकलेम पॉलिसी): - कवर किए जाने वाले जीवन की सूची अनुबंध-ए संलग्न है/ GMP (Group Mediclaim Policy): - List of Lives to be covered is enclosed Annexure-A:

(A) अस्पताल में भर्ती / रोगी लाभ/ Hospitalization/In-patient benefits - The insurance Scheme shall pay all expenses incurred in course of medical treatment availed of by the beneficiaries in an Empaneled Hospitals/Nursing Homes (with 24 hours admission clause) within the country, arising out of either illness/disease/injury and/or sickness. There shall be NO co-payment applicable. Room Rent for normal 1.5% of S.I. and for ICU 2% of S.I. without any monetary capping. (S.I.-Rs 7,50,000/10,00,000/12,50,000). Admission /Registration Charges to be covered without any sublimit. Congenital Internal Diseases, Seasonal Diseases, Lasik Treatment subject to agreed prescription of doctor with eye power of min. -/+7.5, to be covered, Ambulance charges upto Rs 4500/- per hospitalization. Disease wise Capping-No, except Cataract sublimit Rs 40,000/- per eye. Pre-hospitalization expenses within a period of 30 days shall also be included.

(B) पहले से मौजूद बीमारियों का कवरेज/ Coverage of Pre-existing diseases - All diseases under the Scheme shall be covered from day one. A person suffering from any disease/having implants & internal congenital disease prior to the inception of the policy shall also be covered.

(C) अस्पताल में भर्ती होने से पहले और बाद में लाभ/ Pre and Post hospitalization benefit - All expenses for the Pre hospitalization shall be 30 days and Post





Hospitalization period of upto 60 days would be covered required relating to the treatment of the sickness for which hospitalization was done.

(D) डे केयर प्रक्रियाएं/ Day Care Procedures - With the advances made in the treatment techniques, many medical treatments, formerly requiring hospitalization, can now be treated on a day care basis. The policy shall also provide for day care facilities (less than 24 hours hospitalization) for such identified procedures. Day care facilities shall be available for the treatments as per Annex-A.

NOTE: Bidder shall provide the exhaustive list of Day Care Procedures which shall cover all the procedures as per Annex-A

(E) प्रसूति-लाभ/ Maternity Benefit

- i) It shall cover treatment taken in Empaneled Hospital/Nursing Home arising from childbirth including Normal Delivery/Caesarean Section including miscarriage or abortion induced by accident or other medical emergency.
- ii) This benefit would be limited to only first two living children.
- iii) Limitation: Limited to Rs.45,000/- for Normal Delivery; Limited to Rs.75,000/- for Caesarean Delivery.

(F) नवजात लाभ/ Newborn Benefit

- i) Newborn child (single/twins) to an insured mother would be covered under the scheme from day one up to the expiry of the current policy for the expenses running incurred for treatment taken in empaneled Hospitals/Nursing Homes/Day Care Clinics as an in-patient during the same policy and will be treated as a part of the mother subject to eligibility of the Maternity Benefit as stated above.





- ii) If, in first pregnancy, twins are born then the benefit stand ceases for second pregnancy. However, in second pregnancy twins are born then both will be covered till the expiry of the running policy
- iii) Congenital diseases of new born child shall also be covered under this policy.

(G) बफर / कॉर्पोरेट फ्लोटर /Buffer /Corporate floater: For an amount of Rs. 15 Lakhs shall be there and it shall not be restricted to critical illness and can be utilized incase hospitalization expenses of a family exceed the Sum Insured amount, after the necessary approval / instruction from NATRAX authority.

(H) अन्य आवश्यकताएं/ Other requirements:

- i) TPA: - One able representative who shall handle all the matters of our organization (24x7)
- ii) Pre hospitalization covered (30 days) and post hospitalization covered (60 days).
PAC Approval within 2 hrs. not beyond the limit.
- iii) Claim settlement Limit- a) for Reimbursement: -within 10 to 15 days and b) for Cashless: -same day.
- iv) Mid-term inclusion for dependents - New Born Baby or Newly Wedded Spouse (No Premium to be charged).
- v) Mid Term inclusion for New Employee with Dependents - Premium to be charged on pro rata basis.
- vi) List to be attached for all the covered items and not covered items and excluded expenses.
- vii) Detailed presentation of Benefits of policy and procedures for entitlement of claims by TPA / Representative of Insurance company is mandatory within 15 days of issuance of policy.





(I) अतिरिक्त आवश्यकताएँ/ Additional requirements:

- i) OPD included with capping of Rs. 10,000/- for each family.
- ii) Eye operation: lens limit Rs 15000/- for each family.
- iii) Dental treatment to be covered (RC and Dental capping) with capping of Rs. 5,000/- for each family.
- iv) Ayurveda medicine/ treatment cover in Mediclaim.
- v) Employee allow to increase the sum insurance amount; the difference of amount will be recovered from them.
- vi) **Half yearly health checkup of employee will be conducted under Mediclaim policy with below tests for each member covered under this policy.**
 - a. Complete Blood Count Profile (CBC)
 - b. Complete Lipid Profile
 - c. Complete LFT and KFT tests
 - d. ECG
 - e. Blood sugar fasting
 - f. ESR, Urine Routine
 - g. ABO Group & RH Type

II. जीपीए (ग्रुप पर्सनल एक्सीडेंट पॉलिसी):- अनुबंध-बी (कर्मचारियों की सूची संलग्न है)/
GPA (Group Personal Accident Policy): - Annexure-B (List of employees enclosed):

The policy shall cover benefits under death, permanent / total disablement, permanent partial disablement and temporary total disablement. List shall be attached for all the covered items and not covered items and excluded expenses.





