



MARATHWADA MITRA MANDAL'S  
**COLLEGE OF COMMERCE**

Affiliated to Savitribai Phule Pune University, Re-Accredited by NAAC with "A" Grade  
ISO 9001:2015 Certified, Awarded as Best College by Savitribai Phule Pune University  
202/A, Deccan Gymkhana, Pune – 411004

[principal@mmcc.edu.in](mailto:principal@mmcc.edu.in), [enquiry@mmcc.edu.in](mailto:enquiry@mmcc.edu.in), [www.mmcc.edu.in](http://www.mmcc.edu.in)

**Policies:**

Our institutional policies play a vital role in accomplishing the institutional perspective plan. These policies provide a framework and guiding principles for our organizational decision-making and activity. Our institution's policies establish the rules and principles that guide the organization's operations. It maintains uniformity and fairness in decision-making processes. The following policies are aligned with and complement the institute's perspective plan in facilitating in achievement of the institution's goals.

Sr. No.	Particulars
1	Anti Ragging
2	Grievance Redressal
3	Information and Communication Technology (ICT) Policy
4	Internal Complaint Committee
5	Research Policy
6	Resource Mobilization & Management Policy
7	Welfare Policy for Teaching & Non-Teaching Staff
8	MMM Leave Policy
9	MM Mandal Corona Leave Letter
10	MM Mandal Corona Policy Kavach Letter & Receipt
11	MMM Fees Concession Policy
12	MM Mandal Group Insurance





# Anti Ragging Cell

Marathwada Mitra Mandal's College of Commerce  
(MMCC) 202/A Deccan Gymkhana, Pune 411004

## **INTRODUCTION**

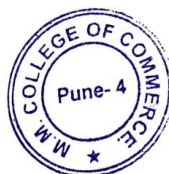
In pursuance to the Judgment of the Hon'ble Supreme Court of India dated 08.05.2009 in Civil Appeal No. 887/2009, the UGC had notified "Regulations on Curbing the Menace of Ragging in Higher Educational Institutions,2009". The Regulations are available on the UGC website i.e. [www.ugc.ac.in](http://www.ugc.ac.in). These regulations are mandatory for all higher educational institutions in the country.

## **RAGGING MENACE**

Ragging is a disturbing reality in the higher education system of our country. Despite the fact that over the years, ragging has claimed hundreds of innocent lives and has ruined the careers of thousands of bright students, the practice is still perceived by many as a way of 'familiarization' and an 'initiation into the real world' for young college-going students. Ragging is defined as any disorderly conduct, whether by words spoken or written or by an act, has the effect of teasing, treating, or handling with rudeness a fresher or a junior student. Indulging in a rowdy or undisciplined activity that causes or is likely to cause annoyance, hardship, or psychological harm or to raise fear or apprehension thereof in a fresher or junior student. Asking the students to do any act or perform something that such students will not do in the ordinary course and which has the effect of causing or generating a sense of shame or embarrassment so as to adversely affect the physique or psyche of a fresher or junior student. This can lead to adverse effects such as depression, anxiety, and sometimes even suicide.

### **Initiatives taken by College to curb Menace of Ragging**

1. At the time of admission the online anti ragging undertaking is to be filled by the students and parents. The anti ragging undertaking is as per UGC guidelines.
2. During the orientation of newly admitted students a session on anti ragging is conducted where students are briefed about the subjects, subject teachers, class teachers, class representatives, course coordinators, Head of the department and Principal. They are made aware of various group activities conducted by the Department/College which inculcates team bonding that promotes a healthy learning environment amongst the students. Students are briefed about the ill effects of ragging on the perpetrator and the victim.
3. Anti ragging sign boards are displayed at various places in the campus.



4. Anyone facing ragging:

- a. Approach to the Class teacher/Coordinator/HOD before registering the case.
- b. They can drop their complaint with the Anti Ragging Cell.
- c. Alternatively, an email can be sent to [grievance@mmcc.edu.in](mailto:grievance@mmcc.edu.in).

The Anti Ragging Cell aims to address the complaints in a time bound manner.

Prepared by:



Dr. Ashwini Parkhi  
Criteria VI In-Charge

Verified by:



Dr. Swapna Kolhatkar  
IQAC Coordinator

Approved by:



Dr. Devidas Golhar  
Principal





## **Grievance Redressal Cell**

Marathwada Mitra Mandal's College of Commerce  
(MMCC) 202/A Deccan Gymkhana, Pune 411004

## **What do you mean by Grievance?**

Grievance means an official statement of a complaint over something believed to be wrong or unfair.

A complaint or a strong feeling that you have been treated unfairly.

## **Grievance Redressal Cell**

The Grievance Redressal Cell (GRC) aims to look into the complaints lodged by any student or staff and redress it as per requirement. The students can state their grievance regarding any academic and non- academic matter within the campus through the online and grievance/ suggestion box. The institution aims at solving the grievances of the students within stipulated time.

**Grievance Redressal Committee/Cell (GRC) is constituted for the redressal of the complaints reported by the student/parent/employee of the college with the following objectives:**

1. To uphold the dignity of the college by promoting cordial Student-Student/ Student-Teacher/Teacher-Teacher relationship.
2. To ensure that the views of grievance and respondent are respected and that any party to a grievance is not discriminated against or victimized.
3. To ensure a fair, impartial and consistent way for redressal of various complaints lodged by the stakeholders.
4. To provide the students access to immediate, hassle free resources to have their grievances redressed.
5. The objective of GRC is to develop a harmonious educational environment in the institute.

## **Grievance receiving mechanisms/ How to register the Grievance**

Anyone with a genuine grievance may lodge their complaint to GRC along with necessary documents, if any. The grievance shall be reported by using any of the following modes:

1. Approach to the Class teacher/Coordinator/HOD before registering the grievance.
2. Anyone having grievance can drop their grievance in the complaint box outside the college office addressed to “The Chairman, Grievance Redressal Cell ,MMCC,Pune-04.
3. Alternatively, you may send an email to [grievance@mmcc.edu.in](mailto:grievance@mmcc.edu.in).



### Grievance redressal mechanism

1. The grievances are primarily resolved by the coordinators / Head of the Department . incase if the grievances require higher authority intervention then the committee is assigned the responsibility
2. After the receipt of the application from the aggrieved, the chairman/co-ordinator of GRC shall fix the date, time and venue of the meeting after having a discussion with the members.
3. The GRC will resolve the grievance in a time bound manner.
4. The decision of the GRC shall be communicated in writing to the applicant at the earliest.

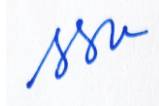
The GRC aims to look into the complaints lodged by any student or staff and redress it as per requirement. The institution aims at solving the grievances of the students within stipulated time.

Prepared by:



Dr. Shilpa Kabra  
Criteria V In-Charge

Verified by:

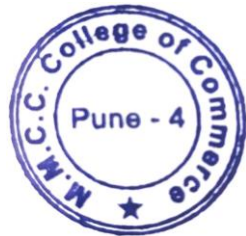


Dr. Swapna Kolhatkar  
IQAC Coordinator

Approved by:



Dr. Devidas Golhar  
Principal





“येथे बहुतांचे हित”

**Welfare of Masses**

# **Information and Communication Technology (ICT) Policy**

Marathwada Mitra Mandal's College of Commerce (MMCC)

202/A Deccan Gymkhana, Pune 411004

Revised for AY 2022-23



## Objectives of ICT Policy.

- The Information and Communication Technology (ICT) applications cover the areas-teaching-learning, student evaluation, student data management networking and quality assurance.
- As an ongoing process, ICT applications shall take note of the rapid pace of technology changes.
- ICT policy management shall be integrated with the overall institutional development plan.
- ICT system management must ensure integrity, security and legitimate applications of ICT.

## ICT resources covered by policy.

- Desktop computers, laptops and terminals.
- Peripherals e.g., printers, scanners and multimedia devices like web camera, speakers, PA system.
- Mobile devices e.g., smartphones and tablets using college provided Wi-fi devices.
- Network switch wired, wireless, dialup and/or internet connections.
- Internet services e.g., world wide web, blogs and wikis.
- G Suite for Education, social networking or collaboration services such as blogs, chats, MMCC YouTube channel and forums.
- Application software, services and databases.

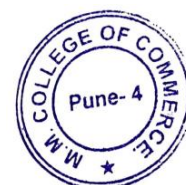
## Area of ICT applications

### 1. Admissions:

- College publishes admission related information over the website through an information brochure for better reach and visibility.
- College provides an online registration facility for prospective students through ERP.

### 2. Teaching and Learning:

- College has a G Suite for education (Basic plan). ICT enabled teaching-learning encompasses use of features of Google classroom as part of G Suite for Education.
- Students have access to the facility using mmcc.edu.in Email Id. The Email Ids are created using the nomenclature –
  - Student First Name
  - Year
  - Program Name
  - Roll Number
- College encourages teachers to develop digital learning resources of their own. They post learning resources on Classroom.
- Online lecture attendance through google id is compulsory.



### 3. Student Evaluation

- College creates online systems for internal assessment through Google Classroom by publishing quiz, assignments, etc. that have evaluation parameters and its weightage.
- The College encourages teachers to use an online evaluation system.
- The teachers are encouraged to create question banks and share them through repositories.

### 4. Unacceptable uses of ICT resources

- Attempt to access computers for which the concerned individual is not authorized.
- Unauthorized access to another user's files.
- Use of pen drive without permission.
- Deliberate unauthorized access to networked resources local or remote.

### 5. Student Online Activities

- Students participate using mmcc.edu.in email id in curricular /Co-Curricular /Extra Curricular activities in online mode during exceptional times to ensure all round development.

### 6. Ensure content Validity

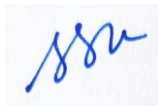
- Individual units at the department level are responsible for the Content on all of their Web pages.

Prepared by:



Prof. Vishakha Wagh  
Asst. Prof. BBA(CA)

Verified by:



Dr. Swapna Kolhatkar  
IQAC Coordinator

Approved by:



Dr. Devidas Golhar  
Principal





**Welfare of Masses**

# **Internal Complaint Committee**

Marathwada Mitra Mandal's College of Commerce (MMCC)

202/A Deccan Gymkhana, Pune 411004

## Introduction

In pursuance of UGC (Prevention, Prohibition and Redressal of Sexual Harassment of Women Employees and Students in Higher Education Institutions) Regulations, 2015 read with Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, the Internal Complaints Committee (ICC) of the College is constituted to deal with complaints relating to Sexual harassment at the work place.

## Definition of Sexual Harassment:

"Sexual harassment" includes any unwelcome sexually inclined behaviour, whether directly or indirectly, such as:

1. Physical contact and advances
2. A demand or request for sexual favours
3. Making sexually coloured remarks (including jokes)
4. Showing pornography (books, photographs, paintings, films, pamphlets, packages, etc. containing 'indecent representation of women')
5. Any other unwelcome physical, verbal or non-verbal conduct of sexual nature.

## Under the Act, the following also count as sexual harassment for the concerned:

1. Implied or explicit promise of preferential treatment in employment.
2. Implied or explicit threat of detrimental treatment in employment
3. Implied or explicit threat about present or future employment status
4. Interference with work or creating an intimidating or offensive work environment
5. Humiliating treatment likely to affect health or safety.

## Who can approach ICC for help?

Any female employee (faculty member, non-teaching staff member) or student of Marathwada Mitramandal's College of Commerce can seek redressal from the ICC.

### If you think you are being harassed, what should you do?

- Send an email to [grievance@mmcc.edu.in](mailto:grievance@mmcc.edu.in)
- Your complaint will be kept CONFIDENTIAL.



### **Responsibility of ICC on receiving a complaint**

On receipt of a complaint, the ICC shall conduct a preliminary enquiry so as to ascertain the truth of the allegations by collecting the documentary evidence as well as recording statements of any possible witnesses including the complainant.

ICC shall then submit the preliminary enquiry report to the Principal, along with all the original documents adduced during the preliminary enquiry proceedings. In case the allegations are not in the nature of sexual harassment, the ICC may refer such complaints to the Grievance Redressal Cell or to the Principal.

Where sexual harassment occurs as a result of an act or omission by any third party or outsider, the ICC shall take all steps necessary and reasonable to assist the affected person in terms of support and preventive action

The ICC shall comply with the procedure prescribed in the aforementioned UGC Regulations 2015 and the Sexual Harassment Act for inquiring into the complaint in a time bound manner.

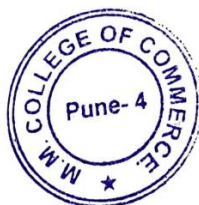
If the ICC concludes that the allegations made were false or malicious, or the complaint was made knowing it to be untrue or forged, or misleading information has been provided during the inquiry, the complainant shall be liable to be punished as per the relevant provision of the aforementioned UGC Regulations 2015.

The Member Secretary, ICC shall receive the written complaints of sexual harassment, if any, on behalf of ICC and shall coordinate the deliberations of the ICC on the complaints received.

What are the possible actions that can be taken against the accused if found guilty?

Depending upon the severity of the case, punitive action by the committee may take any of the following forms

1. Warning
2. Written apology



3. Bond of good behaviour
4. Adverse remark in the Confidential Report
5. Stopping of increments/promotion
6. Suspension
7. Dismissal
8. Any other relevant actions

**Inquiry process:**

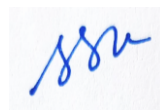
- The inquiry shall be completed within a period of 90 days from the date of the complaint.
- The ICC shall provide a report of its findings to the Principal within a period of 10 days from the date of completion of the inquiry and such report shall be made available to the concerned parties. If the allegation against the respondent has been proved, the ICC shall recommend punitive action(s) to be taken against the respondent.
- The Principal shall act upon the recommendation within 60 days of receiving it.

Prepared by:



Dr. Ashwini Kulkarni  
Coordinator

Verified by:



Dr. Swapna Kolhatkar  
IQAC Coordinator

Approved by:



Dr. Devidas Golhar  
Principal





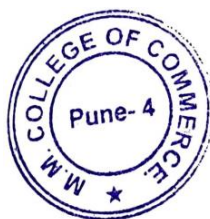
# Research Policy

Marathwada Mitramandal's College of Commerce

Deccan Gymkhana, Pune 411004

## PostGraduate Research Center Committee

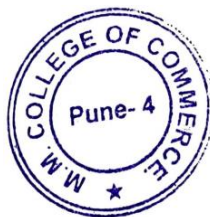
Sr. No.	Name of Member	Designation	Contact
1	Dr. Devidas Golhar	Chairman	principal@mmcc.edu.in
2	Dr. Shilpa Kabra	Coordinator	shilpa.kabra@mmcc.edu.in
3	Dr. Ashwini Parkhi	Member	ashwini.parkhi@mmcc.edu.in
4	Dr. Swapna Kolhatkar	Member	swapna.kolhatkar@mmcc.edu.in
5	Dr. Sandip Anpat	Member	sandip.anpat@mmcc.edu.in
6	Dr. Ashwini Kulkarni	Member	ashwini.kulkarni@mmcc.edu.in
7	Mr. Pramod Sapkal	Member	pramodsapkal@mmcc.edu.in
8	Mr. Swapnil Kamble	Member	swapnil.kamble@mmcc.edu.in
9	Mrs. Harshala Wadkar	Member	ao@mmcc.edu.in
10	Mr. Abhijeet Kale	Member	accounts.srcomputer@mmcc.edu.in





# Contents

1. Introduction
2. Guiding Principles
3. Code of Ethics in Research
4. Plagiarism Policy
5. Initiatives for research
6. Research Services
7. Research Grant
8. Research Infrastructure
9. Research Funding Schemes
10. Glossary



## 1. Introduction

MMCC is situated at Deccan Gymkhana in the heart of Pune city. The home to one of the most student-centric environments in Pune, the institute thrives on the efforts of its students who continue to prove their mettle in curricular, co-curricular extracurricular and sports events thereby strengthening the efforts of the institute. Their participation in social activities through NSS, SDC and Rotract Club under the motto of 'Welfare of Masses'; has strengthened their resolve to contribute more towards the cause with focus on society & environment.

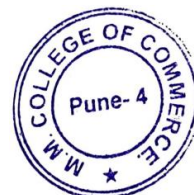
The dedicated faculty members are involved in the progress of students through teaching, mentoring and promoting them at various events. Research orientation and efforts of faculty members has been acknowledged in various refereed journals and conferences. They promote the students for innovation and research contribution through the scheme proposed by the University.

Keeping in view the aspirations of students and research orientation of faculty members, the PostGraduate Research Cell (PGRC) has been functional since October 2020.

## 2. Guiding Principles:

The institution has adopted certain principles in order to conduct smooth functioning of research activities:

- Social value
- Scientific validity
- Fair subject selection
- Favorable risk-benefit ratio
- Independent review
- Informed consent
- Respect for potential and enrolled subjects



## 3. Code of Ethics in Research:

While undertaking research, our institution correlates its vision and mission with the process of research. Our vision is to work for equity, justice and contentment of the stakeholders. Researcher being one of the important stakeholders, we consider justice in the form of fair

treatment to all the individuals involved in research, to confirm fairness of agreement between individuals, fairness of distribution in the form of allocation of funds to the researcher and its benefits to the society and punishment if there is contravention of research ethics and regulations.

Goodwill refers to the ethical conduct of research which consists of not to cause any harm to living beings involved in research and to increase possible benefits to all the stakeholders of the society and also maintain the secrecy and confidentiality aspects of the responders.

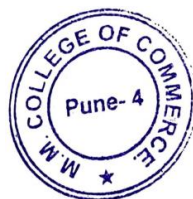
In order to maintain professional standards in the research work, the researcher should follow the principle of professionalism which covers integrity and quality in the research process. Integrity refers to the truth and objectivity of the research work and accuracy, reliability and degree of excellence in the process of research and related work.

The principle of accountability should not be overlooked or ignored as researchers are responsible for originality of research work and the reporting of research. The research work should not be work of imitation; however, the benchmarking improvements in the research process are welcomed.

#### **4. Plagiarism Policy:**

Code of ethics is one of the ethics in research to tackle plagiarism as a researcher claims others work as his/her own which degrades the entire research process and it becomes the work of invitation and hampers the reputation of the researcher and the institution from which he/she completes his/her research work.

Therefore, the need arises to assess the research work of the students and researchers who produce their work in the form of research papers, research articles, project reports, research proposals and thesis work. In order to make the research work crystal clear and the original work on the part of the researcher, one should go through the process of plagiarism to maintain high academic standards.



The unethical scientific behavior in the form of plagiarism is never acceptable therefore the measures have been taken to ensure that the research work is at par with the national and international standards and parameters. The researcher should be made responsible for maintaining professional ethics by avoiding plagiarism and the work of imitation in research.

## **5. Initiatives for research:**

The IQAC always takes initiatives in order to inculcate research culture amongst the teachers & students. The college organizes workshops on 'Research Methodology' to enlighten the students about how the actual research work can be done.

The students are encouraged to conduct surveys as a part of their performance in concurrent evaluation in order to develop aptitude amongst them. In addition to it they are encouraged to actively participate in various conferences & workshops.

The institution encourages the faculty members for research by contributing in the registration process by funding them to participate & publish quality research papers in UGC Care listed Journals, Scopus Index Journal, Web of Science, and ABDC Listed journal

To inculcate research culture in our college, the college has started a new initiative under PGRC called 'Saturday Research'; as a part of this initiative all faculty members are encouraged to make available dedicated time only for research based activities on every Saturday.

## **6. Consultancy Services**

The MMCC PGRC has a team of research experts from renowned institutions and industries to provide various research services for the benefit of society.

PGRC offers following services:

1. Planning & Methodology - MMCC PGRC offers developing, testing, and perfecting methodologies. It also assists in determining the objectives. The center has expertise in identifying areas of interest to collect the right data for the situation.



2. Survey Design - PGRC has a necessary experience to design questions. The type of survey (e.g. telephone, online, or in-person) determines how questions are written in order to minimize respondent bias. We have designed the surveys on the following techniques.

- a. Online research - PGRC gathers the data through video conferencing, online forms and other online tools.
- b. In-Person Interviews – Experienced PGRC members conduct interviews, field surveys on paper or electronic formats.
- c. Telephone Interviews – We offer full-time supervisory personnel at all times and data is collected using proven quality techniques with trained Interviewers.

3. Data Entry & Processing : PGRC has trained personnel to enter data, filter it, process it and generate reports as per requirements.

4. Quality Data Analysis – We use a variety of analytical techniques to illustrate data and also provide full reports and presentations.

5. Research Partnership - Great work comes from great partnerships. PGRC collaborates with many top research institutes to provide the required data.

## **7. Research Grant**

These guidelines are formed on the basis of suggestions from faculty members of all the departments as under –

A cash grant will be awarded to researchers in recognition of the importance of the published research work and to motivate the individual excellence in research. The cash will be granted for the journal papers published in each academic year. Only the first author and/or the corresponding author shall be eligible to apply for the cash. A notice will be circulated annually and the entry form consisting published research papers qualifying the selection criteria will be submitted to PGRC. The publication made in the journals which seek publication fee (article processing charges or open access charges) shall be considered for cash grants. Amongst the researchers, if one or more of the authors are found with zero contribution, the paper shall not be considered, the paper shall not be considered for the award.



### Cash Grant/Award Categories & Selection Criteria:

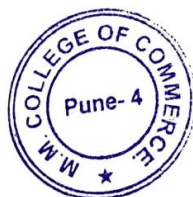
- A) Outstanding Research Awards - Cash prize of Rs. 5000/- (In word- Five Thousand Rupees) will be awarded along with certificate of merit. Selection Criteria: The paper must be published in the following journals:
1. Scopus indexed journals
  2. ABDC listed journals
- B) Premier Research Awards - A cash prize of Rs. 3000 /- (In word- Three Thousand Rupees) will be awarded along with a certificate of merit. Selection Criteria: The paper must be published in a UGC approved journal.
- C) Faculty Development Program Grant - A cash grant up to 3000/- (In word- Three Thousand Rupees) will be awarded for participation in the International/National level Refresher Course/ Short term course/ faculty development program. Selection criteria: Faculty members can apply only once to this scheme in each academic year.
- D) Young Researcher Project Grant - In order to promote research culture at the student level, the College is starting a 'Young Researcher Program'. In this program, any UG/PG students as an individual/group can participate. A cash grant of up to Rs. 3000/- (In word- Three Thousand Rupees) will be awarded for unique research subjects submitted by the research scholars and sanctioned by PGRC. Every year only two research projects will be sanctioned from each department.

The guidelines shall be implemented for the period of academic year of the respective calendar year. PGRC committee reserves all rights about definitions and classification of journals, FDP, and research projects.

### **8. Research Infrastructure:**

As a basic aid to research the college library is enriched with various text books, reference books, periodicals, UGC care listed journals & newspapers as a basic requirement to facilitate the teachers & students to conduct quality research.

In order to endow the faculty members & students with the indispensable aid towards research in online mode, the college has provided the facility to access. Several E-Books & E-Journals by



subscribing to various e- resources like INFLIBNET (N-LIST), DELNET (Developing Library Network), and NDL (National Digital Library).

The college has provided the internet facility to all the departments for conducting research in their respective field.

### 9. Research Funding Scheme

1. SPPU Pune ASPIRE (Assistance by SPPU for Project-based Innovative Research)  
<http://bcud.unipune.ac.in/>
2. CSIR SRF (Council of Scientific & Industrial Research Senior Research Fellowships)  
<https://csirhrdg.res.in/>
3. UGC Major and Minor Research Project - <https://www.ugc.ac.in>

### 10. Glossary

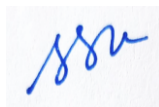
- i. **College** : shall mean Marathwada Mitra Mandal's College of Commerce.
- ii. **Paper**: Any publication appearing in a journal namely " \_\_\_\_\_ " excluding letters to the editor and editorials. The publication must be electronically available online.
- iii. **College Faculty**: An individual who is a regular full time faculty of the MMCC.
- iv. **College Student**: An individual who is admitted for any degree in the MMCC.
- v. **Researcher**: An individual who is either a college faculty or a college student.

Prepared by:



Dr. Shilpa Kabra  
Criteria V In-Charge

Verified by:

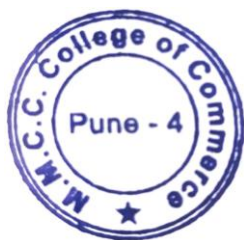


Dr. Swapna Kolhatkar  
IQAC Coordinator

Approved by:



Dr. Devidas Golhar  
Principal





Welfare of Masses

# Resource Mobilization & Management Policy

Marathwada Mitramandal's College of Commerce

Deccan Gymkhana, Pune 411004



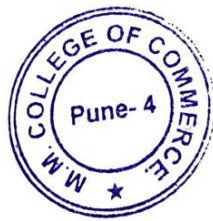
## Fund Mobilization and Management Committee

Sr. No.	Name of Member	Designation
1	Dr. Devidas Golhar	Chairman
2	Prof. S M Edke	Member
3	Dr. M.R.Gaikwad	Member
4	Dr. Anpat S M	Member
5	Dr. S S Kolhatkar	Member
6	Dr. Ashwini Parkhi	Member
7	Mrs. Savita Pujari	Member
8	Mrs. Shilpa Lad	Member
9	Mr. Abhijit Kale	Member



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2. Objectives
3. Financial Resources
4. Utilization of Funds
5. Financial Audit



## Introduction

The Institution has a transparent and well planned financial management system in which Government and Management are the main sources of funds. The Resource mobilization policy focuses on achieving the goals and target of the institution ensuring accountability and transparency. The harmonized Governing body coordinates and monitors the optimal utilization of the funds for the promotion of students-centric ecosystem.

## Objectives

1. To ensure optimum utilization of funds
2. To provide financial support / funds for newly introduced programme
3. To support with sufficient funds for staff development programme such as seminars/ workshops
4. To provide funds for needy students in the form of scholarships for financially weaker section

## Financial Resources

Financial resources of the institution are as follows:

- Tuition fee
- Government grants other than salary
- Grants / Funds From individuals, philanthropist/Non government organization
- College Development Fund
- Alumni Contribution

## Utilization of funds

- Tuition fee is used for the infrastructure, staff salary and academic activities
- Strengthening academic resources / extension activities / placement activities / value addition through academic practices / infrastructure resources
- Provision of institution scholarships under 'Welfare of Masses' to economically weak students
- Student development and faculty member professional development
- Government funds are optimally used for which it is sanctioned
- Transparency and accountability is ensured by conducting an annual audit of the statements
- Alumni Meets are conducted for guidance and interaction with current students



## Financial Audit of Grant :

There are two levels of audit for the funds sanctioned. They are as follows:

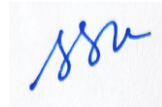
- A. Internal audit
  - B. External Audit
1. The institution has a strong financial advisory board for Management of accounts. All the accounts are sanctioned and audited internally as well as externally.
  2. The institute has appointed a separate and efficient auditor to look after the internal audit part so as to ensure arithmetic accuracy in the records and bookkeeping accounts.
  3. Final audit of the college is carried out by the statutory auditor appointed by the institute.

Prepared & Signed by:



Dr. Ashwini Parkhi  
NAAC Criteria VI Incharge

Verified & Signed by:



Dr. Swapna Kolhatkar  
IQAC Coordinator



Prof. S.M. Edke  
HOD - Commerce

Approved & Signed by:



Seal of College:



Dr. Devidas Golhar  
Principal



Welfare of Masses

**Welfare Policy**  
**For**  
**Teaching & Non Teaching Staff**

Marathwada Mitramandal's College of Commerce

202/A, Deccan Gymkhana, Pune 411004

## Welfare Committee

Sr. No.	Name of Member	Designation
1	Dr. Devidas Golhar	Chairman
2	Prof. S M Edke	Member
3	Dr. M.R.Gaikwad	Member
4	Dr. Anpat S M	Member
5	Dr. S S Kolhatkar	Member
6	Dr. Ashwini Parkhi	Member
7	Mrs. Harshala Wadkar	Member
8	Mrs. Shilpa Lad	Member



## Contents

1. Introduction
2. Welfare measures
  - Education
  - Avenues for professional development
  - Medical
  - Financial assistance
  - Financial Incentives
  - Other Benefits



## Introduction

The college promotes and practices the motto, 'Welfare of Masses' and adhering to this motto, college takes efforts and initiatives to develop welfare schemes for the betterment of our stakeholders especially students, parents, teachers and the society at large. The purpose is to invoke awareness amongst students and teachers with regard to social accountability and social responsibility through various activities, schemes and measures. The college with its vision, "To impart quality education for professional excellence and sustainable development through continuous improvement, teamwork and efforts so as to promote welfare to all our stakeholders" is moving with steady growth and development.

The Welfare Policy attempts to provide welfare measures for its staff members in education, career development, medical, finance etc. to promote and practice equality amongst all.

## Welfare measures

### 1. Education

- Provision of educational assistance to children of economically weaker section from staff
- Provision of scholarship to the meritorious children of staff

### 2. Avenues for professional development

- Encouragement to faculty for FDP/ Research
- Provision of financial support to attend/organize national/international workshops / conferences
- Provision of leave to attend Academic programmes/ workshops/ Seminars/ Conferences
- Provision of leave to engage in extension and community work
- Financial reward on academic value addition

### 3. Medical

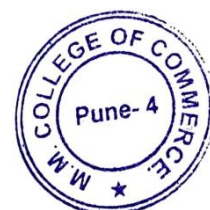
- Provision of group insurance for faculty and staff
- Provision of medical emergency assistance for hospitalization
- Provision of free annual health check up
- Provision of maternity leave for women employees

### 4. Financial assistance

- Provision of assistance for research publication in UGC-CARE listed journals
- Provision of assistance for attending seminar/ conference/ workshops/ FDP

### 5. Financial Incentives

- Promotion of teaching and non teaching staff as per norms
- Annual staff occasional tours and common celebration of festivals





## 6. Other Benefits

- Awareness programmes for Non-Teaching Staff.
- Annual retreat / orientation/ Cultural programme/ staff appreciation / festivals/ motivational programmes for teaching and non- teaching every year.
- The three levels of designation for teaching staff – Assistant Professor, Associate Professor, and Professor.
- The non-teaching staff posts are promoted as per norms.

Prepared & Signed by:



Dr. Ashwini Parkhi  
NAAC Criteria VI Incharge

Verified & Signed by:



Dr. Swapna Kolhatkar  
IQAC Coordinator



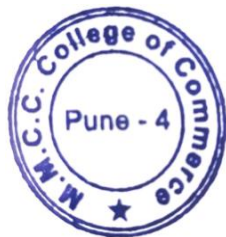
Prof. S.M. Edke  
Secretary-Staff Welfare

Approved & Signed by:



Dr. Devidas Golhar  
Principal

Seal of College:





# Marathwada Mitra Mandal

202/A, Deccan Gymkhana, Pune 411 004

## Policy/Rules regarding vacation and other types of Leaves for teachers / vocational staff

### A) Vacation :

1. The Teachers / Vocational Staff is entitled for 60 days vacation during the period of 12 months commencing from the beginning of the academic year as per the break up given below:

Total days of vacation	Eligibility
A) Winter: 10 Days Summer: 20 Days	All Teaching and Technical Staff (Technical Asst., Lab Asst., Library Assistant) Completed One Year Service
B) Winter: 20 Days Summer: 40 Days	All Teaching and Technical Staff (Technical Asst., Lab Asst., Library Assistant) Completed One Year Service

2. The Teacher / Vocational Staff shall be expected to undertake such work in the University/College during the vacation, relevant to his duties as a Teacher / Vocational Staff, as may be assigned to him by the Competent Authority .Provided however, that the teacher / vocational staff shall not be assigned such work by the competent authority for more than 30 days of vacation, and for the period for which he is required, to undertake this work he shall **earn leave at the rate of 3:1** of the days spent, provided further that such work does not yield extra remuneration to him.
3. All the duties like supervisory duties, exam duties, central assessment duties, any other duties of Savitribai Phule Pune University etc, are mandatory even if they fall in between the vacation period. If remunerative duties are assigned, no vacation or CL.
4. As far as possible the eligible staff is to be given full vacation.
5. The vacation can be split maximum in to two spells. No spell shall be less than a week, unless and otherwise permitted by the HOD/Principal / Management in special cases.
6. Vacation can be allotted by the Head of the Department considering the Department work, University work, Other duties etc. All the record, document etc should be kept available in the department before proceeding on vacation i.e. the necessary keys of cupboard, PC pass ward tables etc should be handed over to the H.O.D.



7. Any Teacher / Vacational Staff is required to report on duty during vacation for any important department / college work if called by the authorities. In this case earned leave at the rate of 3:1 of the days spent will be credited in his/her leave record.
8. The Teacher / Vacational Staff must remain present on the first and the last day of each term unless otherwise permitted by the Management /Principal.

## **B) Various types of Leaves:**

### **1) Special Leave / Duty Leave:**

- a. The teacher is allowed to attend the meeting/conference/seminar/any other non-remunerative official business of the University/College/Institution, provided prior sanction is obtained thereof shall be treated on duty leave.
- b. The teacher attending such business of other University/Central or State Government Bodies/Other Statutory Bodies in India/College/Institution shall be entitled to special leave not exceeding 8 days in a year.
- c. The teacher attending the examination work of the University shall be treated to be on special duty leave.
- d. The teacher who is deputed/sponsored by the College/Institution for any special training/teaching/academic visit to other places of country /countries, or is to be away from his place of duty for work similar schemes of the University Grants Commission or of Government of India or of the State Government or of similar other bodies, or has to attend national or inter-national conference, symposium or seminar on invitations from organizers of conference etc. shall be treated on special leave for the period of his absence from duty.
- e. For any type of special leave, prior sanction from head of the institute / management is required.

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### **(2) Casual Leave:**

- a. The teacher shall be entitled to 12 days casual leave in a calendar year. Unused casual leaves do not get carried over to the subsequent calendar year under any circumstances.
- b. The application for casual leave shall ordinarily be sent before the date from which casual leave is required; an ex-post-facto sanction for the casual leave shall be ordinarily obtained by the teacher in exceptional circumstances where application of casual leave could not be sent before leave is enjoyed.



- c. Record of casual leave of the teacher shall be maintained by the department. Establishment / Administrative office will update on muster after due sanction for the leave from the Principal.
  - d. The teacher shall not be entitled for more than 6 days casual leave at a time together with prefix and suffix Sundays/holidays.
  - e. Holidays or Sundays falling between the period of casual leave shall not be counted as casual leave.
  - f. The casual leave shall not be prefixed or suffixed to vacation or other type of leave except to special leave.
- 

### **(3) Earned Leave:**

- a. The confirmed non-vacation teacher shall be entitled to earned leave at the rate of one eleventh of the period spent on duty subject to his accumulating maximum of 240 days of leave.
  - b. Earned leave will not be en-cashed at any time during the service or at the time of leaving the college.
- 

### **(4) Study Leave:**

- a. The permanent approved full time teacher with more than five years continuous service if sponsored, may be granted study leave on full pay and allowances, together with leave due and admissible up to 28 months to pursue study in special line of research in India or abroad directly related to his work in the University/College/Institution. If the teacher with the permission of the competent authority extends the study leave it shall be debited to his leave account or shall be treated as an extra-ordinary leave. He/she will have to execute bond for serving the institution after completion of higher studies for double the period of study leave (Minimum 3 years) in the prescribed form.
- b. The teacher shall not be entitled for another study leave unless he has spent more than five years of duty since his return from study leave granted to him.
- c. Approved teacher of service more than two years may be permitted without pay & allowances for study leave. He / she will have to execute bond for the duration equal to the period of the study leave in the prescribed form. However, continuation of his services will be governed by the policies of the management.
- d. Any teacher or other staff on duty, if granted permission for attending the any course to other institute during college hours after completing college academic duties, for achieving higher qualification will have to execute bond for 2 years of service after achieving such higher qualification in the prescribed form.