2.7. दरें: उद्धृत मूल्य (प्रीमियम) में सभी आकस्मिक व्यय, शुल्क और लागू कर शामिल होने चाहिए और इसे वार्षिक आधार पर INR में उद्धृत किया जाना चाहिए।/

Rates: The quoted prices (premium) should be including all incidental expenses, duties and applicable taxes and it should be quoted in INR on yearly basis.

2.8. भुगतान शर्तें: पॉलिसी दस्तावेज़ प्राप्त होने पर 100% भुगतान/ **Payment Terms:** 100% Payment on receipt of policy document.

2.9. बोलियों का प्रस्तुतीकरण: बोलीदाताओं को अपनी बोलियां दो पासवर्ड से सुरक्षित अलग पीडीएफ फाइलों में प्रस्तुत करनी होंगी जिन्हें "तकनीकी बोली और वित्तीय बोली" के रूप में नामित किया गया है। पासवर्ड से सुरक्षित बोलियां बोली जमा करने की तारीख/समय के बंद होने से पहले उल्लिखित ईमेल आईडी पर प्रस्तुत की जानी चाहिए।/ **Submission of Bids:** Bidders are required to submit their bids in two password protected separate PDF files designated as "Technical Bid & Financial Bid" for Tender No. NATRAX/PROC/A&IT/23/----". The Password protected bids should be submitted on the mentioned email id before the closing of date/time of bid submission.

Anuj.kumar@natrip.in & a.prabhakar@natrip.in; *PROC, NATRAX@gmail.com.*

OR

बोली/कोटेशन तकनीकी बोली और वित्तीय बोलियों वाली हार्ड कॉपी में उपरोक्त तिथि और समय पर NATRAX कार्यालय में दो अलग अलग सीलबंद लिफाफे में भी प्रस्तुत किया जा सकता है।/

The sealed bid/quotation containing Technical Bid and Financial Bids in hard copy may also be submitted in two separate sealed envelopes at NATRAX office on above date and time.

किसी भी स्थिति में सीलबंद या पासवर्ड से सुरक्षित बोलियां 13 मार्च 2023 को 1500 बजे तक प्रस्तुत की जानी चाहिए। उक्त तिथि और समय के बाद बोलियां स्वीकार नहीं की जाएंगी।/In





any case the sealed or password protected bids should be submitted by 1500 Hrs on 13th March 2023. The bids after the said date and time shall not be accepted.

ऑनलाइन बोली प्रस्तुत करने के मामले में, बोली खोलने के समय बोलीदाता द्वारा दस्तावेज़ का पासवर्ड प्रस्तुत किया जाएगा।/ In case of online Bid submission, the password of the document shall be submitted by the Bidder at the time of the opening of Bid.



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for Head Proc Estor





वित्तीय बोली/ Financial Bid

"NATRAX कर्मचारियों के लिए ग्रुप मेडि-क्लेम इंश्योरेंस पॉलिसी और ग्रुप एक्सीडेंट पॉलिसी (GPA) के लिए थर्ड पार्टी एडमिनिस्ट्रेटर (TPA)"

"Hiring of Third Party Administrator (TPA) for Group Medi-claim Insurance Policy & Group Accident Policy (GPA) for NATRAX Employees"

निविदा संख्या/ TENDER NO. NATRAX/PROC/A&IT/23/31.

क्रमांक/ Sr. No.	विवरण/ Description	जीएसटी सहित उद्धृत राशि (आंकड़ों में)/ Quoted Amount (in figure) including GST	जीएसटी सहित उद्धृत राशि (शब्दों में)/ Quoted Amount (in words) including GST
1	समूह मेडी-क्लेम बीमा (जीएमआई), (24 कर्मचारियों के लिए; 116 जीवन)/ Group Medi-claim Insurance (GMI) , (for 24 Employee; 116 Lives)		
2	समूह व्यक्तिगत दुर्घटना नीति (जीपीए) (24 कर्मचारियों के लिए)/ Group Personal Accident Policy (GPA) (for 24 Employee)		
कुल/ Total			

नोट: उपरोक्त सभी कीमतों में अनुबंध अवधि के दौरान लागू सभी कर और शुल्क शामिल होने चाहिए।/ *Note: all above prices should be inclusive of all taxes and duties applicable during contract period.*

बोलीदाता की मुहर और हस्ताक्षर/ Seal and sign of bidder



FORMAT FOR DATA AS PER GEM

Guidance to Buyer for Group Medi-claim Insurance Bids													
Buyers are advised to provide the following details to the bidders:													
1. Category/Group of Employees/ Lives in the organization. Eg. Group A, Group B, Group C.													
2. For each category, the Age-wise distribution of Individuals to be covered. Indicative format as under:													
Sr. No.	Group	Total Buffer amount	sum medi-claim amount	age group									total group wise lives
				0-5 years	6- 10 years	10-18 years	19-25 years	26-34 years	35-44 years	45-55 years	56-60 years	60+ years	
1	Group A#	₹ 15,00,000	₹ 12,50,000.00	0	0	1	0	0	0	2	0	1	5
2	Group B#		₹ 10,00,000.00	0	3	7	1	0	6	6	0	5	28
3	Group C#		₹ 7,50,000.00	1	5	4	4	1	8	9	2	8	42
4	Group D#		₹ 5,00,000.00	4	5	3	0	5	9	2	3	10	41
				5	13	15	5	6	23	19	5	25	115

Note: the above mentioned nos are as on date and addition (if required) during policy period shall be done on proreta basis.