- e. In case the teacher completes his Study/Research Programmes prior to the expiry of the study leave sanctioned, he shall resume duty immediately unless he obtains prior approval of the Competent Authority. In case the teacher does not complete Study/Research Programme within the period of study leave sanctioned, the teacher shall with prior approval of the Competent Authority, avail of earned leave to his account to extra-ordinary leave.
- f. The teacher who is granted study leave shall avail the same within six months of its sanction, otherwise it shall be deemed to have been cancelled, and the teacher shall have to apply for the same again.
- g. The teacher who has been sanctioned study leave for his Doctorate shall submit to the Registrar/Principal/Head of the Institution, six monthly reports of his progress in his Studies through his supervisor/Head of the Institution. In case of others, teacher shall send the report of the work done by him directly to the Registrar/Principal/Head of Institution. The report shall reach the Registrar/Principal/Head of the Institution within one month of expiry of every six months of the study leave. If the report does not reach the Registrar/ /Principal /Head of the Institution within the time specified, payment of study leave salary may be deferred till receipt of such report.

(i) **The teacher:**

- (a) Who is unable to complete his studies within the period of study leave granted to him,  
Or  
(b) Who fails to rejoin the service of the College/Institution on the expiry of his study leave,  
Or  
(c) Who rejoins the service of the College/Institution but leaves the service without completing the prescribed period of service after rejoining the service,  
Or  
(d) Who within the said period is dismissed or removed from the service by the College/Institution,

shall be liable to refund to the College/Institution the amount of leave salary and allowances and other expenses, incurred on the teacher or paid to him or on his behalf in connection with the course of study;

In case the teacher has been granted study leave without pay and allowances, he shall be liable to pay to the College/Institution as amount of equivalent to his four months' pay and allowances last drawn as well as other expenses incurred by the College/Institution in connection with the courses of study.



**(5) Sabbatical Leave:**

The Teacher of the College / Institute shall be entitled to Sabbatical Leave, on full pay and allowances, for a period of one semester, at the end of continuous service of six semesters, or two semesters after continuous service of twelve semesters. When no other type of leave is available.

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**(6) Medical Leave:**

- (a) The approved teacher or the employee who has completed two years of continuous service in SCLC shall be entitled to leave on medical ground for 10 days on commutation basis or 20 days on half of pay for each year of completed service. The medical leave shall be granted on the production of medical certificate from the Registered Medical Practitioner. The teacher shall produce another certificate at the time of rejoining the duty that he is medically fit.
- (b) An oral / telephonic information (in exceptional cases) prior to sending written application followed by written request be required for availing medical leave to illness or injury.
- (c) If medical leave is more than two days then request for extension of medical leave will be considered by the H.O.D. / Principal on submitting physician's certificate accordingly.
- (d) If medical leave availed is more than two days, then after joining the duties a fitness certificate of the registered physician must be submitted.
- 

**(7) Maternity Leave:**

- a. The lady teacher with the minimum two years continuous service, having not more than two living children, shall be entitled to maternity leave on full pay and allowances, for a maximum period of 90 days, subject to production of Medical Certificate.
- b. The lady teacher with minimum one year's continuous service, and having not more than two living children, shall be entitled to maternity leave leave without pay for a maximum period of 90 days, subject to production of Medical Certificate.
- c. The teacher may prefix of suffix this leave to other leave to her credit.
- 



**(8) Extra-Ordinary Leave (Leave without Pay):**

- (a) The permanent teacher shall be granted extra-ordinary leave without pay for maximum three months if no other leave by rule is admissible and available to his credit. The Extra-ordinary leave may be granted in combination with any other leave admissible and available except casual leave and shall not be debited to any leave account. This can't be attached with summer or winter vacations.

**(9) Leave Sanctioning Authority:**

The sanctioning authority for different kinds of leaves to teachers shall be as under:-

<b>Type of leave</b>	<b>Sanctioning Authority</b>
1.(a) All types of leaves of Principal  (b) All types of leaves of Vice Principal / HOD'S / Professors / Various coordinators  (c) All types of leaves of Asst. Professors / Lecturers / Non-Teaching Staff	MMM Central Office  Principal  Vice Principal /HOD
2.Study leave, Sabbatical leave, Deputation Leave, Special Medical Leave, Leave Without Pay, Maternity leave, Extra ordinary leave without pay, leave prior to retirement of Principal / Vice Principal / HOD's / Professors / Asst. Professors / Lecturers.	MMM Central Office

**IMPORTANT NOTE:**

1. Teachers should forward the leave application of any types of leaves through the Heads of Department with the proper alternate arrangement for the period of leave, well in time and he / she should confirm the sanction of the leave from the office before proceeding on leave.
2. These are only the guidelines for all types of leaves, formal sanctioning rests with the sanctioning authority and discretion of the management on any particular case.

**APPROVED**



  
**Secretary**  
Marathwada Mitra Mandal  
Deccan Gymkhana, Pune-4

  
**Exe. President**  
Marathwada Mitra Mandal  
Deccan Gymkhana, Pune-4



# MARATHWADA MITRA MANDAL, PUNE

202/A, Deccan Gymkhana, Pune - 411004

Registration Under Societies Registration Act 1860-Mah./523 dated 6/1/1967

Registration Under Bombay Public Trust Act 1950-f-338(P) dated 19/1/1967

Tel. : 020-25665320, 8149032328 Telefax: 020 - 25653039

Shivajirao D. Ganage, President

Bhausahab G. Jadhav, Exe. President

Kishor H. Mungale, Secretary

MMM/Leave/2020-21/249

Date : 14/9/2020

## Office Order

**Subject : Leave to Teaching and Non-Teaching Staff**

Ref : Recommendation by Heads of MMM Institutions

Reference is made to the recommendations by the Heads of Institutions regarding sanction of leave to Teaching & Non- Teaching Staff working in various Institutions run by Marathwada Mitra Mandal , Pune.

During the last 30-35 days the number of Covid-19 positive cases in Maharashtra have increased rapidly. The Management of Marathwada Mitra Mandal, Pune were very concerned about the safety , security and health of teaching and non-teaching staff presently working in Institutions of M M Mandal. Despite all precautionary measures, the number positive cases among teaching and non-teaching staff are increasing considerably.

In view of the above , the following decisions were taken by the Management of Marathwada Mitra Mandal, Pune.

**Sanction of leave to teaching and non-teaching staff members who have tested positive for Covid-19.**

**1) 21 days of paid leave to be sanctioned to teaching and non-teaching staff members who have tested as Covid-19 POSITIVE , subject to the following conditions :-**

1. The concern staff should submit the leave application to the heads of the Institutions via mail and on official email IDs only.
2. The concern staff should submit the copy of the his/her test report from an authorized test centre to the concern heads via mail and on official email ID only.
3. After the completion of 21 days paid leave period and before the resuming the duty he/she should again submit a newly acquired report stating a negative status for Covid-19 from the test centre for office record. This precaution is required to be taken to restrict the chances of further spread of the virus.
4. Unfortunately, if the staff is required to take further leave/extend the leave beyond 21 days, such extended leave should be debited to his/her earned leave/medical account as the case may be. In case of staff members who are not eligible/entitled for earned leave and/or medical, the leave beyond the 21 days should be treated as leave without pay. In this case also, the concern staff members are required to submit the request leave application to the heads of the Institutions via mail and on official email ID only.

**2) 10 days paid leave (for home quarantine) to be sanctioned to teaching and non-teaching staff members family member of whom have tested as Covid-19 POSITIVE , subject to the following conditions :-**

1. The concern staff should submit the request application for sanction of 10 days (for home quarantine) paid leave to the heads of the Institutions via mail and on official email ID only.
2. The concern staff should submit the copy of his/her family member's test report from an authorized test centre to the concern Heads of the Institution via mail and on official email ID only.
3. After the completion of 10 days and before the resuming the duty he/she should submit the copy of his/her family member's test report stating a negative status from authorized test centre for office record. This precaution is required to be taken to restrict the chances of further spread of the virus.







# MARATHWADA MITRA MANDAL, PUNE

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Shivajirao D. Ganage, President

Bhauasaheb G. Jadhav, Exe. President

Kishor H. Mungale, Secretary

### 3) Other Leave to be sanctioned to teaching and non-teaching staff members subject to the following conditions :-

- In case of casual leave, earned leave , medical leave , other leave etc. applicable to teaching and non- teaching staff working in various Institutions of the M M Mandal , the present system , leave rules., norms, applicability etc. will remain the same.
4. In case of any doubt, dispute ,the decision of the Heads of the Institution is final and binding on all staff members.
  5. The above leave policy/arrangement will be made applicable/ implemented from the retrospective effect from 1/6/2020 till further order/ orders from the Management of M M Mandal, Pune.



Prin. B.G. Jadhav  
Executive President

To,

All Heads of the Institutions  
Marathwada Mitra Mandal  
202/A, Deccan Gymkhana,  
Pune- 411 004

येधे बहुतांचे हित



**Marathwada Mitra Mandal**  
202/A, Deccan Gymkhana

Marathwada Mitra Mandal, Pune-4

Inward No. 405

Date 7/9/2020

Sign. [Signature]

**INTER OFFICE NOTE**

Dated: 7/9/2020

**Submitted**

**Subject : Leave to Teaching and Non-Teaching Staff**

I have reproduced the minutes of zoom meeting held on Saturday, the 5/9/2020 for information.

**Minutes of the Meeting:**

The online zoom meeting was organized on Saturday the 5/9/2020 to discuss the following various issues in view of the increasing Covid-19 positive cases among our teaching and non-teaching staff members working in Marathwada Mitra Mandal and its constituent Institutions .

The following members/ heads of the Institutions were attended the online Zoom meeting :-

1. Dr. S.M.Deshpande : Principal, M.M.College of Engineering, Pune- 411 052
2. Dr. M.J.Patil : Principal, M.M.College of Pharmacy, Pune- 411 033
3. Dr. R.V. Bortake : Principal, M.M.Institute of Technology , Pune- 411 047
4. Dr. K.D. Deshmukh : Principal, M.M.Shankarrao Chavan Law College, Pune- 411 004
5. Dr.J.B.Bhandari : Principal, M.M.I.M.E.R.T, Pune- 411 052
6. Ar. Hemlata Budhwar : In-Charge Director , M.M.College of Engineering, Pune- 411 052
7. Mrs. G.S. Joshi : Principal, M.M.Polytecnic , Pune- 411 033
8. Mr. B.A.Shinde : In Charge Principal, M.M.Junior College, Pune- 411 033
9. Mrs.V.S. Walhekar : Headmistress , M.M.Vidyamandir, Pune- 411 033
10. Mr. S.N. Kadam : Registrar, M.M. Mandal, Pune- 411 004

Following issues were discussed in the meeting :-

1. Sanction of leave to teaching and non-teaching staff members who have tested positive for Covid- 19
2. Sanction of leave to teaching and non-teaching staff members, family member of whom have tested positive for Covid-19
3. Sanction of leave to teaching and non-teaching staff members on account of medical reasons.
4. Sanction of other applicable leave.
5. Corona Kavach Policy for Teaching and Non-Teaching Staff.
6. Precautionary measures to be taken during the working hours.

After the deliberate discussion the following decisions were taken for kind consideration and favorable approval of the Management of Marathwada Mitra Mandal, Pune.

**Item No.1.**

**Sanction of leave to teaching and non-teaching staff members who have tested positive for Covid-19.**

**Decision :-**

During the last 30-35 days the number of Covid-19 positive cases in Maharashtra have increased rapidly. The Heads of the Institutions were very concerned about the safety , security and health of teaching and non-teaching staff presently working in Institutions of M M Mandal. Despite all precautionary measures, the number positive cases among teaching and non-teaching staff are increasing considerably. Following

decisions were taken unanimously as a result of continuous replies from staff members stating their inability to come and work.

**21 days of paid leave to be sanctioned to teaching and non-teaching staff members who have tested as Covid-19 POSITIVE , subject to the following conditions :-**

1. The concern staff should submit the leave application to the heads of the Institutions via mail and on official email IDs only.
2. The concern staff should submit the copy of the his/her test report from an authorized test centre to the concern heads via mail and on official email ID only.
3. After the completion of 21 days paid leave period and before the resuming the duty he/she should again submit a newly acquired report stating a negative status for Covid-19 from the test centre for office record. This precaution is required to be taken to restrict the chances of further spread of the virus.
4. Unfortunately, if the staff is required to take further leave/extend the leave beyond 21 days, such extended leave should be debited to his/her earned leave/medical account as the case may be. In case of staff members who are not eligible/entitled for earned leave and/or medical, the leave beyond the 21 days should be treated as leave without pay. In this case also, the concern staff members are required to submit the request leave application to the heads of the Institutions via mail and on official email ID only.

**10 days paid leave (for home quarantine) to be sanctioned to teaching and non-teaching staff members family member of whom have tested as Covid-19 POSITIVE , subject to the following conditions :-**

1. The concern staff should submit the request application for sanction of 10 days (for home quarantine) paid leave to the heads of the Institutions via mail and on official email ID only.
2. The concern staff should submit the copy of his/her family member's test report from an authorized test centre to the concern Heads of the Institution via mail and on official email ID only.
3. After the completion of 10 days and before the resuming the duty he/she should submit the copy of his/her family member's test report stating a negative status from authorized test centre for office record. This precaution is required to be taken to restrict the chances of further spread of the virus.

**Other Leave to be sanctioned to teaching and non-teaching staff members subject to the following conditions :-**

In case of casual leave, earned leave , medical leave , other leave etc. applicable to teaching and non-teaching staff working in various Institutions of the M M Mandal , the present system , leave rules., norms, applicability etc. will remain the same.

In case of any doubt, dispute ,the decision of the Heads of the Institution is final and binding on all staff members.

The above leave policy/arrangement will be made applicable/ implemented from the retrospective effect from 1/6/2020 till further order/ orders from the Management of M M Mandal, Pune.

Leave

**Item No.2.**

Corona Kavach Policy for Teaching and Non-Teaching Staff.

**Decision :-**

In view of the increasing positive cases among Teaching and Non-Teaching staff members working in various institutions of Marathwada Mitra Mandal, Pune, the heads of the institutions unanimously decided as follows :-

1. Corona Kavach Policy introduced by Oriental Insurance Co.Ltd. should be taken for Teaching and Non-Teaching staff members presently working in Institutions of M.M.Mandal, Pune.
2. The Corona Kavach policy with sum assured of Rs.3,00,000/- per staff member for a period of 285 days should be taken.
3. The total premium to be shared equally by the M M Mandal and the respective staff or full premium to be paid by the M M Mandal, Pune. The decision of the same will be decided by the Management.

**Item No.3.**

Precautionary measures to be taken during the working hours.

**Decision :-**

As discussed and decided in earlier meetings all precautionary measures should be taken by all heads of the Institutions for safety and security of all staff members.

It is further decided in the meeting, that the minutes of the meeting will be submitted to the Management for their information , consideration and approval, through the central office of the Mandal, Pune.

There being no other point the meeting closed with a vote of thanks to all Heads of the Institution.

In view of the above you are requested to please approve the suggested decision taken in the meeting of Heads of the Institutions, so that office order will prepared and circulated to all Institutions of the M M Mandal for further action and implementation.

  
7/9/2020  
**S N Kadam**  
Registrar


To,

**The Executive President**  
Marathwada Mitra Mandal  
202/A, Deccan Gymkhana,  
Pune- 411 004

Recd

  
10/9/20

X As per my previous remarks pl. take  
immediate decision

  
10/9/20



# MARATHWADA MITRA MANDAL, PUNE

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Kishor H. Mungale, Secretary

एमएमएम/कोरोनापॉलीसी/२०२०-२१/२५४

दिनांक : १८/९/२०२०

प्रती

मा. विभागीय अधिकारी

ओरीएंटल इन्शुरन्स कंपनी लिमिटेड

नारायण पेठ शाखा ( डीओ-१ )

एन.सी.केळकर रोड ,जीवन दर्शन बिल्डींग, नारायण पेठ ,

पुणे - ४११ ०३०

विषय : कोरोना कवच पॉलीसी साठी कॅश डिपॉझिट खाते खोलनेबाबत

संदर्भ : दिनांक २/९/२०२० रोजी झालेली प्रत्यक्ष चर्चा

महोदय,

१. मराठवाडा मित्र मंडळ या संस्थेत काम करीत असलेल्या शिक्षक व शिक्षकेतर सेवकांचे साठी कोरोना कवच पॉलीसी घेऊ इच्छितो. दिनांक रोजी आपले सोबत झालेल्या प्रत्यक्ष चर्चेनुसार सोबत शिक्षक व शिक्षकेतर सेवकांची ( एकूण ३७० ) यादी आपण दिलेल्या नमुन्यात सोबत जोडून पाठवित आहोत.
२. सदर कोरोना कवच पॉलीसीसाठी मराठवाडा मित्र मंडळ, पुणे संस्थेच्या नावाने कॅश डिपॉझिट खाते सुरू करण्यात यावे अशी विनंती आहे.
३. कोरोना कवच पॉलीसी प्रीमियम रकमेचा रू.५,१२,५९५/- चा एच.डी.एफ.सी. मयुर शाखा, पुणे-२९ चा धनादेश क्रमांक ००१२७६ दिनांक १८/९/२०२० सोबत जोडलेला आहे.
४. कृपया धनादेशाचा स्वीकार करावा व शिक्षक व शिक्षकेतर सेवकांच्या कोरोना कवच विमा पॉलीसी तयार करून त्या लवकरात लवकर देण्यात याव्यात अशी विनंती आहे.

कळावे,

आपला विश्वासू,

प्रा. बी. जी. जाधव  
कार्याध्यक्ष



चेक मिळाला.