(#) List of the Lives is enclosed.

3. The category-wise provision for Top-up should be indicated by Buyer. Eg. Group A employees to get option for Top-up upto 3 lakhs, etc. If any Buffer Sum Insured is required by Buyer for the Group Medi-claim policy, then the same may also be indicated. The Buffer SI is typically used by the Buyer organization at their discretion if the individual limit/entitlement of an individual had been exhausted.

4. Family Members Coverage: Any other details pertaining to the coverage of family members must also be mentioned.

5. Buyers must also provide the details of previous Claim Settlement to the bidders. An indicative format is given below.

Sr. No.	Policy Year	No. of Claims raised	No. of claims settled	Claim Settlement Ratio	Total amt. of claims raised (INR)	Total amt. of claims Settled (INR)	amount Settlement Ratio
1	Year-1\$	31	23	74%	₹ 1,57,940.00	₹ 94,396.00	60%
2	Year-2\$	9	6	67%	₹ 5,60,495.00	₹ 4,48,417.00	80%
3	Year-3\$	4	3	75%	₹ 3,19,401.00	₹ 2,49,889.00	78%

(\$) year wise MIS Report enclosed.

6. The current Premium being paid and current co-payment if any (under existing policies) must also be provided. **NIL**



Guidance by Buyer for Group Personal Accidental Insurance Bids

Buyers are advised to provide the following details to the bidders:

1. Category/Group of Employees in the organization. Eg. Group A, Group B.

2. For each category, the Age-wise distribution of Individuals to be covered. Indicative format as under:

Sr. No.	Group	sum medi-claim amount	age group									total group wise lives
			0-5 years	6- 10 years	10-18 years	19-25 years	26-34 years	35-44 years	45-55 years	56-60 years	60+ years	
1	Group A*	₹ 12,50,000.00	0	0	0	0	0	0	1	0	0	1
2	Group B*	₹ 15,00,000.00	0	0	0	0	2	10	10	1	0	23

Note: the above mentioned nos are as on date and addition (if required) during policy period shall be done on prorata basis.

(*) List of the employees is enclosed.



List of Lives

Annex - A

GROUP MEDICLAIM POLICY- (Year 2022-2023) - NATRAX

Sr.no	Name	Designation	Relationship	DOB	Sum Insured
1	Mr. A.Prabhakar	Sr. Manager - Proc & Stores	Self	08.08.1976	1000000
2	Mrs. Kavitha .P		Wife	28.07.1981	
3	Mr. Adinarayana		Father	24.04.1948	
4	Mrs. Leelavathy		Mother	18.12.1952	
5	Mr. Kreshanth Prabhakar		Son	08.04.2007	
6	Ms. Venya Prabhakar		Daughter	12.11.2011	
7	Mr.Rakesh Pathak	Sr. Engineer (Civil)	Self	13.01.1966	750000
8	Mrs.Anita Pathak		Wife	04.04.1970	
9	Mr.Prejwal Pathak		Son	26.10.1998	
10	Mr. Sushil Kumar	Sr. Executive – IT	Self	07.03.1987	500000
11	Mrs. Anju Yadav		Wife	04.07.1982	
12	Mr. Satyapal Singh Yadav		Father	01.01.1963	
13	Mrs. Meena Devi		Mother	01.01.1967	
14	Ms. Anjali Yadav		Daughter	31.01.2008	
15	Mr. Nitin Yadav		Son	11.01.2010	
16	Mr. Anuj Kumar	Executive Asst. – Procurement	Self	19.09.1990	500000
17	Mr. Krishan Pal		Father	01.01.1966	
18	Mrs. Sarvesh		Mother	01.01.1961	
19	Mrs. Sarita		Wife	01.01.1993	
20	Ms. Harshika		Daughter	17.10.2014	
21	Ms. Vani		Daughter	24.10.2017	
22	Mr. Vinay Mishra	DGM – Finance	Self	05.7.1981	1000000
23	Ms Vibhuti Mishra		Daughter	23.03.2011	
24	Mr. Vinamra Mishra		Son	17.02.2015	
25	Mrs. Rashmi Mishra		Wife	13.11.1983	
26	Mrs. Tulika Mazumdar	Sr. Engineer (T&D)	Self	12.09.1988	750000
27	Mr. Ranjit Kumar Mazumdar		Husband	01.10.1981	
28	Mr. Aayan		Son	06.08.2018	
29	Dr. Manish Jaiswal	Director – NATRAX	Self	16.05.1962	1250000
30	Mrs. Preeti Jaiswal		Wife	30.09.1977	
31	Ms. Gunjita Jaiswal		Daughter	04.12.2008	
32	Smt. Manju Khandelwal		Mother	01.01.1950	
33	Mr. Girish Joshi	Sr. Manager (Civil & Infra)	Self	06.06.1969	1000000
34	Mrs. Seema Joshi		Wife	21.08.1970	
35	Ms. Sakshi Joshi		Daughter	08.12.2000	
36	Mr. Samarth Joshi		Son	11.11.2005	
37	Mr. Tejpal Mahajan	Sr. Manager (Civil & Infra)	Self	02.05.1978	1000000
38	Mrs. Meena Mahajan		Wife	04.07.1986	
39	Mrs. Parvati Bai Mahajan		Mother	08.04.1960	
40	Ms. Trisha Mahajan		Daughter	08.08.2008	
41	Mr. Daiwik Mahajan		Son	04.12.2011	
42	Mr. Srihari Seetharamaiah Janakiram	Asst. Manager (Testing & Development)	Self	23.03.1983	750000
43	Mrs. Rajani Chimmalagi		Wife	02.05.1987	
44	Mr. Sameer Srihari		Son	06.12.2014	
45	Ms. Sanjana Srihari		Daughter	06.12.2014	
46	Mrs. S. Vijayalakshmi		Mother	09.08.1950	
47	Mr. K.S. Janakiram		Father	07.05.1948	
48	Mr. Sagar R.Bendre	Asst. Manager (Testing & Development)	Self	13.06.1984	750000
49	Mr. Ravindra A.Bendre		Father	14.08.1953	
50	Mrs. Sulochana R.Bendre		Mother	04.03.1961	
51	Mrs. Mithila Sagar Bendre		Wife	13.06.1986	
52	Ms. Aadnya Bendre		Daughter	22.01.2016	
53	Mr. Umesh Raghuwanshi	Asst. Manager (Testing & Development)	Self	03.12.1985	750000
54	Mrs. Priyanka Raghuwanshi		Wife	01.03.1988	
55	Mr. Kalyan Singh		Father	09.02.1966	
56	Mr. Aashray Raghuwanshi		Son	03.02.2015	
57	Mr. Rajesh Chaudhary	Sr. Engineer (Client Assistance & Safety)	Self	16.08.1976	750000
58	Mrs. Babby Chaudhary		Wife	01.02.1982	