19/09/2020  
Pravin Tendekar  
9049293101

सोबत: रू.५,१२,५९५/- चा एच.डी.एफ.सी. मयुर शाखा, पुणे-२९  
चा धनादेश क्रमांक ००१२७६ दिनांक १८/९/२०२०

RECEIPT

27AAACT0627R4ZW

Office Code & Name : 161100 - DO I PUNE Bank Code : 9100(C-161100-01)  
 Collection No. : 51-64/3155004960 Posted Doc No. : 3155004959  
 Collection Date : 21/09/2020 14:59 Posted Doc Dt.. : 21/09/2020  
 Received with thanks From Sh./Smt./ M/s. : MARATHWADA MITRA MANDAL PUNE  
 The Sum of : Indian Rupees Five Lakhs Twelve Thousand Five Hundred Ninety-Five Only  
 Towards the following : BG/CD NEW CD ACCOUNT

SI No.	Dept. Code	Policy No.	Policy Status	End/Ren/Dec/ Claim No.	Dev. Off. Code	Source Code	Amount Collected	C/D Code	GL Code	SL Code	Pay Mode	Bank Name	Bank Branch	Instrument No.	Instr. Dt./CC Exp. Dt.	
1	99						5,12,595.00	C	5076	AB0000048555	CHQ	HDBL	PUNE	001276	18/09/2020	
<b>Total</b>							<b>5,12,595.00</b>									

FOR THE ORIENTAL INSURANCE COMPANY LTD



Cashier, \_\_\_\_\_ Signatory

Note : For Payment by cheque , receipt will be valid subject to realisation of Cheque

**The Oriental Insurance Company Ltd.**  
**DO-1 PUNE JEEVAN DHARSHAN , N.C. KELKAR ROAD , NARAYAN PATH , PUNE , 411030**  
**RECEIPT**  
**27AAACT0627R4ZW**

<b>Office Code &amp; Name</b> : 161100 - DO I PUNE	<b>Bank Code</b> : 9100(C-161100-01)
<b>Collection No.</b> : 51-64/3155004987	<b>Posted Doc No.</b> : 3155004986
<b>Collection Date</b> : 22/09/2020 11:24	<b>Posted Doc Dt..</b> : 22/09/2020
<b>Received with thanks From Sh./Smt./ M/s.</b> : MARATHWADA MITRA MANDAL	
<b>The Sum of</b> : Indian Rupees Seven Hundred Eighty-Eight Only	
<b>Towards the following</b> : BG/CD CASH DEPOSIT	

SI No.	Dept. Code	Policy No.	Policy Status	End/Ren/Dec/ Claim No.	Dev. Off. Code	Source Code	Amount Collected	C/D	GL Code	SL Code	Pay Mode	Bank Name	Bank Branch	Instrument No.	Instr. Dt./CC Exp. Dt.
1	99						788.00	C	5076	AB0000048555	CC	INB	PUNE	2456	22/09/2020
<b>Total</b>							<b>788.00</b>								

FOR THE ORIENTAL INSURANCE COMPANY LTD



Cashier / Authorised Signatory

Note : For Payment by cheque , receipt will be valid subject to realisation of Cheque

All the amounts mentioned in this report are in Indian Rupees



# MARATHWADA MITRA MANDAL, PUNE

202/A, Deccan Gymkhana, Pune - 411004

Registration Under Societies Registration Act 1860-Mah./523 Dated 06/01/1967

Registration Under Bombay Public Trust Act 1950-F-338(P) Dated 19/01/1967

Tel. : 020-25665320, 8149032328 | Telefax : 020 -25653039

E-mail : mmmandal67@gmail.com

Shivajirao D. Ganage, President  
Bhausahab G. Jadhav, Exe.President  
Kishor H. Mungale, Secretary

## Marathwada Mitra Mandal

202/A, Deccan Gymkhana, Pune - 411004

### Policy and Procedure Manual Fees waiver/ Fees Concession to Students

Sr no	Title	Details
1	Administrative Policy Number	Functional Area- Waiving off either entire or partial fee or giving concession to the socially and economically backward students.
2	Brief description of the policy-	Purpose- To ensure that the students who cannot afford the fees of the colleges/institutions can also have access to education.
3	Policy applied to-	Socially and economically backward students
4	Effective from the year	2022-23
5	Approved by	Executive Committee Members
6	Responsible Authority	Principals of the respective institutions
7	Superseding Authority	Executive Committee Members
8	Last Reviewed/ Updated	New Policy
9	Reason for the policy	Fee waiver/ concessions
10	References of the policy	UGC/ NAAC/ University etc.







'येथे बहुतांचे हित ।'

# MARATHWADA MITRA MANDAL, PUNE

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Shivajirao D. Ganage, President

Bhausasheb G. Jadhav, Exe.President

Kishor H. Mungale, Secretary

## Policy and Procedure Manual Fees waiver/ Fees Concession to Students

### 1) Introduction

- I. Marathwada Mitra Mandal, Pune was established as a public charitable trust in the year 1967 with a sole objective and motto "Yethe Bahutanche Hit" (Welfare of Masses). The trust since then is working for the welfare of the masses by providing quality education for sustainable development and professional Excellency of the students. With this objective in mind the trust is always inclined and positive to help students who are socially and economically backward.
- II. For many students and families, the costs associated with college fees could be a significant burden. Intune with the above objective Marathwada Mitra Mandal, Pune introduced a fee waiver/concession policy. Fee waivers/concessions can reduce the financial strain, enabling the student to educate him/ her. The purpose of this policy is to ensure that students from socially and economically backward background with limited resources have equal access to gaining education and developing professional skills.

### 2) Purpose

- I. To Provide monetary assistance to students studying in any Institutions run by the Marathwada Mitra Mandal, Pune , in the form of school/college fee concessions as a part of the welfare measure of the Institutions.
- II. To provide monetary assistance to students studying in any Institutions those having an unsound financial condition, namely due to the death of an earning member or sue to a family member suffering from a major/chronic illness.
- III. This policy will ensure that students will not be deprived of education due to family financial constraints.

### 3) Scope

1. This policy applies to all staff students studying in any Institution run by Marathwada Mitra Mandal,Pune and includes Pre-Primary, Primary, Secondary, Higher Secondary School, Technical, Non-Technical Degree and Diploma Colleges.
2. This Policy is not applicable to the students studying in any of the aided Institutions.





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Shivajirao D. Ganage, President

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Kishor H. Mungale, Secretary

## 4) Eligibility

3. Any student who is not taking benefit of scholarship/free ship/concessions offered by Government body, NGO, or any other private body.
4. The threshold limit of total family income for granting/eligibility for Fees waiver/ Fees Concession to the students is less than 8 lakhs per annum.
5. Fees concessions are applicable to only to the on-roll students of self financing School/ Colleges/Institutions run by Marathwada Mitra Mandal, Pune. This Policy is not applicable to the students studying in any of the aided Institutions.
6. Students in the following categories are not eligible for any fees concession for any year during the course of study.
  - I. Break in study
  - II. Failure in Examination
  - III. Less than 75% attendance
  - IV. Disciplinary action/enquiry/suspension

## 5) Rules, Terms and conditions:-

1. The Students can avail fees concession on the Tuition Fees, Development fees and examination fees only. The concession is strictly restricted/ calculated only on the Tuition fees, development Fees and Examination fees as per the fee structure of the government authority. All other applicable fees are payable.
2. In order to ensure that the concession provided to the students is utilized for the right cause and actually benefit the students, the students availing this subsidy are expected to ensure adherence to the following criteria :-
  - I. The students successfully complete every semester and clears arrears if any in single attempt.
  - II. The students adheres to all the protocol of the Institution and exhibits good conduct as per the norms of the Institutions; and is not subjected to any kind of disciplinary action.
3. In case of arrears, the following year's concession shall not be provided until such time the student clears all the arrears in one attempt. If the student repeatedly fails in more than 2 or 3 papers/subject and shows very less progress,





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Shivajirao D. Ganage, President  
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Kishor H. Mungale, Secretary

then the Management can decide to withdraw this benefit, as is would be considered as a wasteful investment.

4. This policy applies to the eligible students only as long as they are studying in Institution run by the Marathwada Mitra Manda, Pune. Once the students withdraw his/her admission of the Institution due to failure, any major misconduct, the facility will immediately cease and the student will be expected to pay the availed fees concession amount for that current academic year as well.
5. This is to ensure that while the Institution and the Trust are happy to provide such concession to the students, at the same time it is important to ensure mutual benefit and that both the requirements of the Students and the Institution are fulfilled.
6. Any change /deviation in the policy require scrutiny and approval of the Management and the same shall be decided based on the criticality of the situation faced by the students and / or the Institution.
7. Only one concession can be availed in an academic year. No two concessions can be clubbed together.
8. The Concession is valid only for one academic year A fresh application with relevant supporting documents will have to be submitted in the prescribed format available with the Institute, along with all the relevant supporting documents.

## 6) Procedure

1. Any student who is unable to pay the college fee, tuition fee and the exam fee should write an application " Application for Concessional Fees " to the principal of the institution, attaching all the relevant documents required with the application.
2. The principal of the institution along with supporting staff will thoroughly scrutinise the application & documents submitted by the student.
3. Once the documents are scrutinised the application is then forwarded to the Executive Committee Members of Marathwada Mitra Mandal, Pune with recommendation for their final approval.





# MARATHWADA MITRA MANDAL, PUNE

202/A, Deccan Gymkhana, Pune - 411004

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Shivajirao D. Ganage, President

Bhausahab G. Jadhav, Exe.President

Kishor H. Mungale, Secretary

4. Upon the final approval from the Executive Committee Members the fee of the applicant is either fully or partially waived off as per the application made by the students.
5. The Institution has to ensure that the student does not have any track record of being subjected to any kind of disciplinary action and that he/she has been exhibiting sincere and honest behaviour consistently.
6. In case of any deviation/dispute caused by the student, the same shall be referred by the Principal to Secretary who will take responsibility for investigating the issue and submitting proper and unbiased reports the Management.

## 7) Responsibility

- I. The student is responsible for applying for this facility as per the terms and conditions mentioned in this policy.
- II. The student is responsible for ensuring that they should utilize this benefit and complete the course successfully with reasonable good marks. They are responsible to adhere to the norms of the Institution and are disciplined in all aspects as per the Institution requirements.
- III. The Office of Principal is responsible for validating the application and the supporting documents and submitting the same to the Management with recommendations on the application.
- IV. Parent/s or guardian/s requesting concession must provide evidence of gross income , Tax etc.

All decisions for the grant of concessions are at the sole discretion of the Management and no representation will be accepted. The management at any time may withdraw the concessions offered without any prior notice.

Place : Pune- 4

Date : 7th March, 2022



**Prin. Bhausahab G. Jadhav**  
Executive President  
Marathwada Mitra Mandal, Pune

**Group Accident Guard Policy  
Group Policy Schedule**

New Business-TrackOn-620291233808-438986



**Policyholder Details**

Policyholder name : MARATHWADA MITRA MANDAL  
 Policyholder Address : 302/A, BMCC ROAD, DECCAN GYMKHANA, PUNE  
 PUNE-411004  
 PUNE  
 MAHARASHTRA  
 India  
 Cust GSTIN number: 27AAATM9698N1ZI

Policyholder Contact No:  
 Policyholder E-mail id:

Intermediary Code: 17011823  
 Intermediary Contact No: 9822074285  
 Intermediary Name: SHWETA SWAPNIL MALPATHAK

Policy Number: 0239330257  
 Renewal No: 00  
 Endorsement No: 00  
 Place of Supply: MAHARASHTRA  
 State code: 27

Business Description: Service Industry

Number of Lives Covered: 418

Territory Limit: Worldwide

Policy Type: Named

Operative Time: 24 Hrs

Relationship Type: Employer Employee

Sum Insured Basis: Fixed

Loan Type:

Sum Insured Type: Fixed

Total Sum Insured: INR 209,000,000

Maximum Sum Insured: INR 500,000

Aggregate limit for any one accident: INR 50,000,000  
 Aggregate limit for any one year: INR 0

Age Group: 18 years to 70 years

Payment frequency: Annual

Policy Period: From: 01/04/2022 14:23hr To 31/03/2023 23:59hr

**Premium details**

Net Premium (Rs):	179,706.56
UGST/SGST @9 % (Rs.)	16,173.59
CGST @9 % (Rs.)	16,173.59
Gross Premium (Rs)	212,054.00



GSTIN: 27AABCT3518Q1ZW-MAHARASHTRA, Service Accounting Code: 997133

Insured Description: Service Industry

Sr. No.	Category Description	No. of Insured	AD	DM	PTD	PPD	Fixed Medex OPD	Fixed Medex IPD	Fixed Medex OPD and IPD	Variable Medex	Remarks
1	Category_1	418	500,000	500,000	500,000	500,000	30,000	100,000	0	0	

**Coverage Details:**

Sr No.	Coverages	Average SI Per Person	Deductible	Co pay(%)	Remarks
1	Home Alteration and Vehicle Modification Benefit	10000			Rs. 10000

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

**Tata AIG General Insurance Company Limited.**

Regd Office: 15th Floor, Tower A, Peninsula Business Park, G. K. Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India.

Toll Free No. (24x7): 1800 266 7780 OR 1800 229966 (For Senior Citizens) | Fax: 022 6693 8170 | Email: customersupport@tataaig.com

IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAGT21196V022021

2	Accidental Medical Expenses	130000			Fixed INR 100000 or actual claims as In patient hospitalization( 24 hrs hospitalization required), whichever is lower. and Fixed INR 30000 or actual claims, whichever is lower.
3	Terrorism	500000			Covered
4	Fractures/Dislocation/Burns	10000			Rs. 10000
5	Accidental Dismemberment and Paralysis	500000			Covered
6	Education Benefit	20000			10% of Principal SI or upto Rs 20000 or Actuals, whichever is lower for maximum 2 eligible children.
7	Funeral Benefits	10000			Rs. 10000
8	Permanent Partial Disability	500000			Covered
9	Family Transportation Benefit	20000			Upto Rs. 20000 or Actuals, whichever is lower
10	Temporary Total Disability	25000			1% of SI or INR 25000 or actual weekly salary for 104 Weeks whichever is less
11	Coma	5000			Rs. 5000
12	Accidental Death	500000			Only Permanent Employees of the company are covered
13	Repatriation Of Remains	20000			Upto Rs 20000 or Actuals, whichever is lower.
14	Permanent Total Disability	500000			Covered
15	Ambulance Services	5000			Upto Rs. 5000 or Actuals, whichever is lower

● Conditions if any :-

"In consideration of additional premium, Point No. 10 under Section 3- General Exclusions pertaining to Act of Terrorism stands deleted."

"Under Temporary Total Disability, such period of disability commences within 30 Days after the date of the Accident causing such Injury."

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IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAGT21196V022021

- The Benefits which are mentioned in this Schedule shall only be available under the Policy.

● **Important Exclusions:**

The Policy does not provide benefits for any loss resulting in whole or in part from, or expenses incurred, in respect of:

1. Any Pre-existing Condition, any complication arising from it;
2. suicide, attempted suicide (whether sane or insane) or intentionally self-inflicted Injury or illness
3. being under the influence of drugs, alcohol, or other intoxicants or hallucinogens unless properly prescribed by a Physician and taken as prescribed
4. Participation in an actual or attempted felony, riot, crime, misdemeanor(excluding traffic violations) or civil commotion
5. Mosquito bite and resultant diseases;

*This is only a summary of the product features/terms/conditions/exclusions. For more details, please refer our website [www.tataaig.com](http://www.tataaig.com)*

- Commencement of risk cover under the policy is subject to receipt of premium by Tata AIG General Insurance Company Limited.
- The stamp duty of 25.00 (RUPEES AND PAISE) vide Receipt/Challan no. dated 14/04/2022

**General Conditions:**

- You have a period of 15 Days from the date of receipt of the Policy document to review the terms and conditions of this Policy and if you have any objections you have the option of cancelling the Policy stating the reasons for cancellation and the premium paid after adjusting the amounts spent on any medical check-up, stamp duty charges and proportionate risk premium shall be refunded.
- There will be no premium refund in case of cancellation due to non-disclosure of material facts, mis-representation or fraud. In case of non-cooperation, premium shall be refunded on short rate table basis as specified in the policy.
- Any product revision/modification/future withdrawal will be done with the approval of Insurance Regulatory & Development Authority of India and will be intimated to you at least 3 months in advance. In case of withdrawal, you have an option to migrate to our similar health insurance product.
- This Policy Schedule in original must be surrendered to the Company in case of cancellation of the Policy Schedule

**Claims Administrator Details:** Insured Person(s) can notify a Claim by sending an SMS CLAIMS to 5616181 or by calling The Company's 24x7 toll free helpline 1800-266-7780 or 1800 229966 (only for senior citizen Policy holders). Please use the Claim Intimation Form for intimation of a claim.

**Policy Servicing/Grievances/Complaints:**

- The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint / claim, please feel free to call our 24X7 Toll free number 1800-266-7780/022-66939500 (toll free) or you may email to the customer service desk at [customersupport@tataaig.com](mailto:customersupport@tataaig.com). Senior citizens can call our dedicated line at 1800 229966. Please refer The Company's Website for the grievance redressal policy

**Prohibition of Rebates – Section 41 of Insurance Act, 1938 as amended by Insurance Laws (Amendment) Act, 2015**

1. No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or renew or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of the premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the published prospectuses or tables of the insurer.
2. Any person making default in complying with the provisions of this section shall be liable for a penalty which may extend to ten lakh rupees

Date: 14/04/2022  
Place: PUNE

For Policy wordings, please scan the below QR code :



For TATA AIG General Insurance Company Limited



**Policy Servicing Address**

3RD FLOOR, THE ORION KOREGAON PARK ROAD, OPP. ST. MIRA'S COLLEGE FOR GIRLS., ARJUN MANSUKHANI PATH, PUNE, MAHARASHTRA., PUNE, PUNE, MAHARASHTRA, 411001

Insurance is the subject matter of the solicitation. For more details on risk factors, terms and conditions, please read sales brochure carefully before concluding a sale.

**Tata AIG General Insurance Company Limited.**

Regd Office: 15th Floor, Tower A, Peninsula Business Park, G. K. Marg, Lower Parel, Mumbai - 400 013, Maharashtra, India.