GROUP MEDICLAIM POLICY- (Year 2022-2023) - NATRAX

Sr.no	Name	Designation	Relationship	DOB	Sum Insured
59	Mr. Siddharth		Son	27.04.2003	
60	Mr. Sudhansu		Son	18.05.2006	
61	Mrs. Radhika Divi		Mother	01-01-1933	
62	Mr. Manish Mandloi	Sr. Engineer (Testing & Development)	Self	01.02.1972	750000
63	Mrs. Mona Mandloi		Wife	08.11.1977	
64	Mr. Amogh Mandloi		Son	04.06.2008	
65	Ms Naisargi Mandloi		Daughter	31.07.2015	
66	Mrs. Nirmala Mandloi		Mother	24.02.1948	
67	Mr. Sunil Kumar Pipada	Engineer - (C & U)	Self	05.12.1971	750000
68	Mrs. Seema Pipada		Wife	02.09.1971	
69	Ms. Sanvi Pipada		Daughter	08.03.2006	
70	Mr. Anil Vishwakarma	Technician (VDY - Utility)	Self	25.04.1988	500000
71	Mrs. Shyama Vishwakarma		Mother	02.02.1968	
72	Mrs. Sonu Vishwakarma		Wife	05.06.1990	
73	Mr. Mans Vishwakarma		Son	08.09.2018	
74	Mr. Amogh		Son	03.01.2021	
75	Mr. Rajesh Donal	Technician (PWT -Utility)	Self	29.08.1976	500000
76	Mrs. Rambha Donal		Mother	01.01.1943	
77	Mrs. Mala Donal		Wife	01.01.1982	
78	Mr. Santosh Raj Donal		Son	30.09.2005	
79	Ms. Shakti Donal		Daughter	17.11.2018	
80	Mr. Pankaj Singh	Manager (Utilities)	Self	10.10.1974	1000000
81	Mrs. Mridula Singh		Wife	01.08.1976	
82	Mr. Mahendra Kumar Singh		Father	01.01.1946	
83	Mr. Devarsh		Son	01.01.2014	
84	Mrs. Priyanka Mishra	Sr. Manager (HR & Administration)	Self	02.06.1979	1000000
85	Mr. Raveesh Mishra		Husband	26.09.1976	
86	Ms. Prathysha Mishra		Daughter	04.08.2006	
87	Master Prabeer Mishra		Son	20.07.2014	
88	Mr. Manish Khandelwal	Sr. Executive Asst.Gr. II (Accounts)	Self	01.08.1983	500000
89	Smt. Manju Khandelwal		Mother	17.10.1962	
90	Mrs. Versha Khandelwal		Wife	01.11.1987	
91	Mr. Shlok Khandelwal		Son	27.08.2015	
92	Mr. Ajay Kala	Manager (Accounts)	Self	18.04.1971	750000
93	Mrs. Sunita Kala		Wife	10.04.1973	
94	Ms. Ashika Kala		Daughter	18.01.2006	
95	Mr. Kailash Chand Kala		Father	07.06.1946	
96	Mrs. Sarla Kala		Mother	11.11.1949	
97	Mr. Abhishek Mishra	Executive Assistant (Admin)	Self	30.12.1985	500000
98	Mr. Lakshmi Narayan Mishra		Father	01.01.1957	
99	Mrs. Sharada Mishra		Mother	02.01.1962	
100	Mrs Shailja Mishra		Wife	01.01.1991	
101	Ms. Vedika Mishra		Daughter	27.11.2015	
102	Mr Vedik Mishra		Son	16.04.2020	
103	Mr. Shiv Shankar Lal	Executive (IT)	Self	01.01.1985	500000
104	Mr. Ram Lal Sharma		Father	01.01.1955	
105	Mrs. Kusma Devi		Mother	01.06.1957	
106	Mrs. Akanksha Sharma		Wife	26.07.1990	
107	Ms. Shivanya Sharma		Daughter	06.08.2015	
108	Mr Shivansh Sharma		Son	27.01.2020	
109	Mr. Sumeet Garhwal	Sr. Executive Asst.Gr. II (IT)	Self	10.03.1977	500000
110	Mrs. Neha Garhwal		Wife	10.10.1984	
111	Mr. Ravindra Kumar Garhwal		Father	01.07.1947	
112	Mrs. Shashi Garhwal		Mother	10.07.1952	
113	Master Soham Garhwal		Son	22.12.2015	
					1,80,00,000



List of Employees

Annex - B

GROUP MEDICLAIM POLICY- (Year 2022-2023) - NATRAX

Sr.no	Name	Designation	Relationship	DOB	Sum Insured
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EMPLOYEE LIST FOR GPA POLICY FOR NATRAX FOR 2023-24

Sr. NO	Name	DOB	Gender	Designation	Mail Id	Sum Insured
1	Mr. Sushil Kumar	07.03.1987	Male	Sr. Executive	sushil.kumar@natr	1500000
2	Mr. A. Prabhakar	08.08.1976	Male	Sr. Manager	a.prabhakar@natr	1500000
3	Mr. Manish Khandelwal	01.08.1983	Male	Sr. Executive	manish.khandelwa	1500000
4	Mr. Shiv Shankar Lal	01.01.1985	Male	Executive (IT)	shivshankar.shai	1500000
5	Mr. Sumeet Garhwal	10.03.1977	Male	Sr. Executive	sumeet.garhwal	1500000
6	Mr. Abhishek Mishra	30.12.1985	Male	Executive As	abhishek.mishra	1500000
7	Mr. Anil Vishwakarma	25.04.1988	Male	Technician (anil.vishwakarm	1500000
8	Mr. Rajesh Donal	29.08.1976	Male	Technician (rajesh.donal@natr	1500000
9	Mr. Anuj Kumar	19.09.1990	Male	Executive As	anuj.kumar@natr	1500000
10	Mrs. Tulika Mazumdar	12.09.1988	Female	Sr. Engineer	tulika.mazumda	1500000
11	Mr. Srihari Seetharamaiah Janakiram	23.03.1983	Male	Asst. Manag	shari@natrax.in	1500000
12	Mr. Sagar R.bendre	13.06.1984	Male	Asst. Manag	sagar.bendre@natr	1500000
13	Mr. Umesh Raghuvanshi	03.12.1985	Male	Asst. Manag	umesh.raghuwa	1500000
14	Mr. Rajesh Chaudhary	16.08.1976	Male	Sr. Engineer	rajesh.chaudhar	1500000
15	Mr. Manish Mandloi	01.02.1972	Male	Sr. Engineer	manish.mandloi	1500000
16	Mr. Sunil Kumar Pipada	05.12.1971	Male	Engineer (Pr	sunilk.pipada@natr	1500000
17	Mr. Ajay Kala	18.04.1971	Male	Manager (A	ajay.kala@natr	1500000
18	Mr. Rakesh Pathak	13.01.1966	Male	Sr. Engineer	rakesh.pathak@natr	1500000
19	Mr. Pankaj Singh	10.10.1974	Male	Manager (U	pankaj.singh@natr	1500000
20	Mr. Girish Joshi	06.06.1969	Male	Sr. Manager	girish.joshi@natr	1500000
21	Mr. Tejpal Mahajan	02.05.1978	Male	Sr. Manager	tejpal.mahajan@natr	1500000
22	Mrs. Priyanka Mishra	02.06.1979	Female	Sr. Manager	priyanka.mishra	1500000
23	Mr. Vinay Mishra	05.07.1981	Male	DGM - Final	vinay.mishra@natr	1500000
24	Dr. Manish Jaiswal	10.05.1975	Male	Director - N	director@natr	1250000
	Total					35750000