Toll Free No. (24x7): 1800 266 7780 OR 1800 229966 (For Senior Citizens) | Fax: 022 6693 8170 | Email: [customersupport@tataaig.com](mailto:customersupport@tataaig.com)

IRDA of India Registration No: 108 | Website: [www.tataaig.com](http://www.tataaig.com) | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAGT21196V022021

## RECEIPT

Receipt No : 102101029892052

Receipt Date : 14/04/2022

Policy No : 0239330257

Received with thanks from MARATHWADA MITRA MANDAL a sum of Rs. 212054( Rupees Two Lakhs Twelve Thousand Fifty-Four And Paise Zero Only)

Sr.No.	Policy Number	Total Premium	Utilized from the receipt for policy	Balance
1	0239330257	212,054.00	212,054.00	0.00

**Note:**

1. This is a computer generated receipt and does not require a signature.
2. Upon issuance of this Receipt, all previously issued temporary receipts, if any, related to this Policy shall be considered null and void.
3. Amounts received by cheque shall be subject to realisation.
4. Any amount received in excess of the Premium is being/shall be refunded by the Company.

GSTIN: 27AABCT3518Q1ZW-MAHARASHTRA, Service Accounting Code: 997133

Revenue (consolidated) Stamp Duty duly paid vide challan No. date for applicable cases





Attached to and forming part of Policy No 0239330257

List of Insured Annexure "1"

Sr. No.	EMP.ID/ Unique ID	Name of Insured	Category	Tata AIG Ref No	Sum Insured (Rs.)							
					AD	DM	PTD	PPD	Fixed Medex OPD	Fixed Medex IPD	Fixed Medex OPD and IPD	Variable Medex
1	57	MRS SMITA SAMEER KARI	Category_1	02393302575757	500,000	500,000	500,000	500,000	30,000	100,000	0	0
2	51	MRS PREETI SIDDHARTH JOSHI	Category_1	02393302575151	500,000	500,000	500,000	500,000	30,000	100,000	0	0
3	52	MS SHEETAL ARUN KAKAD	Category_1	02393302575252	500,000	500,000	500,000	500,000	30,000	100,000	0	0
4	53	MR NIKHIL SHYAM KANT DHAVASE	Category_1	02393302575353	500,000	500,000	500,000	500,000	30,000	100,000	0	0
5	54	MR PRATIK BIBHISHAN KAMBLE	Category_1	02393302575454	500,000	500,000	500,000	500,000	30,000	100,000	0	0
6	55	MR JITENDRA RAJENDRA CHAVAN	Category_1	02393302575555	500,000	500,000	500,000	500,000	30,000	100,000	0	0
7	56	MS MEERA SAMBAHAJI SAWALKAR	Category_1	02393302575656	500,000	500,000	500,000	500,000	30,000	100,000	0	0
8	58	MR DINKAR RAJARAM PATIL	Category_1	02393302575858	500,000	500,000	500,000	500,000	30,000	100,000	0	0
9	59	DR PRAMOD SHRIPAD PURANDARE	Category_1	02393302575959	500,000	500,000	500,000	500,000	30,000	100,000	0	0
10	60	DR KRISHNARAO RAJARAM PATIL	Category_1	02393302576060	500,000	500,000	500,000	500,000	30,000	100,000	0	0
11	61	DR VIKAS R DEULGAONKAR	Category_1	02393302576161	500,000	500,000	500,000	500,000	30,000	100,000	0	0
12	62	DR VIJAY WASUDEO BHASKAR	Category_1	02393302576262	500,000	500,000	500,000	500,000	30,000	100,000	0	0
13	63	DR PRAVIN KASHINATH KATARE	Category_1	02393302576363	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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14	64	DR AAN ANDA BH IMRAO G HOLAP	Category_ 1	0239330 2576464	500,000	500,000	500,000	500,000	30,000	100,000	0	0
15	65	MR RAJA T SHATIG OUD PATI L	Category_ 1	0239330 2576565	500,000	500,000	500,000	500,000	30,000	100,000	0	0
16	66	MR PRAD IP KRISH NA TAMK HADE	Category_ 1	0239330 2576666	500,000	500,000	500,000	500,000	30,000	100,000	0	0
17	67	MR AMIT DADABH AU DESA LE	Category_ 1	0239330 2576767	500,000	500,000	500,000	500,000	30,000	100,000	0	0
18	68	MR SHRI KANT NIL KANT BE LSARE	Category_ 1	0239330 2576868	500,000	500,000	500,000	500,000	30,000	100,000	0	0
19	69	MRS MA YURI PIY USH ROD E	Category_ 1	0239330 2576969	500,000	500,000	500,000	500,000	30,000	100,000	0	0
20	70	MR GAU RAO RA MESH CH AUDHAR Y	Category_ 1	0239330 2577070	500,000	500,000	500,000	500,000	30,000	100,000	0	0
21	71	MR RAHU L UTTAM RAO PAT IL	Category_ 1	0239330 2577171	500,000	500,000	500,000	500,000	30,000	100,000	0	0
22	72	MR SANT SOH SHI VAJI RA UT	Category_ 1	0239330 2577272	500,000	500,000	500,000	500,000	30,000	100,000	0	0
23	73	MR RAHU L SHIVAJ I YADAV	Category_ 1	0239330 2577373	500,000	500,000	500,000	500,000	30,000	100,000	0	0
24	74	MR HEMA NT CHAN DRAHAR PISAL	Category_ 1	0239330 2577474	500,000	500,000	500,000	500,000	30,000	100,000	0	0
25	75	MR SUNIL GOVIND KALE	Category_ 1	0239330 2577575	500,000	500,000	500,000	500,000	30,000	100,000	0	0
26	76	MR PAV ANRAJ S ADASHIV KHADE	Category_ 1	0239330 2577676	500,000	500,000	500,000	500,000	30,000	100,000	0	0
27	77	MR MART AND PAN DURANG PANDAG ALE	Category_ 1	0239330 2577777	500,000	500,000	500,000	500,000	30,000	100,000	0	0
28	78	MR PRAD EEP DNY ANESHW AR BHA MBURE	Category_ 1	0239330 2577878	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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29	79	MR VIVE KANAND ARUN NA IKWADI	Category_ 1	0239330 2577979	500,000	500,000	500,000	500,000	30,000	100,000	0	0
30	80	MR ABHIJ IT BHAG WAT DES HPANDE	Category_ 1	0239330 2578080	500,000	500,000	500,000	500,000	30,000	100,000	0	0
31	81	MR ATUL RAGHUN ATH LAK HE	Category_ 1	0239330 2578181	500,000	500,000	500,000	500,000	30,000	100,000	0	0
32	82	MR SUNIL VITTHAL RAO MA NE	Category_ 1	0239330 2578282	500,000	500,000	500,000	500,000	30,000	100,000	0	0
33	83	MR RAJE NDRA RA MCHAND RA TIBILE	Category_ 1	0239330 2578383	500,000	500,000	500,000	500,000	30,000	100,000	0	0
34	84	MR SHIV AJI SHA MRAO S ALUNKH E	Category_ 1	0239330 2578484	500,000	500,000	500,000	500,000	30,000	100,000	0	0
35	85	MR AJAY SHIVAJI PATIL	Category_ 1	0239330 2578585	500,000	500,000	500,000	500,000	30,000	100,000	0	0
36	86	MR RAME SHWAR SOUDAG AR PATIL	Category_ 1	0239330 2578686	500,000	500,000	500,000	500,000	30,000	100,000	0	0
37	87	MR LAXM AN PAND URANG J ADHAV	Category_ 1	0239330 2578787	500,000	500,000	500,000	500,000	30,000	100,000	0	0
38	88	MS VAIS HALI NIL KANTH P ATIL	Category_ 1	0239330 2578888	500,000	500,000	500,000	500,000	30,000	100,000	0	0
39	89	MS ALKA SUNIL S AWAIKA R	Category_ 1	0239330 2578989	500,000	500,000	500,000	500,000	30,000	100,000	0	0
40	90	MR RAVI NDRA KA MBLE	Category_ 1	0239330 2579090	500,000	500,000	500,000	500,000	30,000	100,000	0	0
41	91	MR SHIV KUMAR B ALAGAO N	Category_ 1	0239330 2579191	500,000	500,000	500,000	500,000	30,000	100,000	0	0
42	92	MR AMIT MOHIT	Category_ 1	0239330 2579292	500,000	500,000	500,000	500,000	30,000	100,000	0	0
43	93	MR SURAJ SUDHA KAR JAD HAV	Category_ 1	0239330 2579393	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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44	94	MRS LALI TA SUDHI R BHOSA LE	Category_ 1	0239330 2579494	500,000	500,000	500,000	500,000	30,000	100,000	0	0
45	95	DR PRAS HANT BA BA LIHIT KAR	Category_ 1	0239330 2579595	500,000	500,000	500,000	500,000	30,000	100,000	0	0
46	96	MRS SHIL PA ANIL MASHAL KAR	Category_ 1	0239330 2579696	500,000	500,000	500,000	500,000	30,000	100,000	0	0
47	97	MR RAME SH SUTA R	Category_ 1	0239330 2579797	500,000	500,000	500,000	500,000	30,000	100,000	0	0
48	98	MR SACH IN LALAS AHEB KA RCHE	Category_ 1	0239330 2579898	500,000	500,000	500,000	500,000	30,000	100,000	0	0
49	99	DR RAHU L SHANK ARRAO J AGTAP	Category_ 1	0239330 2579999	500,000	500,000	500,000	500,000	30,000	100,000	0	0
50	100	MR RAJE SH D NA GAWADE	Category_ 1	0239330 2571001 00	500,000	500,000	500,000	500,000	30,000	100,000	0	0
51	101	MS SUPRI YA VISH NUKANT GADEWA R	Category_ 1	0239330 2571011 01	500,000	500,000	500,000	500,000	30,000	100,000	0	0
52	102	MS DHAN ASHREE GHARE	Category_ 1	0239330 2571021 02	500,000	500,000	500,000	500,000	30,000	100,000	0	0
53	103	MR TUSH AR ANIL GUJAR	Category_ 1	0239330 2571031 03	500,000	500,000	500,000	500,000	30,000	100,000	0	0
54	104	MR SUBH ASH NA GESH KA DAM	Category_ 1	0239330 2571041 04	500,000	500,000	500,000	500,000	30,000	100,000	0	0
55	105	MR SANJ EEV UPE NDRA AB OTI	Category_ 1	0239330 2571051 05	500,000	500,000	500,000	500,000	30,000	100,000	0	0
56	106	MR MILIN D UPEND RA MUJU MDAR	Category_ 1	0239330 2571061 06	500,000	500,000	500,000	500,000	30,000	100,000	0	0
57	107	MR SUDH AKAR SH ESHRAO JADHAV	Category_ 1	0239330 2571071 07	500,000	500,000	500,000	500,000	30,000	100,000	0	0
58	108	MRS BHA GYASHRI SANJAY SANE	Category_ 1	0239330 2571081 08	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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59	109	MRS LALI TA VIJA Y BHAM ARE	Category_ 1	0239330 2571091 09	500,000	500,000	500,000	500,000	30,000	100,000	0	0
60	110	MRS MEG HANA MI LIND INA MDAR	Category_ 1	0239330 2571101 10	500,000	500,000	500,000	500,000	30,000	100,000	0	0
61	111	MRS SAN DHYA S ANDEEP DALVI	Category_ 1	0239330 2571111 11	500,000	500,000	500,000	500,000	30,000	100,000	0	0
62	112	MS PATIL PALLAVI SATISH	Category_ 1	0239330 2571121 12	500,000	500,000	500,000	500,000	30,000	100,000	0	0
63	113	MR NILES H AMRUT AHIRE	Category_ 1	0239330 2571131 13	500,000	500,000	500,000	500,000	30,000	100,000	0	0
64	114	MR SOM VANSHI MAHADE V RAJEN DRA	Category_ 1	0239330 2571141 14	500,000	500,000	500,000	500,000	30,000	100,000	0	0
65	115	MR MANI K KESHA VRAO NI KAM	Category_ 1	0239330 2571151 15	500,000	500,000	500,000	500,000	30,000	100,000	0	0
66	116	MR VENK AT SHES HRAO JA DHAV	Category_ 1	0239330 2571161 16	500,000	500,000	500,000	500,000	30,000	100,000	0	0
67	117	MR VITTH AL LALA SAHEB S HINDE	Category_ 1	0239330 2571171 17	500,000	500,000	500,000	500,000	30,000	100,000	0	0
68	118	MR SUDA M SHANK AR KAST E	Category_ 1	0239330 2571181 18	500,000	500,000	500,000	500,000	30,000	100,000	0	0
69	119	MS SEEM A UMAK ANT HUR USNALE	Category_ 1	0239330 2571191 19	500,000	500,000	500,000	500,000	30,000	100,000	0	0
70	120	MS SUSH MA PATIL	Category_ 1	0239330 2571201 20	500,000	500,000	500,000	500,000	30,000	100,000	0	0
71	121	MS BABI TA KULD EEP SHIN DE	Category_ 1	0239330 2571211 21	500,000	500,000	500,000	500,000	30,000	100,000	0	0
72	122	MS ANIT A VIKRA M SHINDE	Category_ 1	0239330 2571221 22	500,000	500,000	500,000	500,000	30,000	100,000	0	0
73	123	MS RUPA LI MANG ESH DAL VI	Category_ 1	0239330 2571231 23	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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74	124	MS SARI TA DNYA NESHWA R SAPKA L	Category_ 1	0239330 2571241 24	500,000	500,000	500,000	500,000	30,000	100,000	0	0
75	125	MS ABHI LASHA D EVDATT A KULKA RNI	Category_ 1	0239330 2571251 25	500,000	500,000	500,000	500,000	30,000	100,000	0	0
76	126	MS HEMA RAMRA O KARA NDE	Category_ 1	0239330 2571261 26	500,000	500,000	500,000	500,000	30,000	100,000	0	0
77	127	MS APAR NA J NIM BALKAR	Category_ 1	0239330 2571271 27	500,000	500,000	500,000	500,000	30,000	100,000	0	0
78	128	MS SAMP ADA SUB ODH TAV ASE	Category_ 1	0239330 2571281 28	500,000	500,000	500,000	500,000	30,000	100,000	0	0
79	129	MRS DIS HA NACH IKET PAR KHI	Category_ 1	0239330 2571291 29	500,000	500,000	500,000	500,000	30,000	100,000	0	0
80	130	MRS RAS HMI MILIN D BHATT AD	Category_ 1	0239330 2571301 30	500,000	500,000	500,000	500,000	30,000	100,000	0	0
81	131	MS MANJ USHRI VI VEK PATI L	Category_ 1	0239330 2571311 31	500,000	500,000	500,000	500,000	30,000	100,000	0	0
82	132	MS PRAD NYA RAJ PUT	Category_ 1	0239330 2571321 32	500,000	500,000	500,000	500,000	30,000	100,000	0	0
83	133	DR JITEN DRA BHA NDARI	Category_ 1	0239330 2571331 33	500,000	500,000	500,000	500,000	30,000	100,000	0	0
84	134	DR SHUB HANGEE RAMAS WAMY	Category_ 1	0239330 2571341 34	500,000	500,000	500,000	500,000	30,000	100,000	0	0
85	135	DR RUPE NDRA G AIKWAD	Category_ 1	0239330 2571351 35	500,000	500,000	500,000	500,000	30,000	100,000	0	0
86	136	DR PRAN AV KAY ANDE	Category_ 1	0239330 2571361 36	500,000	500,000	500,000	500,000	30,000	100,000	0	0
87	137	DR VINO D MOHITE	Category_ 1	0239330 2571371 37	500,000	500,000	500,000	500,000	30,000	100,000	0	0
88	138	MRS PRA NJAL JA DHAV	Category_ 1	0239330 2571381 38	500,000	500,000	500,000	500,000	30,000	100,000	0	0
89	139	MRS APA RNA SHA STRI	Category_ 1	0239330 2571391 39	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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90	140	MR VIVE K DIGHE	Category_ 1	0239330 2571401 40	500,000	500,000	500,000	500,000	30,000	100,000	0	0
91	141	MR VIVE KANAND GAIKWA D	Category_ 1	0239330 2571411 41	500,000	500,000	500,000	500,000	30,000	100,000	0	0
92	142	MR PRAF UL SARA NGDHAR	Category_ 1	0239330 2571421 42	500,000	500,000	500,000	500,000	30,000	100,000	0	0
93	143	MR SACH IN KSHIR SAGAR	Category_ 1	0239330 2571431 43	500,000	500,000	500,000	500,000	30,000	100,000	0	0
94	144	CS ANUS HREE SA TPUTE	Category_ 1	0239330 2571441 44	500,000	500,000	500,000	500,000	30,000	100,000	0	0
95	145	DR MAN GALGOU RI PATIL	Category_ 1	0239330 2571451 45	500,000	500,000	500,000	500,000	30,000	100,000	0	0
96	146	MS CHAI TRALI KA LE	Category_ 1	0239330 2571461 46	500,000	500,000	500,000	500,000	30,000	100,000	0	0
97	147	MRS KA VITA DH AMAL	Category_ 1	0239330 2571471 47	500,000	500,000	500,000	500,000	30,000	100,000	0	0
98	148	MRS JAY ASHREE PARDES HI	Category_ 1	0239330 2571481 48	500,000	500,000	500,000	500,000	30,000	100,000	0	0
99	149	MR MAR UTI KHAT AL	Category_ 1	0239330 2571491 49	500,000	500,000	500,000	500,000	30,000	100,000	0	0
100	150	MR HIMM AT SALU NKHE	Category_ 1	0239330 2571501 50	500,000	500,000	500,000	500,000	30,000	100,000	0	0
101	251	MS BHOS ALE JYO TI TUKAR AM	Category_ 1	0239330 2572512 51	500,000	500,000	500,000	500,000	30,000	100,000	0	0
102	252	MR GAIK WAD AS HISH GO VINDRAO	Category_ 1	0239330 2572522 52	500,000	500,000	500,000	500,000	30,000	100,000	0	0
103	253	MS DESH MUKH SH UBHANGI GOPALR AO	Category_ 1	0239330 2572532 53	500,000	500,000	500,000	500,000	30,000	100,000	0	0
104	254	MR SHIT AP RAGH UNATH V ILAS	Category_ 1	0239330 2572542 54	500,000	500,000	500,000	500,000	30,000	100,000	0	0
105	255	MR JADH AV SATI SH VAS ANTRAO	Category_ 1	0239330 2572552 55	500,000	500,000	500,000	500,000	30,000	100,000	0	0
106	256	MR GAR ADE DILIP SHANKA RRAO	Category_ 1	0239330 2572562 56	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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107	257	MR PRASAD ANANT JADHAV	Category_1	0239330 2572572 57	500,000	500,000	500,000	500,000	30,000	100,000	0	0
108	258	MRS POHAKAR RUPALI NARAYAN	Category_1	0239330 2572582 58	500,000	500,000	500,000	500,000	30,000	100,000	0	0
109	259	MR VIKAS SOLANKE	Category_1	0239330 2572592 59	500,000	500,000	500,000	500,000	30,000	100,000	0	0
110	260	MR RAJANIKANT PALWE	Category_1	0239330 2572602 60	500,000	500,000	500,000	500,000	30,000	100,000	0	0
111	261	MRS PRATIMASACHIN PATIL	Category_1	0239330 2572612 61	500,000	500,000	500,000	500,000	30,000	100,000	0	0
112	262	MR PARMESHWAR N SURI AWANSHI	Category_1	0239330 2572622 62	500,000	500,000	500,000	500,000	30,000	100,000	0	0
113	263	DR MRUNALINI CLAKHE	Category_1	0239330 2572632 63	500,000	500,000	500,000	500,000	30,000	100,000	0	0
114	264	MRS ARATI POPAT DESHMUKH	Category_1	0239330 2572642 64	500,000	500,000	500,000	500,000	30,000	100,000	0	0
115	265	MRS MOHINI SACHIN PATIL	Category_1	0239330 2572652 65	500,000	500,000	500,000	500,000	30,000	100,000	0	0
116	266	MRS GEETA SHANTANU JOSHI	Category_1	0239330 2572662 66	500,000	500,000	500,000	500,000	30,000	100,000	0	0
117	267	MR SANDHEEPAN DHARINATH GHOGARE	Category_1	0239330 2572672 67	500,000	500,000	500,000	500,000	30,000	100,000	0	0
118	268	MR SALUNKE BALASAHEB SURYABHAN	Category_1	0239330 2572682 68	500,000	500,000	500,000	500,000	30,000	100,000	0	0
119	269	MR RAHUL JAGANNATH GUNDLA	Category_1	0239330 2572692 69	500,000	500,000	500,000	500,000	30,000	100,000	0	0
120	270	MR PURUSHOTTA MARUTI DUMBRE	Category_1	0239330 2572702 70	500,000	500,000	500,000	500,000	30,000	100,000	0	0
121	271	MR RAJESH PUNDLIKRAO DHARMALE	Category_1	0239330 2572712 71	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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122	272	MR SUTAR BALKRISHNA ANNASO	Category_1	0239330 2572722 72	500,000	500,000	500,000	500,000	30,000	100,000	0	0
123	273	MR DALBHANJAN RAMBHAI SAHADAO	Category_1	0239330 2572732 73	500,000	500,000	500,000	500,000	30,000	100,000	0	0
124	274	MR SANTOSH ARJUN KAULAGE	Category_1	0239330 2572742 74	500,000	500,000	500,000	500,000	30,000	100,000	0	0
125	275	MRS SANDHYA HIMMAT PAWAR	Category_1	0239330 2572752 75	500,000	500,000	500,000	500,000	30,000	100,000	0	0
126	276	MR RAJESH VISHVANATH PATIL	Category_1	0239330 2572762 76	500,000	500,000	500,000	500,000	30,000	100,000	0	0
127	277	MR PRAKASH ANAND PATIL	Category_1	0239330 2572772 77	500,000	500,000	500,000	500,000	30,000	100,000	0	0
128	278	MR MAYUR SANJAY WAGHOLE	Category_1	0239330 2572782 78	500,000	500,000	500,000	500,000	30,000	100,000	0	0
129	338	MRS SAVITA SHIVANAND PUJARI	Category_1	0239330 2573383 38	500,000	500,000	500,000	500,000	30,000	100,000	0	0
130	339	MR SACHIN ANGADRAO PATIL	Category_1	0239330 2573393 39	500,000	500,000	500,000	500,000	30,000	100,000	0	0
131	340	MRS SALUNKHEN EETAKESH	Category_1	0239330 2573403 40	500,000	500,000	500,000	500,000	30,000	100,000	0	0
132	341	DR ASHWINI GUNDERAO KULKARNI	Category_1	0239330 2573413 41	500,000	500,000	500,000	500,000	30,000	100,000	0	0
133	342	DR KALPANA SUKHADAS VAIDYA	Category_1	0239330 2573423 42	500,000	500,000	500,000	500,000	30,000	100,000	0	0
134	343	PROF GURMEET KAU RAJPAL	Category_1	0239330 2573433 43	500,000	500,000	500,000	500,000	30,000	100,000	0	0
135	344	MR ABHIJEET VIJAY KALE	Category_1	0239330 2573443 44	500,000	500,000	500,000	500,000	30,000	100,000	0	0
136	345	MRS JYOTI SHANKAR KALGUDE	Category_1	0239330 2573453 45	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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IRDA of India Registration No: 108 | Website: www.tataaig.com | CIN: U85110MH2000PLC128425 | PAN: AABCT3518Q | UIN: TATPAGT21196V022021