ANNEXURE-A

List of Day Care Procedures

ENT ✓

- 1 Stapedotomy
- 2 Myringoplasty(Type I Tympanoplasty)
- 3 Revision stapedectomy
- 4 Labyrinthectomy for severe Vertigo
- 5 Stapedectomy under GA
- 6 Ossiculoplasty
- 7 Myringotomy with Grommet Insertion
- 8 Tympanoplasty (Type III)
- 9 Stapedectomy under LA
- 10 Revision of the fenestration of the inner ear.
- 11 Tympanoplasty (Type IV)
- 12 Endolymphatic Sac Surgery for Meniere's Disease
- 13 Turbinectomy
- 14 Removal of Tympanic Drain under LA
- 15 Endoscopic Stapedectomy
- 16 Fenestration of the inner ear
- 17 Incision and drainage of perichondritis
- 18 Septoplasty
- 19 Vestibular Nerve section
- 20 Thyroplasty Type I
- 21 Pseudocyst of the Pinna - Excision
- 22 Incision and drainage - Haematoma Auricle
- 23 Tympanoplasty (Type II)
- 24 Keratosis removal under GA
- 25 Reduction of fracture of Nasal Bone
- 26 Excision and destruction of lingual tonsils
- 27 Conchoplasty
- 28 Thyroplasty Type II
- 29 Tracheostomy
- 30 Excision of Angioma Septum
- 31 Turbinoplasty
- 32 Incision & Drainage of Retro Pharyngeal Abscess
- 33 Uvulo Palato Pharyngo Plasty
- 34 Palatoplasty
- 35 Tonsillectomy without adenoidectomy
- 36 Adenoidectomy with Grommet insertion
- 37 Adenoidectomy without Grommet insertion



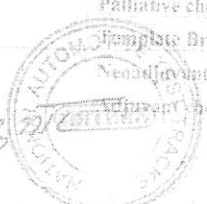
ANNEXURE-A

38	Vocal Cord lateralisation Procedure.
39	Incision & Drainage of Para Pharyngeal Abscess
40	Transoral incision and drainage of a pharyngeal abscess
41	Tonsillectomy with adenoidectomy
42	Tracheoplasty
Ophthalmology	
43	Incision of tear glands
44	Other operation on the tear ducts
45	Incision of diseased eyelids
46	Excision and destruction of the diseased tissue of the eyelid
47	Removal of foreign body from the lens of the eye.
48	Corrective surgery of the entropion and ectropion
49	Operations for pterygium
50	Corrective surgery of blepharoptosis
51	Removal of foreign body from conjunctiva
52	Biopsy of tear gland
53	Removal of Foreign body from cornea
54	Incision of the cornea
55	Other operations on the cornea
56	Operation on the canthus and epicanthus
57	Removal of foreign body from the orbit and the eye ball.
58	Surgery for cataract
59	Treatment of retinal lesion
60	Removal of foreign body from the posterior chamber of the eye
Oncology	
61	IV Push Chemotherapy
62	HBI-Hemibody Radiotherapy
63	Infusional Targeted therapy
64	SRT-Stereotactic Arc Therapy
65	SC administration of Growth Factors
66	Continuous Infusional Chemotherapy
67	Infusional Chemotherapy
68	CCRT-Concurrent Chemo + RT
69	SBRT-Stereotactic Body Radiotherapy
70	SBRT-Conformal Radiotherapy
71	IGRT-Image Guided Radiotherapy



ANNEXURE-A

72	IMRT- Step & Shoot
73	Infusional Bisphosphonates
74	IMRT- DMLC
75	Rotational Arc Therapy
76	Tele gamma therapy
77	FSRT-Fractionated SRT
78	VMAT-Volumetric Modulated Arc Therapy
79	SBRT-Stereotactic Body Radiotherapy
80	Helical Tomotherapy
81	SRS-Stereotactic Radiosurgery
82	X-Knife SRS
83	Gammaknife SRS
84	TBI- Total Body Radiotherapy
85	intraluminal Brachytherapy
86	Electron Therapy
87	TSET-Total Electron Skin Therapy
88	Extracorporeal Irradiation of Blood Products
89	Telecobalt Therapy
90	Telecesium Therapy
91	External mould Brachytherapy
92	Interstitial Brachytherapy
93	Intracavity Brachytherapy
94	3D Brachytherapy
95	Implant Brachytherapy
96	Intravesical Brachytherapy
97	Adjuvant Radiotherapy
98	Afterloading Catheter Brachytherapy
99	Conditioning Radiotherapy for BMT
100	Extracorporeal Irradiation to the Homologous Bone grafts
101	Radical chemotherapy
102	Neoadjuvant radiotherapy
104	Palliative Radiotherapy
105	Radical Radiotherapy
106	Palliative chemotherapy
107	Implant Brachytherapy
108	Neoadjuvant chemotherapy
109	Adjuvant chemotherapy



ANNEXURE-A

110	Induction chemotherapy
111	Consolidation chemotherapy
112	Maintenance chemotherapy
113	HDR Brachytherapy
	Plastic Surgery
114	Construction skin pedicle flap
115	Gluteal pressure ulcer-Excision
116	Muscle-skin graft, leg
117	Removal of bone for graft
118	Muscle-skin graft duct fistula
119	Removal cartilage graft
120	Myocutaneous flap
121	Fibro myocutaneous flap
122	Breast reconstruction surgery after mastectomy
123	Sling operation for facial palsy
124	Split Skin Grafting under RA
125	Wolfe skin graft
126	Plastic surgery to the floor of the mouth under GA
	Urology
127	AV fistula - wrist
128	URSL with stenting
129	URSL with lithotripsy
130	Cystoscopic Litholapaxy
131	ESWL
132	Haemodialysis
133	Bladder Neck Incision
134	Cystoscopy & Biopsy
135	Cystoscopy and removal of polyp
136	Suprapubic cystostomy
137	percutaneous nephrostomy
138	Ureterocele decompression
139	Cystoscopy and SLING procedure.
140	TUNA- prostate
141	Excision of urethral diverticulum
142	Removal of urethral Stone
143	Excision of urethral prolapse