137	346	DR KRAN TI DESHM UKH	Category_ 1	0239330 2573463 46	500,000	500,000	500,000	500,000	30,000	100,000	0	0
138	347	DR PRADI PKUMAR TAMBE	Category_ 1	0239330 2573473 47	500,000	500,000	500,000	500,000	30,000	100,000	0	0
139	348	DR VIKAS BHATN AGAR	Category_ 1	0239330 2573483 48	500,000	500,000	500,000	500,000	30,000	100,000	0	0
140	349	DR REVA TI NAIK	Category_ 1	0239330 2573493 49	500,000	500,000	500,000	500,000	30,000	100,000	0	0
141	350	DR BHAG WAN GA WALI	Category_ 1	0239330 2573503 50	500,000	500,000	500,000	500,000	30,000	100,000	0	0
142	301	MRS BUR ATE VAI SHALI M ANGESH	Category_ 1	0239330 2573013 01	500,000	500,000	500,000	500,000	30,000	100,000	0	0
143	302	MR KHOP KAR TAN AJI RAME SH	Category_ 1	0239330 2573023 02	500,000	500,000	500,000	500,000	30,000	100,000	0	0
144	303	MR SANT OSH SHE NAI	Category_ 1	0239330 2573033 03	500,000	500,000	500,000	500,000	30,000	100,000	0	0
145	304	MRS KAT TI NEHA NITIN	Category_ 1	0239330 2573043 04	500,000	500,000	500,000	500,000	30,000	100,000	0	0
146	305	MR WAG H SANTO SH VAM ANRAO	Category_ 1	0239330 2573053 05	500,000	500,000	500,000	500,000	30,000	100,000	0	0
147	306	MRS THA KUR UMA RAKESH	Category_ 1	0239330 2573063 06	500,000	500,000	500,000	500,000	30,000	100,000	0	0
148	307	MRS SOL APURKA R MEENA LANAND	Category_ 1	0239330 2573073 07	500,000	500,000	500,000	500,000	30,000	100,000	0	0
149	308	MRS TAM BOLI PAD MAJA AT UL	Category_ 1	0239330 2573083 08	500,000	500,000	500,000	500,000	30,000	100,000	0	0
150	309	MRS MA NE VAIS HALI VIL ASRAO	Category_ 1	0239330 2573093 09	500,000	500,000	500,000	500,000	30,000	100,000	0	0
151	310	MRS DES HMUKH S USHAMA BHIMRA O	Category_ 1	0239330 2573103 10	500,000	500,000	500,000	500,000	30,000	100,000	0	0
152	311	MRS KAD NISHA S ANDEEP	Category_ 1	0239330 2573113 11	500,000	500,000	500,000	500,000	30,000	100,000	0	0
153	312	MRS JAD HAV PRI YA KUND AN	Category_ 1	0239330 2573123 12	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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154	313	SMT PA WAR CH HAYA N ARSINGR AO	Category_ 1	0239330 2573133 13	500,000	500,000	500,000	500,000	30,000	100,000	0	0
155	314	MR MANE DILIP VIS HWANAT H	Category_ 1	0239330 2573143 14	500,000	500,000	500,000	500,000	30,000	100,000	0	0
156	315	MR MOHI TE SHIVH ANKAR S URYAKA NT	Category_ 1	0239330 2573153 15	500,000	500,000	500,000	500,000	30,000	100,000	0	0
157	316	MR NARS ALE RAV INDRA V AIJINATH	Category_ 1	0239330 2573163 16	500,000	500,000	500,000	500,000	30,000	100,000	0	0
158	317	MR KAIW ADE AMI T J	Category_ 1	0239330 2573173 17	500,000	500,000	500,000	500,000	30,000	100,000	0	0
159	318	MRS WA YKAR PR ADNYA	Category_ 1	0239330 2573183 18	500,000	500,000	500,000	500,000	30,000	100,000	0	0
160	319	MRS KITE KAR JAY SHREE	Category_ 1	0239330 2573193 19	500,000	500,000	500,000	500,000	30,000	100,000	0	0
161	1	DR VIJA Y NANAJ I GOHOK AR	Category_ 1	0239330 25711	500,000	500,000	500,000	500,000	30,000	100,000	0	0
162	2	DR HARM EET KAU R KHANU JA	Category_ 1	0239330 25722	500,000	500,000	500,000	500,000	30,000	100,000	0	0
163	3	DR ARTI AMOD A GARKAR	Category_ 1	0239330 25733	500,000	500,000	500,000	500,000	30,000	100,000	0	0
164	4	DR KALP ANA SUN IL THAKR E	Category_ 1	0239330 25744	500,000	500,000	500,000	500,000	30,000	100,000	0	0
165	5	DR ARAD HANA A DESHMU KH	Category_ 1	0239330 25755	500,000	500,000	500,000	500,000	30,000	100,000	0	0
166	6	DR GIRI A G CHID DARWAR	Category_ 1	0239330 25766	500,000	500,000	500,000	500,000	30,000	100,000	0	0
167	7	DR SWA TI NITIN S HEKAPU RE	Category_ 1	0239330 25777	500,000	500,000	500,000	500,000	30,000	100,000	0	0
168	8	MS SHAI LAJA BA BANRAO JADHAV	Category_ 1	0239330 25788	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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169	9	DR SANK IRTI SAN DEEP SHI RAVALE	Category_ 1	0239330 25799	500,000	500,000	500,000	500,000	30,000	100,000	0	0
170	10	DR GEET HA RAJK UMAR CH ILLARGE	Category_ 1	0239330 2571010	500,000	500,000	500,000	500,000	30,000	100,000	0	0
171	11	MS SHUB ADHA PA RASHAR MONE	Category_ 1	0239330 2571111	500,000	500,000	500,000	500,000	30,000	100,000	0	0
172	12	MS JAGR UTI AMIT WAGH	Category_ 1	0239330 2571212	500,000	500,000	500,000	500,000	30,000	100,000	0	0
173	13	MS ILA S HRIDHAR SAVANT	Category_ 1	0239330 2571313	500,000	500,000	500,000	500,000	30,000	100,000	0	0
174	14	MS PRAD NYA SA MIT MEHT A	Category_ 1	0239330 2571414	500,000	500,000	500,000	500,000	30,000	100,000	0	0
175	15	MS VAN DANA SH IVAJI RU PNAR	Category_ 1	0239330 2571515	500,000	500,000	500,000	500,000	30,000	100,000	0	0
176	16	MS ASM A AYYA Z SHAIK H	Category_ 1	0239330 2571616	500,000	500,000	500,000	500,000	30,000	100,000	0	0
177	17	MRS SAR IKA TAN AJI MENG AWADE	Category_ 1	0239330 2571717	500,000	500,000	500,000	500,000	30,000	100,000	0	0
178	18	MR PAND URANG R AGHVEN DRA MO RE	Category_ 1	0239330 2571818	500,000	500,000	500,000	500,000	30,000	100,000	0	0
179	19	MS PRIY ANKA S ANTOSH PIMPALE	Category_ 1	0239330 2571919	500,000	500,000	500,000	500,000	30,000	100,000	0	0
180	20	MR RUSH IKESH M ADHUKA R DARAN GE	Category_ 1	0239330 2572020	500,000	500,000	500,000	500,000	30,000	100,000	0	0
181	21	MS PRIY A SUNEE L SAWA NT	Category_ 1	0239330 2572121	500,000	500,000	500,000	500,000	30,000	100,000	0	0
182	22	MS SWA TI NARES H DESHM UKH	Category_ 1	0239330 2572222	500,000	500,000	500,000	500,000	30,000	100,000	0	0
183	26	MS HARS HADA NI TIN BURA NDE	Category_ 1	0239330 2572626	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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184	27	MS MRIN ALINI RIS HIKESH P ANGAON KAR	Category_ 1	0239330 2572727	500,000	500,000	500,000	500,000	30,000	100,000	0	0
185	28	MR VAS ANT BHI MRARO DEOKAM BLE	Category_ 1	0239330 2572828	500,000	500,000	500,000	500,000	30,000	100,000	0	0
186	29	MS RAJE SHWARI RAJNISH MALEKA R	Category_ 1	0239330 2572929	500,000	500,000	500,000	500,000	30,000	100,000	0	0
187	30	MS SHUB HANGI G OSAVI	Category_ 1	0239330 2573030	500,000	500,000	500,000	500,000	30,000	100,000	0	0
188	31	MR ANUP GUNVA NTRAO D AKRE	Category_ 1	0239330 2573131	500,000	500,000	500,000	500,000	30,000	100,000	0	0
189	32	MS SNEH AL JAYN AT KOPA RDE	Category_ 1	0239330 2573232	500,000	500,000	500,000	500,000	30,000	100,000	0	0
190	33	MR JITEN DRA MA DANLAL BAKLIW AL	Category_ 1	0239330 2573333	500,000	500,000	500,000	500,000	30,000	100,000	0	0
191	34	MR RUPE SH PADM ARAJ KU NDAP	Category_ 1	0239330 2573434	500,000	500,000	500,000	500,000	30,000	100,000	0	0
192	35	MR SACH IN TUKAR AM BHAL ERAO	Category_ 1	0239330 2573535	500,000	500,000	500,000	500,000	30,000	100,000	0	0
193	36	MS JYOTI BABAN DONGRE	Category_ 1	0239330 2573636	500,000	500,000	500,000	500,000	30,000	100,000	0	0
194	37	MR VIBH AV GAN PATRAO PISAL	Category_ 1	0239330 2573737	500,000	500,000	500,000	500,000	30,000	100,000	0	0
195	38	MR AJAY HANMA NT SHIND E	Category_ 1	0239330 2573838	500,000	500,000	500,000	500,000	30,000	100,000	0	0
196	39	DR ANA GHA RA HUL SOM AN	Category_ 1	0239330 2573939	500,000	500,000	500,000	500,000	30,000	100,000	0	0
197	40	MR BALA JI BHAG WANRA O BHURE	Category_ 1	0239330 2574040	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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198	41	MR SUNIT A ABHIJE ET UPAS ANI	Category_ 1	0239330 2574141	500,000	500,000	500,000	500,000	30,000	100,000	0	0
199	42	MR CHRI STINA PA ULSON T HOTTAN	Category_ 1	0239330 2574242	500,000	500,000	500,000	500,000	30,000	100,000	0	0
200	43	MS PRITA M DATTA TRAY DE SHMUKH	Category_ 1	0239330 2574343	500,000	500,000	500,000	500,000	30,000	100,000	0	0
201	44	MS BHA GYASHR EE BHAG WAT NIT URE	Category_ 1	0239330 2574444	500,000	500,000	500,000	500,000	30,000	100,000	0	0
202	351	MRS KRU SHNA BA DADE	Category_ 1	0239330 2573513 51	500,000	500,000	500,000	500,000	30,000	100,000	0	0
203	352	MR GAJE NDRA DH AMAL	Category_ 1	0239330 2573523 52	500,000	500,000	500,000	500,000	30,000	100,000	0	0
204	353	DR ASH WINI ING OLE	Category_ 1	0239330 2573533 53	500,000	500,000	500,000	500,000	30,000	100,000	0	0
205	354	DR SOUR ABH UBA LE	Category_ 1	0239330 2573543 54	500,000	500,000	500,000	500,000	30,000	100,000	0	0
206	355	MRS MA YURA S ABNE	Category_ 1	0239330 2573553 55	500,000	500,000	500,000	500,000	30,000	100,000	0	0
207	356	DR RENU NAIDU	Category_ 1	0239330 2573563 56	500,000	500,000	500,000	500,000	30,000	100,000	0	0
208	357	DR SUDHI R TAROT E	Category_ 1	0239330 2573573 57	500,000	500,000	500,000	500,000	30,000	100,000	0	0
209	358	MS URO OSA SH AIKH	Category_ 1	0239330 2573583 58	500,000	500,000	500,000	500,000	30,000	100,000	0	0
210	359	MRS AA RTI PAND E	Category_ 1	0239330 2573593 59	500,000	500,000	500,000	500,000	30,000	100,000	0	0
211	360	MR PRATI K SALGA R	Category_ 1	0239330 2573603 60	500,000	500,000	500,000	500,000	30,000	100,000	0	0
212	361	MS SHIV ANI JADH AV	Category_ 1	0239330 2573613 61	500,000	500,000	500,000	500,000	30,000	100,000	0	0
213	362	MR PREM ANAND B UNDELE	Category_ 1	0239330 2573623 62	500,000	500,000	500,000	500,000	30,000	100,000	0	0
214	363	DR NUTA N SAMD ANI	Category_ 1	0239330 2573633 63	500,000	500,000	500,000	500,000	30,000	100,000	0	0
215	364	DR NAGN ATH BAN SODE	Category_ 1	0239330 2573643 64	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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216	365	MRS SUP RIYA KU MKALE	Category_1	0239330 2573653 65	500,000	500,000	500,000	500,000	30,000	100,000	0	0
217	366	MR ROHI DAS SHE DAGE	Category_1	0239330 2573663 66	500,000	500,000	500,000	500,000	30,000	100,000	0	0
218	367	MR PAND IT JADHAV	Category_1	0239330 2573673 67	500,000	500,000	500,000	500,000	30,000	100,000	0	0
219	368	MR AMOL BHAND E	Category_1	0239330 2573683 68	500,000	500,000	500,000	500,000	30,000	100,000	0	0
220	369	MRS KHA DKE SEEMA	Category_1	0239330 2573693 69	500,000	500,000	500,000	500,000	30,000	100,000	0	0
221	370	MRS KAVITA SOLUNKE	Category_1	0239330 2573703 70	500,000	500,000	500,000	500,000	30,000	100,000	0	0
222	371	MS PALL AVI PAWAR	Category_1	0239330 2573713 71	500,000	500,000	500,000	500,000	30,000	100,000	0	0
223	23	DR GOPAL GAWANDE	Category_1	0239330 2572323	500,000	500,000	500,000	500,000	30,000	100,000	0	0
224	24	DR ANJALI SHRIPAD BHATLAWANDE	Category_1	0239330 2572424	500,000	500,000	500,000	500,000	30,000	100,000	0	0
225	25	DR MANISHA JAY DUDHEDIA	Category_1	0239330 2572525	500,000	500,000	500,000	500,000	30,000	100,000	0	0
226	45	MR PANDURANG VIDYADHAR THITE	Category_1	0239330 2574545	500,000	500,000	500,000	500,000	30,000	100,000	0	0
227	46	MR SURAJ SUBRAO BHISE	Category_1	0239330 2574646	500,000	500,000	500,000	500,000	30,000	100,000	0	0
228	47	MR SURAJ BABRUWAN SOMWANSHI	Category_1	0239330 2574747	500,000	500,000	500,000	500,000	30,000	100,000	0	0
229	48	DR VIJAYKUMAR S BIDAVE	Category_1	0239330 2574848	500,000	500,000	500,000	500,000	30,000	100,000	0	0
230	49	DR BHARATI PAVAN VASGI	Category_1	0239330 2574949	500,000	500,000	500,000	500,000	30,000	100,000	0	0
231	50	DR RUPALI MAHESH CHOPADE	Category_1	0239330 2575050	500,000	500,000	500,000	500,000	30,000	100,000	0	0
232	151	MR MANOJ JADHAV	Category_1	0239330 2571511 51	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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233	152	MS DEEP ALI MAH ARANA WAR	Category_ 1	0239330 2571521 52	500,000	500,000	500,000	500,000	30,000	100,000	0	0
234	153	MR SATI SH PATIL	Category_ 1	0239330 2571531 53	500,000	500,000	500,000	500,000	30,000	100,000	0	0
235	154	MR SAND EEP SAL VI	Category_ 1	0239330 2571541 54	500,000	500,000	500,000	500,000	30,000	100,000	0	0
236	155	MR BAJI GUJALE	Category_ 1	0239330 2571551 55	500,000	500,000	500,000	500,000	30,000	100,000	0	0
237	156	MR SUDH AKAR S ALUKHE	Category_ 1	0239330 2571561 56	500,000	500,000	500,000	500,000	30,000	100,000	0	0
238	157	MR AMO L RAUT	Category_ 1	0239330 2571571 57	500,000	500,000	500,000	500,000	30,000	100,000	0	0
239	158	DR BHOR TAKE RU PESH VA SUDEO	Category_ 1	0239330 2571581 58	500,000	500,000	500,000	500,000	30,000	100,000	0	0
240	159	MR RATH OD SUBH ASH GUL AB	Category_ 1	0239330 2571591 59	500,000	500,000	500,000	500,000	30,000	100,000	0	0
241	160	MR SATR E DINESH BABURA O	Category_ 1	0239330 2571601 60	500,000	500,000	500,000	500,000	30,000	100,000	0	0
242	161	MR AGR AWAL S ANJAY A NIL	Category_ 1	0239330 2571611 61	500,000	500,000	500,000	500,000	30,000	100,000	0	0
243	372	MR PRAN AV NIVA LIKAR	Category_ 1	0239330 2573723 72	500,000	500,000	500,000	500,000	30,000	100,000	0	0
244	402	MRS PAN GANTI A PARNA A BHIJEET	Category_ 1	0239330 2574024 02	500,000	500,000	500,000	500,000	30,000	100,000	0	0
245	403	MR GAIK WAD ANI L ANKUS H	Category_ 1	0239330 2574034 03	500,000	500,000	500,000	500,000	30,000	100,000	0	0
246	404	MR KAMT HE RAJE NDRA V ASANT	Category_ 1	0239330 2574044 04	500,000	500,000	500,000	500,000	30,000	100,000	0	0
247	405	MRS KAD AM SNEH AL SUHA S	Category_ 1	0239330 2574054 05	500,000	500,000	500,000	500,000	30,000	100,000	0	0
248	406	MR KADL AG NILES H PANDU RANG	Category_ 1	0239330 2574064 06	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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249	407	MRS CHA VAN AM RUTA PA RAG	Category_ 1	0239330 2574074 07	500,000	500,000	500,000	500,000	30,000	100,000	0	0
250	162	MRS PATI L SHWET AL KISH OR	Category_ 1	0239330 2571621 62	500,000	500,000	500,000	500,000	30,000	100,000	0	0
251	163	MRS BON DE DEVY ANI JITEN DRA	Category_ 1	0239330 2571631 63	500,000	500,000	500,000	500,000	30,000	100,000	0	0
252	164	MR CHAU DHARI S WAPNIL SANTOS H	Category_ 1	0239330 2571641 64	500,000	500,000	500,000	500,000	30,000	100,000	0	0
253	165	MR TUPE UMAKAN T LAXMA N	Category_ 1	0239330 2571651 65	500,000	500,000	500,000	500,000	30,000	100,000	0	0
254	166	MRS BHO YE TEJA SWINI SU NIL	Category_ 1	0239330 2571661 66	500,000	500,000	500,000	500,000	30,000	100,000	0	0
255	185	MR GUND SANTOS H LAXMA N	Category_ 1	0239330 2571851 85	500,000	500,000	500,000	500,000	30,000	100,000	0	0
256	186	MRS KAD AM JYOT I MOHAN	Category_ 1	0239330 2571861 86	500,000	500,000	500,000	500,000	30,000	100,000	0	0
257	167	MRS DES HMUKH L EENA AB HIJIT	Category_ 1	0239330 2571671 67	500,000	500,000	500,000	500,000	30,000	100,000	0	0
258	168	MS BHISE MANISH A DEVID AS	Category_ 1	0239330 2571681 68	500,000	500,000	500,000	500,000	30,000	100,000	0	0
259	169	DR MOH ARIL UME SH PRADI P	Category_ 1	0239330 2571691 69	500,000	500,000	500,000	500,000	30,000	100,000	0	0
260	170	DR PAL AMITA G OKULCH AND	Category_ 1	0239330 2571701 70	500,000	500,000	500,000	500,000	30,000	100,000	0	0
261	171	MRS YA SHWANT E MEGHN A RANJIT	Category_ 1	0239330 2571711 71	500,000	500,000	500,000	500,000	30,000	100,000	0	0
262	172	MRS KOK ANE REE NA RAM	Category_ 1	0239330 2571721 72	500,000	500,000	500,000	500,000	30,000	100,000	0	0
263	173	DR ALLA MPALLE WAR GIRI SH LAXM IKANT	Category_ 1	0239330 2571731 73	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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264	174	MR YESA NE DAYA NAND PA NDURAN G	Category_ 1	0239330 2571741 74	500,000	500,000	500,000	500,000	30,000	100,000	0	0
265	175	MR MORE SUDHIR SARJER AO	Category_ 1	0239330 2571751 75	500,000	500,000	500,000	500,000	30,000	100,000	0	0
266	176	MR KURH E EKNAT H DNYAN ESHWAR	Category_ 1	0239330 2571761 76	500,000	500,000	500,000	500,000	30,000	100,000	0	0
267	177	MR BHAN AGE AM OL SADA SHIV	Category_ 1	0239330 2571771 77	500,000	500,000	500,000	500,000	30,000	100,000	0	0
268	178	MR DHA MANE NA RESH BH ARATES HWAR	Category_ 1	0239330 2571781 78	500,000	500,000	500,000	500,000	30,000	100,000	0	0
269	179	MR BHO GE DHAN ANJAY M ANO HAR	Category_ 1	0239330 2571791 79	500,000	500,000	500,000	500,000	30,000	100,000	0	0
270	408	MR BAG AV SAG AR RAM DAS	Category_ 1	0239330 2574084 08	500,000	500,000	500,000	500,000	30,000	100,000	0	0
271	409	MR KHAN DEKAR S ANJAY K HANDAP PA	Category_ 1	0239330 2574094 09	500,000	500,000	500,000	500,000	30,000	100,000	0	0
272	410	MISS KA TARE PR AJAKTA DILIP	Category_ 1	0239330 2574104 10	500,000	500,000	500,000	500,000	30,000	100,000	0	0
273	411	MR HAN GARGE VEERSHE TTY KAS HINATHR AO	Category_ 1	0239330 2574114 11	500,000	500,000	500,000	500,000	30,000	100,000	0	0
274	412	MR SAG AR YAS HWANT P AWAR	Category_ 1	0239330 2574124 12	500,000	500,000	500,000	500,000	30,000	100,000	0	0
275	413	MRS NAN DINI PRA SAD MA HAMUNI	Category_ 1	0239330 2574134 13	500,000	500,000	500,000	500,000	30,000	100,000	0	0
276	414	MRS AS AWARI SI DDHESH WAR DA SWADKA R	Category_ 1	0239330 2574144 14	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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277	415	MS NAFI S SALMA ANIS AH MED SHA IKH	Category_ 1	0239330 2574154 15	500,000	500,000	500,000	500,000	30,000	100,000	0	0
278	416	MRS NA YANA NI LESH KH ALADKA R	Category_ 1	0239330 2574164 16	500,000	500,000	500,000	500,000	30,000	100,000	0	0
279	417	MR ANIL N PAWA R	Category_ 1	0239330 2574174 17	500,000	500,000	500,000	500,000	30,000	100,000	0	0
280	418	MR SANT OSH DNY ANOBA J ADHAV	Category_ 1	0239330 2574184 18	500,000	500,000	500,000	500,000	30,000	100,000	0	0
281	374	MRS POO JA PATIL	Category_ 1	0239330 2573743 74	500,000	500,000	500,000	500,000	30,000	100,000	0	0
282	375	MR RAME SH SOM WANSHI	Category_ 1	0239330 2573753 75	500,000	500,000	500,000	500,000	30,000	100,000	0	0
283	376	MRS PAL SULEY U JJWALA ANAND	Category_ 1	0239330 2573763 76	500,000	500,000	500,000	500,000	30,000	100,000	0	0
284	377	MR DOSH I GIRISH BHOGLA L	Category_ 1	0239330 2573773 77	500,000	500,000	500,000	500,000	30,000	100,000	0	0
285	378	MR PAT WARDHA N RAVIN DRA VIS HWANAT H	Category_ 1	0239330 2573783 78	500,000	500,000	500,000	500,000	30,000	100,000	0	0
286	379	MRS DIXI T APARN A VIVEK	Category_ 1	0239330 2573793 79	500,000	500,000	500,000	500,000	30,000	100,000	0	0
287	380	MRS PATI L ARTI S ATYAJEE T	Category_ 1	0239330 2573803 80	500,000	500,000	500,000	500,000	30,000	100,000	0	0
288	381	MRS SA GAONKA R KIRTI M AHESH	Category_ 1	0239330 2573813 81	500,000	500,000	500,000	500,000	30,000	100,000	0	0
289	382	MRS PAN SE VRIN A CHETA N	Category_ 1	0239330 2573823 82	500,000	500,000	500,000	500,000	30,000	100,000	0	0
290	180	MS NERK AR SHIT AL GANE SH	Category_ 1	0239330 2571801 80	500,000	500,000	500,000	500,000	30,000	100,000	0	0
291	181	MR POLA S ROHIT PURUSH OTTAM	Category_ 1	0239330 2571811 81	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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292	182	DR JOSHI ANJALI J ITENDRA	Category_ 1	0239330 2571821 82	500,000	500,000	500,000	500,000	30,000	100,000	0	0
293	183	MR WAN KHEDE U DAY RA MAKANT	Category_ 1	0239330 2571831 83	500,000	500,000	500,000	500,000	30,000	100,000	0	0
294	184	MR GAD AKH KIS HOR NA MDEO	Category_ 1	0239330 2571841 84	500,000	500,000	500,000	500,000	30,000	100,000	0	0
295	187	MR KALE KISHOR CHANGD EO	Category_ 1	0239330 2571871 87	500,000	500,000	500,000	500,000	30,000	100,000	0	0
296	188	MR LAKA DE GANE SH ABAR AO	Category_ 1	0239330 2571881 88	500,000	500,000	500,000	500,000	30,000	100,000	0	0
297	189	MR MOHI TE LAXM AN KISA NRAO	Category_ 1	0239330 2571891 89	500,000	500,000	500,000	500,000	30,000	100,000	0	0
298	190	MR PAW AR VIKR AM BAB RUVAN	Category_ 1	0239330 2571901 90	500,000	500,000	500,000	500,000	30,000	100,000	0	0
299	191	MR PAW ASE ANIL KISAN	Category_ 1	0239330 2571911 91	500,000	500,000	500,000	500,000	30,000	100,000	0	0
300	192	MR HAR GUDE SU DHIR SIT ARAM	Category_ 1	0239330 2571921 92	500,000	500,000	500,000	500,000	30,000	100,000	0	0
301	193	MR JADH AV ABH AYSINH SHIVAJIR AO	Category_ 1	0239330 2571931 93	500,000	500,000	500,000	500,000	30,000	100,000	0	0
302	194	MRS SHI NDE LAX MI PRAVI N	Category_ 1	0239330 2571941 94	500,000	500,000	500,000	500,000	30,000	100,000	0	0
303	195	MRS PAR ALKAR R UPALI RA VINDRA	Category_ 1	0239330 2571951 95	500,000	500,000	500,000	500,000	30,000	100,000	0	0
304	196	MR THOM BARE PA NKAJ SHI VAJIRAO	Category_ 1	0239330 2571961 96	500,000	500,000	500,000	500,000	30,000	100,000	0	0
305	197	MR ADSU RE SAND EEP LAX MAN	Category_ 1	0239330 2571971 97	500,000	500,000	500,000	500,000	30,000	100,000	0	0
306	198	MR DAND ARE NAI KRAO JI VAN	Category_ 1	0239330 2571981 98	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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307	199	MR KHA VALE BA BASAHE B BHAG WAN	Category_1	0239330 2571991 99	500,000	500,000	500,000	500,000	30,000	100,000	0	0
308	200	MR KOTA WADEKA R RAVIN DRA PAN DURANG	Category_1	0239330 2572002 00	500,000	500,000	500,000	500,000	30,000	100,000	0	0
309	201	MR WAL UNJ KES HAV BA BAN	Category_1	0239330 2572012 01	500,000	500,000	500,000	500,000	30,000	100,000	0	0
310	383	MRS JYO TI JAIN T HOLIYA	Category_1	0239330 2573833 83	500,000	500,000	500,000	500,000	30,000	100,000	0	0
311	384	MS LAV ATE VINI TA AJIT	Category_1	0239330 2573843 84	500,000	500,000	500,000	500,000	30,000	100,000	0	0
312	385	MR JOGA LEKAR A NIRUDDH A ARVIN D	Category_1	0239330 2573853 85	500,000	500,000	500,000	500,000	30,000	100,000	0	0
313	386	MR KAW ADE YO GESH JA NARADH AN	Category_1	0239330 2573863 86	500,000	500,000	500,000	500,000	30,000	100,000	0	0
314	387	MR WAM AN SACH IN MAHA DEO	Category_1	0239330 2573873 87	500,000	500,000	500,000	500,000	30,000	100,000	0	0
315	388	MRS JOG ALEKAR PREETI U MESH	Category_1	0239330 2573883 88	500,000	500,000	500,000	500,000	30,000	100,000	0	0
316	389	MRS WA GH MANJ USHA VI NAYAK	Category_1	0239330 2573893 89	500,000	500,000	500,000	500,000	30,000	100,000	0	0
317	390	MR SATB HAI CHIN MAY SH RINIVAS	Category_1	0239330 2573903 90	500,000	500,000	500,000	500,000	30,000	100,000	0	0
318	391	MR A RA GHUNAN DAN	Category_1	0239330 2573913 91	500,000	500,000	500,000	500,000	30,000	100,000	0	0
319	392	MRS MIS HRA KEE RTI	Category_1	0239330 2573923 92	500,000	500,000	500,000	500,000	30,000	100,000	0	0
320	393	MR GUM ASTE PA VAN SAT ISH	Category_1	0239330 2573933 93	500,000	500,000	500,000	500,000	30,000	100,000	0	0
321	394	MR AMB AVANE T ANAY H ARISH	Category_1	0239330 2573943 94	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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322	395	MR JOSHI SAURAB H SHARAD	Category_1	0239330 2573953 95	500,000	500,000	500,000	500,000	30,000	100,000	0	0
323	373	MS POOJA KOMULWAR	Category_1	0239330 2573733 73	500,000	500,000	500,000	500,000	30,000	100,000	0	0
324	396	MR NAIK SHOUNA K ARUN	Category_1	0239330 2573963 96	500,000	500,000	500,000	500,000	30,000	100,000	0	0
325	397	MRS THAMKE PRAJAKTA SANJAY	Category_1	0239330 2573973 97	500,000	500,000	500,000	500,000	30,000	100,000	0	0
326	398	MS CHIN NAPATTAN PREETI DEEPAK	Category_1	0239330 2573983 98	500,000	500,000	500,000	500,000	30,000	100,000	0	0
327	399	MS PATIL SMITAS UNIL	Category_1	0239330 2573993 99	500,000	500,000	500,000	500,000	30,000	100,000	0	0
328	400	MRS KHAN SANIYA	Category_1	0239330 2574004 00	500,000	500,000	500,000	500,000	30,000	100,000	0	0
329	401	MS KULKARNI SANIKAPRASANNA	Category_1	0239330 2574014 01	500,000	500,000	500,000	500,000	30,000	100,000	0	0
330	202	MR PATIL NITIN AN GADRAO	Category_1	0239330 2572022 02	500,000	500,000	500,000	500,000	30,000	100,000	0	0
331	203	MR TAPKIR RAHUL DNYANESHWAR	Category_1	0239330 2572032 03	500,000	500,000	500,000	500,000	30,000	100,000	0	0
332	204	MR TOKE MARUTI TUKARAM	Category_1	0239330 2572042 04	500,000	500,000	500,000	500,000	30,000	100,000	0	0
333	205	MR MADUREGANESH BHIMASHANKAR	Category_1	0239330 2572052 05	500,000	500,000	500,000	500,000	30,000	100,000	0	0
334	206	DR SHUBHANGI BHAYRAJ SHIROLE	Category_1	0239330 2572062 06	500,000	500,000	500,000	500,000	30,000	100,000	0	0
335	207	MS VASANTIALONDHE	Category_1	0239330 2572072 07	500,000	500,000	500,000	500,000	30,000	100,000	0	0
336	208	MRS HEMLATA VINOD BUDHWAR	Category_1	0239330 2572082 08	500,000	500,000	500,000	500,000	30,000	100,000	0	0
337	209	MRS SNEHAL KAPILAMTE	Category_1	0239330 2572092 09	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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338	210	MRS PRADNYA AMOL MORE	Category_1	0239330 2572102 10	500,000	500,000	500,000	500,000	30,000	100,000	0	0
339	211	MISS SNEHA RAVI KANT SHAHAPURKAR	Category_1	0239330 2572112 11	500,000	500,000	500,000	500,000	30,000	100,000	0	0
340	212	MR TEJAS JEETENDRA NAIK	Category_1	0239330 2572122 12	500,000	500,000	500,000	500,000	30,000	100,000	0	0
341	213	MS SHREYA SUNIL SHIRSA	Category_1	0239330 2572132 13	500,000	500,000	500,000	500,000	30,000	100,000	0	0
342	214	MR CHETAN GAJANAN MORE	Category_1	0239330 2572142 14	500,000	500,000	500,000	500,000	30,000	100,000	0	0
343	215	MRS SANKA TUSHAR RATNAPARKHI	Category_1	0239330 2572152 15	500,000	500,000	500,000	500,000	30,000	100,000	0	0
344	216	MS NIKITA BIPIN MAHAJANI	Category_1	0239330 2572162 16	500,000	500,000	500,000	500,000	30,000	100,000	0	0
345	217	MISS SAMVEDNA ASHOK JADHAV	Category_1	0239330 2572172 17	500,000	500,000	500,000	500,000	30,000	100,000	0	0
346	218	MR OMKAR RAJENDRA KALE	Category_1	0239330 2572182 18	500,000	500,000	500,000	500,000	30,000	100,000	0	0
347	219	MRS POOJA SANGRAMSINH GHORPADE	Category_1	0239330 2572192 19	500,000	500,000	500,000	500,000	30,000	100,000	0	0
348	220	MR DATTATRAY DADAKORADE	Category_1	0239330 2572202 20	500,000	500,000	500,000	500,000	30,000	100,000	0	0
349	221	MISS NISHA GAMBAHADRATHAPA	Category_1	0239330 2572212 21	500,000	500,000	500,000	500,000	30,000	100,000	0	0
350	279	MR MAHESH DEOKAR	Category_1	0239330 2572792 79	500,000	500,000	500,000	500,000	30,000	100,000	0	0
351	280	MR TANAJI GANGARAM BHOR	Category_1	0239330 2572802 80	500,000	500,000	500,000	500,000	30,000	100,000	0	0
352	281	MR ARUNHANMANT MANE	Category_1	0239330 2572812 81	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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353	282	MRS SUS HAMA JA GANNAT H PAWA R	Category_ 1	0239330 2572822 82	500,000	500,000	500,000	500,000	30,000	100,000	0	0
354	283	MR PRAV IN VAGH AMBARR AO SHEL KE	Category_ 1	0239330 2572832 83	500,000	500,000	500,000	500,000	30,000	100,000	0	0
355	284	MR BHAN DE PRAD EEP ANU RATH	Category_ 1	0239330 2572842 84	500,000	500,000	500,000	500,000	30,000	100,000	0	0
356	285	MR DATT ATRAY MASU M ORE	Category_ 1	0239330 2572852 85	500,000	500,000	500,000	500,000	30,000	100,000	0	0
357	286	MS DAH ALE ARTI ANIL	Category_ 1	0239330 2572862 86	500,000	500,000	500,000	500,000	30,000	100,000	0	0
358	287	MRS SA WARGA VE ANUR ADHA PR ABHU	Category_ 1	0239330 2572872 87	500,000	500,000	500,000	500,000	30,000	100,000	0	0
359	288	MR SACH IN MOHA NRAO SH INDE	Category_ 1	0239330 2572882 88	500,000	500,000	500,000	500,000	30,000	100,000	0	0
360	289	MR RAJE SHWAR GANPAT RAO JAD HAV	Category_ 1	0239330 2572892 89	500,000	500,000	500,000	500,000	30,000	100,000	0	0
361	290	MR JAGD ISH BAL ASAHEB HARIHAR	Category_ 1	0239330 2572902 90	500,000	500,000	500,000	500,000	30,000	100,000	0	0
362	291	DR ASH WINI RAJ ESH PAR KHI	Category_ 1	0239330 2572912 91	500,000	500,000	500,000	500,000	30,000	100,000	0	0
363	292	DR SHILP A VEDAN T KABRA	Category_ 1	0239330 2572922 92	500,000	500,000	500,000	500,000	30,000	100,000	0	0
364	293	MR SUSH IL MADA NRAO G ANGANE	Category_ 1	0239330 2572932 93	500,000	500,000	500,000	500,000	30,000	100,000	0	0
365	294	MR AMO L DILIP C HAUDHA RI	Category_ 1	0239330 2572942 94	500,000	500,000	500,000	500,000	30,000	100,000	0	0
366	295	MS RENU KA BAS AVRAJ T ALWAR	Category_ 1	0239330 2572952 95	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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367	296	MR PRAVIN TRYAMBAK KAD	Category_1	0239330 2572962 96	500,000	500,000	500,000	500,000	30,000	100,000	0	0
368	297	MRS WADKAR HARSHALA SACHIN	Category_1	0239330 2572972 97	500,000	500,000	500,000	500,000	30,000	100,000	0	0
369	298	MRS LADSHILPA AJAY	Category_1	0239330 2572982 98	500,000	500,000	500,000	500,000	30,000	100,000	0	0
370	222	MRS SUNALI PRAMOD SHINDE	Category_1	0239330 2572222 22	500,000	500,000	500,000	500,000	30,000	100,000	0	0
371	223	DR PATIL MANOHAR JANARADHAN	Category_1	0239330 2572232 23	500,000	500,000	500,000	500,000	30,000	100,000	0	0
372	224	DR TEKADEVINASH RAMRAO	Category_1	0239330 2572242 24	500,000	500,000	500,000	500,000	30,000	100,000	0	0
373	225	DR PATIL PRAVIN JANARDHAN	Category_1	0239330 2572252 25	500,000	500,000	500,000	500,000	30,000	100,000	0	0
374	226	DR KHISTE RAHUL HARI	Category_1	0239330 2572262 26	500,000	500,000	500,000	500,000	30,000	100,000	0	0
375	227	DR RATNAPARKHI MUKESH PANDURANG	Category_1	0239330 2572272 27	500,000	500,000	500,000	500,000	30,000	100,000	0	0
376	228	DR KADAM PRASAD VIJAY	Category_1	0239330 2572282 28	500,000	500,000	500,000	500,000	30,000	100,000	0	0
377	229	DR MRS AGARWAL BABITA ANIL	Category_1	0239330 2572292 29	500,000	500,000	500,000	500,000	30,000	100,000	0	0
378	230	DR SAKPAL PRAMOD HINDURAO	Category_1	0239330 2572302 30	500,000	500,000	500,000	500,000	30,000	100,000	0	0
379	231	DR MRS DALVI SAMPADA DHAVAL	Category_1	0239330 2572312 31	500,000	500,000	500,000	500,000	30,000	100,000	0	0
380	232	DR JAGDALE SACHINKAM LAKAR	Category_1	0239330 2572322 32	500,000	500,000	500,000	500,000	30,000	100,000	0	0
381	233	DR MRS YADAV KAVITA NILESH	Category_1	0239330 2572332 33	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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382	234	MR SALV ANKAR S HAILEND RA SHAR AD	Category_1	0239330 2572342 34	500,000	500,000	500,000	500,000	30,000	100,000	0	0
383	235	DR MRS KONDAS KAR SHIL PI ATUL	Category_1	0239330 2572352 35	500,000	500,000	500,000	500,000	30,000	100,000	0	0
384	236	MRS SHI NDE SUR EKHA AM OL	Category_1	0239330 2572362 36	500,000	500,000	500,000	500,000	30,000	100,000	0	0
385	237	MR KAR ANJE AB HIJIT SA MPATRA O	Category_1	0239330 2572372 37	500,000	500,000	500,000	500,000	30,000	100,000	0	0
386	238	MRS BHO NG PRAB HA NAND KUMAR	Category_1	0239330 2572382 38	500,000	500,000	500,000	500,000	30,000	100,000	0	0
387	239	MRS BIN DU MADH AVI SAR ANG	Category_1	0239330 2572392 39	500,000	500,000	500,000	500,000	30,000	100,000	0	0
388	240	MR PATIL VILAS S UBHASH	Category_1	0239330 2572402 40	500,000	500,000	500,000	500,000	30,000	100,000	0	0
389	241	MR SOM USE ANK USH HAR IBHAU	Category_1	0239330 2572412 41	500,000	500,000	500,000	500,000	30,000	100,000	0	0
390	299	MS CHAS KAR PUR VA KESH AV	Category_1	0239330 2572992 99	500,000	500,000	500,000	500,000	30,000	100,000	0	0
391	300	MRS KAB DULE MO NALI DAT TATRAY A	Category_1	0239330 2573003 00	500,000	500,000	500,000	500,000	30,000	100,000	0	0
392	320	MS BAN GER SW ATI RAM CHANDR A	Category_1	0239330 2573203 20	500,000	500,000	500,000	500,000	30,000	100,000	0	0
393	321	MS PRAM ANI RINK AL MUKU ND	Category_1	0239330 2573213 21	500,000	500,000	500,000	500,000	30,000	100,000	0	0
394	322	MRS MEM ANE RAJ ASHREE AJAY	Category_1	0239330 2573223 22	500,000	500,000	500,000	500,000	30,000	100,000	0	0
395	323	DR SANIP MARUTI ANPAT	Category_1	0239330 2573233 23	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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396	324	MRS VIS HAKHA N ITIN WAG H	Category_ 1	0239330 2573243 24	500,000	500,000	500,000	500,000	30,000	100,000	0	0
397	325	MRS NID HI PRABH AKAR S ATVALE KAR	Category_ 1	0239330 2573253 25	500,000	500,000	500,000	500,000	30,000	100,000	0	0
398	326	DR SWP ANA SAL IL KOLHA TKAR	Category_ 1	0239330 2573263 26	500,000	500,000	500,000	500,000	30,000	100,000	0	0
399	327	MRS MEE NAL YO GESH KA BRA	Category_ 1	0239330 2573273 27	500,000	500,000	500,000	500,000	30,000	100,000	0	0
400	328	MRS GEE TA GOPA LRAO PA TIL	Category_ 1	0239330 2573283 28	500,000	500,000	500,000	500,000	30,000	100,000	0	0
401	329	MRS NIT A GOPAL RAO PAT IL	Category_ 1	0239330 2573293 29	500,000	500,000	500,000	500,000	30,000	100,000	0	0
402	330	MRS CHA RUSHILA CHANDR ASHEKH AR NIGU DKAR	Category_ 1	0239330 2573303 30	500,000	500,000	500,000	500,000	30,000	100,000	0	0
403	331	DR PRANI TA PRAB HAKAR R ASKAR	Category_ 1	0239330 2573313 31	500,000	500,000	500,000	500,000	30,000	100,000	0	0
404	332	MRS MA NJIRI SUH AS DESH MUKH	Category_ 1	0239330 2573323 32	500,000	500,000	500,000	500,000	30,000	100,000	0	0
405	333	MRS SW ATI VILA S SHELA R	Category_ 1	0239330 2573333 33	500,000	500,000	500,000	500,000	30,000	100,000	0	0
406	334	DR RAJE SHWARI GURANN A BIRAD AR	Category_ 1	0239330 2573343 34	500,000	500,000	500,000	500,000	30,000	100,000	0	0
407	335	MRS SHA HEEN MO HIDDIN M ULANI	Category_ 1	0239330 2573353 35	500,000	500,000	500,000	500,000	30,000	100,000	0	0
408	336	MRS SON ALI PRAS HANT W AGH	Category_ 1	0239330 2573363 36	500,000	500,000	500,000	500,000	30,000	100,000	0	0
409	337	MRS SHU BHANGI VILAS M ATHE	Category_ 1	0239330 2573373 37	500,000	500,000	500,000	500,000	30,000	100,000	0	0

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410	242	MR PAW AR AMO L VITTHA L	Category_ 1	0239330 2572422 42	500,000	500,000	500,000	500,000	30,000	100,000	0	0
411	243	MR CHA VAN DILI P SHANK AR	Category_ 1	0239330 2572432 43	500,000	500,000	500,000	500,000	30,000	100,000	0	0
412	244	MR WAG HMODE G ANESH A DINATH	Category_ 1	0239330 2572442 44	500,000	500,000	500,000	500,000	30,000	100,000	0	0
413	245	MR NIKA M VISHN U BHUJA NGRAO	Category_ 1	0239330 2572452 45	500,000	500,000	500,000	500,000	30,000	100,000	0	0
414	246	MS JADH AV SAN GITA GO PAL	Category_ 1	0239330 2572462 46	500,000	500,000	500,000	500,000	30,000	100,000	0	0
415	247	MR GAIK WAD MA HAVIR R AMBHAU	Category_ 1	0239330 2572472 47	500,000	500,000	500,000	500,000	30,000	100,000	0	0
416	248	MR PATIL JITENDR A KISHO R	Category_ 1	0239330 2572482 48	500,000	500,000	500,000	500,000	30,000	100,000	0	0
417	249	MR PAW AR AMO L ASHOK	Category_ 1	0239330 2572492 49	500,000	500,000	500,000	500,000	30,000	100,000	0	0
418	250	MS JAGT AP VIDY A DHANR AJ	Category_ 1	0239330 2572502 50	500,000	500,000	500,000	500,000	30,000	100,000	0	0