ANNEXURE-A

144	Mega-ureter reconstruction
145	Kidney renoscopy and biopsy
146	Ureter endoscopy and treatment
147	Vesico ureteric reflux correction
148	Surgery for pelvi ureteric junction obstruction
149	Anderson hynes operation
150	Kidney endoscopy and biopsy
151	Paraphimosis surgery
152	injury prepuce- circumcision
153	Frenular tear repair
154	Meatotomy for meatal stenosis
155	surgery for fourniers gangrene scrotum
156	surgery filarial scrotum
157	surgery for watering can perineum
158	Repair of penile torsion
159	Drainage of prostate abscess
160	Orchiectomy
161	Cystoscopy and removal of FB
Neurology	
162	Facial nerve physiotherapy
163	Nerve biopsy
164	Muscle biopsy
165	Epidural steroid injection
166	Glycerol rhizotomy
167	Spinal cord stimulation
168	Motor cortex stimulation
169	Stereotactic Radiosurgery
170	Percutaneous Cordotomy
171	Intrathecal Baclofen therapy
172	Entrapment neuropathy Release
173	Diagnostic cerebral angiography
174	VP shunt
175	Ventriculofornix shunt
Thoracic surgery	
176	Thoracoscopy and Lung Biopsy
177	Excision of cervical sympathetic Chain Thoracoscopic



ANNEXURE-A

178	Laser Ablation of Barretts oesophagus
179	Pleurodesis
180	Thoracoscopy and pleural biopsy
181	EBUS + Biopsy
182	Thoracoscopy ligation thoracic duct
183	Thoracoscopy assisted empyema drainage
Gastroenterology	
184	Pancreatic pseudocyst EUS & drainage
185	RF ablation for barretts oesophagus
186	ERCP and papillotomy
187	Esophago scope and sclerosant injection
188	EUS + submucosal resection
189	Construction of gastrostomy tube
190	EUS + aspiration pancreatic cyst
191	Small bowel endoscopy (therapeutic)
192	Colonoscopy lesion removal
193	ERCP
194	Colonoscopy stenting of stricture
195	Percutaneous Endoscopic Gastrostomy
196	EUS and pancreatic pseudo cyst drainage
197	ERCP and choledochoscopy
198	Proctosigmoidoscopy volvulus detorsion
199	ERCP and sphincterotomy
200	Esophageal stent placement
201	ERCP + placement of biliary stents
202	Sigmoidoscopy w / stent
203	EUS + coeliac node biopsy
General Surgery	
204	infected keloid excision
205	Incision of a pilonidal sinus / abscess
206	Axillary lymphadenectomy
207	Wound debridement and Cover
208	Abscess-Decompression
209	Cervical lymphadenectomy
210	infected sebaceous cyst
211	Inguinal lymphadenectomy



ANNEXURE-A

217	Incision and drainage of Abscess
213	Suturing of lacerations
214	Scalp Suturing
215	infected lipoma excision
216	Maximal anal dilatation
217	Piles
218	liver Abscess- catheter drainage
219	Fissure in Ano- fissurectomy
220	Fibroadenoma breast excision
221	Oesophageal varices Sclerotherapy
222	ERCP - pancreatic duct stone removal
223	Perianal abscess I&D
224	Perianal hematoma Evacuation
225	Fissure in ano sphincterotomy
226	UGI scopy and Polypectomy oesophagus
227	Breast abscess I& D
228	Feeding Gastrostomy
229	Oesophagoscopy and biopsy of growth oesophagus
230	UGI scopy and injection of adrenaline, sclerosants - bleeding ulcers
231	ERCP - Bile duct stone removal
232	Ileostomy closure
233	Colonoscopy
234	Polypectomy colon
235	Splenic abscesses Laparoscopic Drainage
236	UGI SCOPY and Polypectomy stomach
237	Rigid Oesophagoscopy for FB removal
238	Feeding Jejunostomy
239	Colostomy
240	Ileostomy
241	colostomy closure
242	Submandibular salivary duct stone removal
243	Pneumatic reduction of intussusception
245	Rigid Oesophagoscopy for Plummer vinson syndrome
246	Pancreatic Pseudocysts Endoscopic Drainage
247	ZADEK's Nail bed excision
248	Subcutaneous mastectomy
249	Excision of Ranula under GA



ANNEXURE-A

250	Rigid Oesophagoscopy for dilation of benign Strictures
251	Everson of Sac A) Unilateral b)Bilateral
251	Everson of Sac A) Unilateral b)Bilateral
253	Jaboulay's Procedure
254	Scrotoplasty
255	Surgical treatment of varicocele
256	Epididymectomy
257	Circumcision for Trauma
258	Meatoplasty
259	Intersphincteric abscess incision and drainage
260	Psoas Abscess Incision and Drainage
261	Thyroid abscess Incision and Drainage
262	TIPS procedure for portal hypertension
263	Esophageal Growth stent
264	PAIR Procedure of Hydatid Cyst liver
265	True cut liver biopsy
266	Photodynamic therapy or esophageal tumour and Lung tumour
267	Excision of Cervical RIB
268	laparoscopic reduction of intussusception
269	Microdochectomy breast
270	Surgery for fracture Penis
271	Sentinel node biopsy
272	Parastomal hernia
273	Revision colostomy
274	Prolapsed colostomy- Correction
275	Testicular biopsy
276	laparoscopic cardiomyotomy(Hellers)
277	Sentinel node biopsy malignant melanoma
278	laparoscopic pyloromyotomy(Ramstedt)
	A)Injection Sclerotherapy
	B)Piles banding
	Orthopedics
279	Arthroscopic Repair of ACL tear knee
280	Closed reduction of minor Fractures
281	Arthroscopic repair of PCL tear knee
282	Tendon shortening



ANNEXURE-A

283	Arthroscopic Meniscectomy - Knee
284	Treatment of clavicle dislocation
285	Arthroscopic meniscus repair
286	Haemarthrosis knee- lavage
287	Abscess knee joint drainage
288	Carpal tunnel release
289	Closed reduction of minor dislocation
290	Repair of knee cap tendon
291	ORIF with K wire fixation- small bones
292	Release of midfoot joint
293	ORIF with plating- Small long bones
294	Implant removal minor
295	K wire removal
296	POP application
297	Closed reduction and external fixation
298	Arthrotomy Hip joint
299	Synovs amputation
300	Arthroplasty
301	Partial removal of rib
302	Treatment of sesamoid bone fracture
303	Shoulder arthroscopy / surgery
304	Elbow arthroscopy
305	Amputation of metacarpal bone
306	Release of thumb contracture
307	Incision of foot fascia
308	calcaneum spur hydrocort injection
309	Ganglion wrist hyalase injection
310	Partial removal of metatarsal
311	Repair / graft of foot tendon
312	Revision/Removal of Knee cap
313	Amputation follow-up surgery
314	Exploration of ankle joint
315	Remove/graft leg bone lesion
316	Repair/graft achilles tendon
317	Remove of tissue expander
318	Biopsy elbow joint lining
319	Removal of wrist prsthesis



ANNEXURE-A

320	Biopsy finger joint lining
322	Treatment of shoulder dislocation
323	Lengthening of hand tendon
324	Removal of elbow bursa
325	Fixation of knee joint
326	Treatment of foot dislocation
327	Surgery of bunion
328	intra articular steroid injection
328	intra articular steroid injection
330	Removal of knee cap bursa
331	Treatment of fracture of ulna
332	Treatment of scapula fracture
333	Removal of tumor of arm/ elbow under RA/GA
334	Repair of ruptured tendon
335	Decompress forearm space
336	Revision of neck muscle (Torticollis release)
337	Lengthening of thigh tendons
338	Treatment fracture of radius & ulna
339	Repair of knee joint
	Paediatric surgery
340	Excision Juvenile polyps rectum
341	Vaginoplasty
342	Dilatation of accidental caustic stricture oesophageal
343	Presacral Teratomas Excision
344	Removal of vesical stone
345	Excision Sigmoid Polyp
346	Sternomastoid Tenotomy
347	Infantile Hypertrophic Pyloric Stenosis pyloromyotomy
348	Excision of soft tissue rhabdomyosarcoma
349	Mediastinal lymph node biopsy
350	High Orchiectomy for testis tumours
351	Excision of cervical teratoma
352	Rectal-Myomectomy
353	Rectal prolapse (Delorme procedure)
354	Orchidopexy for undescended testis
355	Detorsion of torsion Testis



ANNEXURE-A

356	Lap.Abdominal exploration in cryptorchidism
357	EUA + biopsy multiple fistula in ano
358	Cystic hygroma - Injection treatment
359	Excision of fistula-in-ano
	Gynaecology
360	Hysteroscopic removal of myoma
361	D&C
362	Hysteroscopic resection of septum
363	thermal Cauterisation of Cervix
364	MIRENA insertion
365	Hysteroscopic adhesiolysis
366	LEEP
367	Cryocauterisation of Cervix
368	Polypectomy Endometrium
369	Hysteroscopic resection of fibroid
370	LLETZ
371	Conization
372	polypectomy cervix
373	Hysteroscopic resection of endometrial polyp
374	Vulval wart excision
375	Laparoscopic paraovarian cyst excision
376	uterine artery embolization
377	Bartholin Cyst excision
378	Laparoscopic cystectomy
379	Hymenectomy(imperforate Hymen)
380	Endometrial ablation
381	vaginal wall cyst excision
382	Vulval cyst Excision
383	Laparoscopic paratubal cyst excision
384	Repair of vagina (vaginal atresia)
385	Hysteroscopy, removal of myoma
386	TURBT
387	Oreterocele repair - congenital internal
388	Vaginal mesh For POP
389	Laparoscopic Myomectomy
390	Surgery for SUI

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ANNEXURE-A

391	Repair recto- vagina fistula
392	Pelvic floor repair(excluding Fistula repair)
393	URS + LL
394	Laparoscopic oophorectomy
Critical care	
395	Insert non- tunnel CV cath
396	Insert PICC cath (peripherally inserted central cathcter)
397	Replace PICC eath (peripherally inserted central catheter)
398	Insertion catheter, intra anterior
399	Insertion of Portacath
Dental	
400	Splinting of avulsed teeth
401	Suturing lacerated lip
402	Suturing lacerated lip oral mucosa
403	Oral biopsy in case of abnormal tissue presentation
404	FNAC
405	Smear from oral cavity

Admissibility will be determined as per the policy terms , conditions and exclusions