Annexure 3

**Accidental Dismemberment And Paralysis**

"The Percentage (%) of Sum Insured under (B2) Accidental Dismemberment and Paralysis as mentioned below shall supersede the policy wordings.

Nature of Losses	Up to Percentage(%) of Sum Insured
Both Hands or Both Feet	100
Sight of Both Eyes	100
One Hand and One Foot	100
Either Hand or Foot and Sight of One Eye	100
Speech and Hearing in Both Ears	100
Permanent and incurable insanity	100
Permanent Total Loss of the Central Nervous System or the thorax and all abdominal organs resulting in the complete inability to engage in any job and the inability to carry our Daily Activities essential to life without full time assistance	100
Either Hand or Foot	50
Sight of One Eye	50
Speech or Hearing in Both Ears	50
Hearing in One Ear	25
Thumb and Index Finger of Same Hand	25
Quadriplegia	100

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**Permanent Partial Disability**

"The Percentage (%) of Sum Insured under (B2) Accidental Dismemberment and Paralysis as mentioned below shall supersede the policy wordings.

Nature of Losses	Up to Percentage(%) Sum Insured
Loss of toes all	20
Great Toe	5
other than great toe if more than one toe lost each	1
Loss of ring finger	5
Loss of middle finger	6
Loss of index finger	10
Loss of thumb	15
Loss of four fingers	25
Loss of four fingers and thumb of one hand	40
Loss of hearing one ear	25
Loss of hearing both ears	50
Loss of little finger	4

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**TAX INVOICE**

<b>Insurer Name:</b>	TATA AIG GENERAL INSURANCE COMPANY LIMITED		
<b>Insurer Address:</b>	3RD FLOOR, THE ORION KOREGAON PARK ROAD OPP. ST. MIRA'S COLLEGE FOR GIRLS, MAHARASHTRA PUNE 411001	<b>GSTIN of Supplier :</b> 27AABCT3518Q1ZW	
<b>Customer Name :</b>	MARATHWADA MITRA MANDAL	<b>Invoice No.:</b> 02393302570000	
<b>Customer Address:</b>	302/A, BMCC ROAD, DECCAN GYMKHANA, PUNE MAHARASHTRA PUNE 411004	<b>Invoice Date:</b> 14/04/2022	
<b>PAN:</b>	AAATM9698N	<b>Place of Supply:</b> MAHARASHTRA	
<b>GSTIN :</b>	27AAATM9698N1ZI	<b>State Code:</b> 27	

Sr. No.	Description	SAC	Taxable Value	IGST		CGST **		SGST/UTGST **		Total Value
				Rate	Amount	Rate	Amount	Rate	Amount	
1	<u>Service category - Description</u> General Insurance Services	997133	179706.56	0%	0.00	9%	16,173.59	9%	16,173.59	212054
<b>Total Amount Due</b>			<b>179706.56</b>	<b>0%</b>	<b>0.00</b>	<b>9%</b>	<b>16,173.59</b>	<b>9%</b>	<b>16,173.59</b>	<b>212054</b>
<b>Amount received in advance (if any)</b>										<b>0.00</b>
<b>Balance payable</b>										<b>212054</b>

**Total Invoice value (In words):** Rupees Two Lakhs Twelve Thousand Fifty Four And Paise Zero Only

Remarks, if any:

For Tata AIG General Insurance Company Limited

